

## OMSNIC Hanover Program



# A Total Insurance Solution for Oral and Maxillofacial Surgeons (OMS)



## Give your OMS office insurance a check-up

Finding the right insurance protection for your OMS office can be a daunting task to say the least. Managing separate policies can be time-consuming and potentially leave your business exposed to risks. Integrated coverages that are designed with your specific business needs in mind are essential.

OMS National Insurance Company, RRG, and The Hanover put your mind at ease with a seamless total insurance solution just for OMS offices. OMSNIC is a leading provider of Professional Liability insurance for OMS practices and has the experience needed to protect your reputation. The Hanover, a top 25 Property and Casualty insurer, has rock-solid financial stability, and valuable risk management resources. OMSNIC and The Hanover are pleased to introduce a total insurance solution with integrated coverages for Professional Liability, Property Loss, General Liability, Workers' Compensation, Commercial Umbrella, Commercial Auto and more.

## Protecting Your Practice

The OMSNIC/Hanover Program can help protect your business from losses due to patient lawsuits, equipment damage or theft, business disruption, hazardous waste contamination, injuries, and more. It includes an exclusive Broadening Endorsement, which encompasses dozens of additional coverages, including a blanket limit of \$350,000 for certain key coverages. This blanket limit includes:

- Account Receivables
- Computer Equipment
- Patient Charts/Valuable Papers
- Backup of sewers and drains

In addition, the OMSNIC/Hanover Program includes:

- Loss Settlement Option
- OMS Tools & OMS Equipment up to \$25,000
- Medical Waste & Radioactive Contamination
- Loss of Business Income resulting from loss of potable water

## Total Insurance Solution

We've also developed a Workers' Compensation dividends program, which depending on your group's claims experience, could provide you with a return of premium as a dividend.

Consider, too, that we provide you a total insurance solution including:

- Commercial Auto
- Commercial Umbrella
- Higher Employment Practices Liability
- General Liability



## About OMS National Insurance Company, RRG (OMSNIC)

OMSNIC specializes in providing comprehensive professional liability insurance protection designed exclusively for oral and maxillofacial surgeons. Owned and operated by OMS, OMSNIC only insures oral and maxillofacial surgeons, and currently insures over 80% of eligible OMS nationwide. OMSNIC is the parent company of Fortress Insurance Company.

## About The Hanover

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and all insurance company subsidiaries are rated "A" (Excellent) by A. M. Best Company.

### Contact Us Today

The OMSNIC Hanover total insurance solution for OMS can save you time and give you peace-of-mind. So, why not start getting the protection you need — without having to pull teeth to get it? Call your agent for more information or visit [www.omsnic.com](http://www.omsnic.com)



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