Medical Dental Premier is an optional endorsement available to medical offices and operations within the Office segment and Dental Laboratories in the Business segment.

Refer to Medical Dental Premier Endorsement MP T3 64 for specific coverage details.

Coverages that are added to the Businessowners Property Coverage Special Form (MP T1 02) with Medical Dental Premier Endorsement:

Blanket Coverage Limit of Insurance up to $350,000 in any one occurrence applies to:

- Accounts Receivable (inside and outside)
- Debris Removal
- Spoilage
- Valuable Papers and Records (inside and outside)

- Brands and Labels, up to Business Personal Property Limit of Insurance in any one occurrence.
- Business Income – Daily Limit Option, $1,000 for each business day up to 15 consecutive days. (higher limits available: $3,000 or $5,000)
- Business Income and Extra Expense at Client or Virtual Office Premises, up to $25,000 in any one occurrence.
- Business Personal Property at Client or Virtual Office Premises, up to $25,000 in any one occurrence.
- Business Income and Extra Expense - Property in Transit, up to $25,000 in any one occurrence.
- Civil Authority – Homicide or Suicide, up to one week after coverage begins.
- Contract Penalty Clause, up to $1,000 in any one occurrence.
- Computer Fraud and Funds Transfer Fraud, up to $10,000 in any one occurrence. (higher limits available: $25,000, $50,000 or $100,000)
- Covered Leasehold Interest – Undamaged Improvements and Betterments, up to $25,000 in any one occurrence.
- Deferred Payments, up to $25,000 in any one occurrence.
- Identity Fraud Expense - $15,000 (Annual Aggregate Per Insured Person).
- Lease Assessment, up to $2,500 in any one occurrence.
- Limited Building Coverage - Tenant Obligation, up to $50,000 at each described premises.
- Lost Key Consequential Loss coverage, up to $2,500 at each described premises.
- Ordinance or Law – Coverage A – Coverage For Loss to the Undamaged Portion of the Building, up to the Building Limit of Insurance.
- Personal Property In Transit Outside of the Coverage Territory, up to $5,000 for each separate 12-month policy period.
- Sales Representative’s Samples, up to $25,000 in any one occurrence.
- Unauthorized Business Card Use, up to $5,000 in any one occurrence.
- Undamaged Parts of Stock in Process, up to $25,000 in any one occurrence.
• Utility Services - Direct Damage for Water Supply, Communication Supply and Power Supply, up to $25,000 at each described premises.
• Utility Services - Time Element for Water Supply, Communication Supply and Power Supply, up to $50,000 at each described premises.
• Water or Sewage Back Up and Sump Overflow, up to $50,000 in any one occurrence.

Coverages that are expanded with Medical Dental Premier endorsement that already exist in the Businessowners Property Coverage Special Form (MP T1 02):
• Arson and Theft Reward, is increased by $25,000 in connection with a particular loss.
• Business Income and Extra Expense from Dependent Property is increased from $10,000 to $50,000.
• Business Income and Extra Expense from Dependent Property is extended to worldwide.
• Business Income and Extra Expense - Newly Acquired Premises or Constructed Property is increased from $250,000 to $500,000.
• Business Income and Extra Expense - Newly Acquired Premises or Constructed Property number of days is increased from 90 days to 180 days.
• Claim Data Expense limit is increased from $5,000 to $25,000.
• Extended Business Income increased from 60 consecutive days to 180 consecutive days.
• Electronic Data Processing Equipment and Electronic Data Processing Data and Media while in transit or at a premises other than the described premises is increased from $25,000 to $75,000.
• Electronic Data Processing Data and Media caused by or resulting from electronic vandalism is increased from $25,000 to $50,000.
• Fine Arts, is increased by $25,000 in any one occurrence.

Limitations changed:
• Theft of bullion, gold, silver, platinum and other precious alloys or metals is increased from $5,000 to $25,000 in any one occurrence.
• Theft of patterns, dies, molds and forms is changed from $2,500 to included in the Business Personal Property Limit of Insurance.
• Newly Acquired or Constructed Property for Building is increased from $500,000 to $1,000,000.
• Newly Acquired or Constructed Property for Business Personal Property is increased from $250,000 to $500,000.
• Non-Owned Detached Trailers is increased from $5,000 to $25,000.
• Ordinance or Law is extended to include tenant's improvements and betterments.
• Ordinance or Law is increased from $25,000 to $50,000.
• Ordinance or Law - Increased Period of Restoration is increased from $25,000 to $50,000.
• Outdoor Trees, Shrubs, Plants and Lawns is increased from $3,000 to $5,000.
• Personal Effects is increased from $25,000 to $60,000.