

AGD New Graduate Professional Liability Insurance Coverage

Frequently Asked Questions

1. What are the enrollment qualifications for AGD New Graduate Professional Liability Insurance Coverage?

Answer: To qualify for AGD New Graduate Professional Liability Insurance Coverage, you must graduate from an accredited U.S. or Canadian dental school or complete an accredited U.S. or Canadian general dentistry residency program between Jan. 1 and Dec. 31, 2014; be entering your first year of licensed dental practice in the U.S.; be an active AGD member at the time of enrollment; and maintain active AGD membership through Dec. 31, 2014.

2. Are residents qualified for AGD New Graduate Professional Liability Insurance Coverage?

Answer: Yes, residents are qualified for coverage if they are entering their first year of licensed dental practice in the U.S. in 2014.

3. Are AEGD qualified for Coverage?

Answer: Yes AEGD are covered if they are entering into practice for the first time. AEGD individuals that have practiced prior to this program are ineligible to enroll.

4. How much does AGD New Graduate Professional Liability Insurance Coverage cost?

Answer: There is no cost to 2014 graduates or residents. Coverage is complimentary for these qualifying AGD members.

5. Do I need to be an active AGD member to qualify for AGD New Graduate Professional Liability Insurance Coverage?

Answer: Yes, you need to be an active AGD member in 2014 and maintain membership through Dec. 31, 2014. Additionally, at the time of renewal in 2015, you will need to maintain your AGD membership to continue to receive premium credits.

6. Where do I apply to enroll in AGD New Graduate Professional Liability Insurance Coverage?

Answer: All you need to do is visit www.agd.org/NewGrad and fill out the form.

7. When does my insurance coverage begin and end?

Answer: If enrollment occurs by April 30, 2014, AGD New Graduate Professional Liability Insurance Coverage is valid starting on May 1, 2014, and will expire at midnight on April 30, 2015.

8. Can I enroll after April 30, 2014?

Answer: Yes, enrollment can occur any time after April 30, 2014; coverage will be effective from the enrollment date until April 30, 2015, a period of less than 12 months.

9. After I enroll, when will I receive my insurance certificate?

Answer: Your certificate of insurance will be issued on May 1, 2014. If you enroll after April 30, 2014, your certificate of insurance will be issued within 48 hours of enrollment.

10. Will Dentist's Advantage call me regarding my enrollment application?

Answer: While we do not anticipate a reason for either the AGD or Dentist's Advantage to call any members, the AGD may need to contact an applicant if membership cannot be verified. In these cases, applicants will be encouraged to apply to become AGD members or resolve any potential missing member data. If AGD members fulfill the qualifications of coverage and their membership is successfully verified, they will receive an automatic certificate of insurance via email.

11. Can I contact Dentist's Advantage if I have questions about my AGD New Graduate Professional Liability Insurance Coverage?

Answer: Yes, you can call Dentist's Advantage directly at 888.778.3981.

12. Is there a limit to how many AGD new graduates and residents can apply for AGD New Graduate Professional Liability Insurance Coverage?

Answer: No, the policy can support however many new graduates and residents wish to apply.

13. Why do you ask for a permanent email address over a school email address?

Answer: After your fourth year of school or first/second year of residency ends, your school email address may no longer be active. A permanent email address ensures that Dentist's Advantage can contact you regarding policy renewal in 2015.

14. What will happen to my AGD New Graduate Professional Liability Insurance Coverage in 2015?

Answer: At the end of the one-year, no-cost period, you will receive a professional liability insurance application from Dentist's Advantage that will allow you to convert your complimentary policy into a policy you can keep throughout your career. Since you'll be entering your second year as a dental professional, you'll be eligible for the 40 percent second-year new graduate credit. At your next renewal date in 2016, you'll be eligible for a 20 percent credit.

15. What are the benefits after my fourth year as a dental professional?

Answer: AGD members receive 10 percent premium credits from their fourth year as a dental professional and beyond. Additional premium credits are available for AGD Fellows and Masters.

16. Is this an occurrence policy or a claims-made policy?

Answer: This policy is an occurrence policy and does not include any tail coverage. There is coverage up to \$1,000,000 per occurrence and a \$3,000,000 aggregate coverage amount. For the 2015 renewal period, the insured has the option to switch to a claims-made policy.