

Checklist to Mitigate Property Losses

PROFESSIONAL
PROTECTOR PLAN®
FOR DENTISTS



While some losses are unavoidable, a well-maintained property is at a much lower risk for claims. Fires, water damage, roof leaks, equipment malfunction, slip and falls, and power surges are some of the most common claims seen in a dental practice. A claim can be as simple as a \$5,000 piece of equipment, or as devastating as a total fire loss. Simple and ongoing steps can be taken, and even shared amongst the dental staff, to keep your property and equipment in tip top shape with minimal time and effort. Below are some pointers for keeping your dental practice loss free:

- Update building components such as roof, electrical, plumbing and HVAC every 20-25 years
- Install fire protection devices such as automatic sprinklers and hard wired smoke alarms
- Keep property and equipment free of debris and dust, both inside and outside
- Trim trees and bushes regularly
- Regularly perform maintenance on the building
- Properly store flammables and toxic substances in a fire proof closet or storage area
- Maintain fire extinguishers and train staff on how to use them
- Install emergency lighting and clearly mark all exits
- Inspect flooring, carpets and rugs regularly and repair damages to reduce potential for injury
- Install automatic water shut off valve systems to protect from unexpected water damage losses
- Install a central station alarm system and use a reputable alarm company
- Repair potholes and bumpers in the parking lot as soon as damage is found
- Use surge protectors on all computer systems and electronic dental equipment
- Inspect HVAC system annually
- Place all major electronic equipment on a regular inspection schedule
- Back up all digitally stored data regularly

By simply designating a point person for specific responsibilities, setting up a calendar for regular maintenance and inspections, and repairing small issues quickly, many problems can be reduced or even avoided altogether. While initial implementation may take some planning, the rewards of a well-run office are tremendous. A strong building and equipment maintenance plan allows you to focus on the more important aspects of your business, treating patients.

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