

May  
2006

*Serving  
Dentistry for  
More Than  
30 Years*

Dental Professional Liability policies provide coverage for the rendering of or failure to render professional services as a Dentist. Services covered are determined by the Dental Practice Act or similar legislation in each State.

**Spa Services are not covered by Dental Professional Liability Policies.**

**Spa Services can include items such as:**

- Full Body Massage
- Facials and Cosmetology
- Skincare
- Microdermabrasion
- Aromatherapy
- Herbal Neck Wraps
- And Others

**These services may be provided by Independent Contractors or Employees.**

**Independent Contractors**

If services are provided by Independent Contractors, please ensure that the providers have professional liability and general liability insurance for their services and workers compensation insurance. If Independent Contractors don't have Workers Compensation Insurance in effect, claims may be made against your coverage and your premium will be affected.

Do the Independent Contractors have equipment or supplies in your office? If so the independent contractor should have coverage for damage to that equipment or supplies. The items would not be insured by your practice property coverage.

W. BRYAN LAU  
INSURANCE

PO Box 3436

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**Employees**

If the providers are your employees, you must obtain separate coverage for this exposure.

This information is intended to provide general information. Please consult the actual insurance policies for complete policy terms, conditions and exclusions  
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