



Dentists Quarterly

The Pets of Mitchell & Mitchell



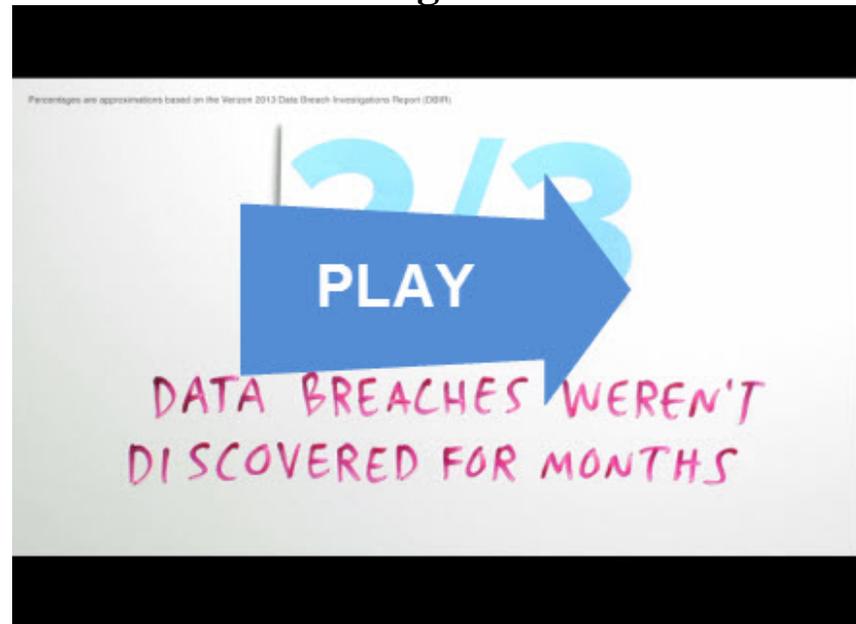
Here at Mitchell and Mitchell we love our pets like they were our own children. Click [here](#) for some of our pets doing what they do best: looking cute! Feel free to post a picture of one of your pets on our [Facebook](#) page as well!

The Hammer Clause and How It Affects Your Right to Settle



If you have a professional liability policy, you should be aware of your rights to settle in the event that a claim occurs. Many policies include what's called a "hammer clause". This allows the insurance company to cap its liability to the amount for which the claim could have been settled plus any claims expenses incurred. If the insured chooses to continue to fight the matter, he or she will be responsible for any additional

Data Breach Coverage



Employment Practices Liability Insurance for Your Dental Practice



Who needs Professional Liability?

settlement and fees incurred. For the full article and examples of a hammer clause, click [here](#).

Hiking Carson Pass, CA



Day hiking in California along Carson Pass, which is located in the Northern Sierra, between Ebbetts Pass to the south and Luther Pass south of Lake Tahoe to the north, is very accessible and has trails suited for all ages.

The hikes can be as strenuous or as easy as you would like, with amazing views of lakes and forests. The terrain is relatively easy for Sierra standards, and virtually every peak can be hiked in a day or less. For trail maps and sites to see along the way, click [here](#).

There is no business on this planet that would not benefit from some kind of professional liability insurance coverage. Whether your company specializes in retail, sales, insurance, computer repair, graphic design or e-commerce, you are open to liability for many different types of damages. Claims can arise from the delivery of faulty merchandise, from professional neglect that causes medical or financial suffering in your clients, from damage to your property on your business premises or even from accusations of slander if you should speak publicly about a client or competitor. In order to protect your assets against claims that are ruled in the complainant's favor, you need professional liability insurance.



The purchase of professional liability insurance is not necessarily as easy as simply realizing you need it and then calling your agent. The first step you must take is to determine what kind of coverage is right for your potential liability, your concerns and your type of business. With all the different choices out there it can be difficult to figure out what type of policy you should buy, so let's look over some of the most common options.

Industry Specific Professional Liability Insurance - Dentistry has professional liability programs specific to the field of dentistry you practice.

Mistakes are unavoidable in any profession. When they're made by dental professionals, they can be quite emotional due to the relationship with your patients and financially devastating as well. At Mitchell & Mitchell Insurance we have been working with dentists for over 55 years and understand your practice and your risks. We offer [comprehensive Professional Liability](#) coverage thru one of the longest running Programs in the Country.

To learn more about our Professional Liability Insurance for Dentists, feel free to speak to one of our dedicated agents at your earliest convenience. [Contact](#) Mitchell & Mitchell Insurance for more information today.

Professional Liability Deductibles and Limits - No matter what types of insurance you decide are right for your business, make sure that you set realistic limits and deductibles on the policies. If you choose deductibles that are too high in order to save money on your premiums, you run the risk of losing business assets as you liquidate them to fulfill the deductible on your claims. Likewise, limits that are too low could force you out of business if an extremely large claim is awarded to someone who sues you.

Remember, your practice is your present and future livelihood. It is an investment of your time, money and heart and should be protected as you would protect any other investment. Proper liability insurance coverage allows you to protect your investment and your future just by simply paying a premium.

Mitchell & Mitchell Insurance Agency, Inc. | 250 Bel Marin Keys Blvd. E-1 | Novato, CA 94949 | 1-888-512-8878

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