

Checklist to Mitigate Property Losses

How Dentists Can Reduce Property Risk and Loss in their Dental Office

Although some property losses are unavoidable, a well-maintained property has a much lower risk of having a claim. Some of the most common property claims in dental practices are due to water damage, fires, roof leaks, equipment malfunction, and power surges. A property claim can be as simple as replacing a single piece of equipment or as complex as rebuilding after a devastating, total fire loss. Fortunately, straightforward and ongoing steps can be taken by dentists and dental staff with minimal time and effort to keep your property and equipment in safe, sound, working order.

Here are some pointers for reducing your risk of a property loss in your dental practice:

General recommendations

- Conduct a comprehensive inventory of all physical practice assets, including major equipment, computers, imaging systems, furniture, instruments, supplies, and leasehold improvements
- Maintain photographs, serial numbers, purchase records, and maintenance documentation for these assets
- Follow each manufacturer's recommended preventive maintenance schedule and maintain all service records for each major equipment item
- Store and back up equipment asset records securely, preferably in a cloud-based system
- Back up electronic patient records and other critical data offsite on a regular basis and test disaster recovery procedures
- In colder climates, always (including during holiday and/or extended closures) maintain indoor temperatures and insulate exposed pipes in attics, crawl spaces, and exterior walls
- Develop an emergency preparedness plan for weather-related events and other disasters
- Inspect the practice premises regularly during extended closures
- Include equipment protection, patient communication, and business continuity procedures in emergency plans
- Train staff on their roles and responsibilities in maintaining a safe place to work and before, during, and after an emergency

Equipment

- Work with the building owner to implement and maintain a regular and structured inspection and preventive maintenance program for HVAC, plumbing, electrical, and fire protection systems
- Establish procedures for securing portable devices such as laptops, tablets, and backup drives

- Inspect compressor rooms and vacuum pump systems regularly for leaks, overheating, and proper ventilation
- Keep property and equipment free of debris and dust, both inside and outside

Fire and Electrical Safety

- Keep fire extinguishers readily accessible and ensure they are regularly inspected
- Provide periodic fire extinguisher training for staff members
- Install and maintain hard-wired smoke detectors, automatic sprinkler systems, and monitored fire alarms
- Use a reputable alarm company for ongoing system monitoring
- Avoid using extension cords as permanent wiring solutions
- Use surge protectors on computers and sensitive dental equipment such as CBCT units, panoramic units, lasers, scanners, and milling machines
- Conduct periodic inspections of electrical equipment and systems to identify fire hazards
- Store flammable materials according to manufacturer recommendations and applicable regulations, ideally in fire-resistant cabinets, closets, or storage areas
- Install emergency lighting and clearly mark all exits

Water Damage

- Inspect plumbing connections, sterilizers, vacuum systems, drains and drain lines, and dental unit water lines on a regular basis to prevent backups and water damage and identify needed repairs
- Know the location of all water shut-off valves and train key staff how to use them
- Install water leak detection devices and automatic water shutoff systems to help prevent unexpected and significant water-related losses

External

- Implement physical security measures, including intrusion alarms, access control systems, security cameras, and adequate exterior lighting
- Keep roof drains, gutters, and downspouts free of debris and inspect the roof for deteriorated sealants for repair 1-2 times per year
- Trim trees and bushes around the building regularly
- Regularly perform maintenance on the building
- Work with the building owner to repair potholes and parking curbs in the parking lot as soon as damage is found

Insurance

- Review property insurance coverage annually with a qualified insurance professional
- Regularly review inventory values to ensure insurance coverage limits remain adequate
- Update coverage limits based on current replacement costs rather than original purchase prices
- Evaluate business interruption insurance to help cover lost income and ongoing expenses following a covered loss
- Periodically assess property-related risks and implement preventive measures to reduce the likelihood and severity of losses

Many property risks can be reduced or avoided altogether by defining roles and responsibilities, creating and following a calendar for inspections and regular maintenance, and addressing issues promptly. While the initial implementation takes some planning, the reward is a safe practice environment that allows you to focus on the more important tasks of treating patients and running your business.
