



## Prepping Your Practice for the Holidays

By TDIC Risk Management Staff

You've made your list and checked it twice. Shopping is done, gifts are wrapped, cards are sent and lights are strung. But what preparations have you made to ensure your practice is safe while you're away?

Unfortunately, the most wonderful time of the year can mean additional risk for dental practices that close for extended periods, and dentists can open themselves up to potential problems if they don't plan ahead.

According to The Dentists Insurance Company, property claims are common over the holiday season. In fact, last year, between Christmas and New Year's alone, TDIC's emergency line handled 25 calls pertaining to property. One of the most common claim types is a result of a buildup of water pressure due to a lack of use during holiday closures. Should there be a point of weakness in a flexible water line, the pressure can be enough to cause the line to burst, flooding the office.

TDIC advises practice owners to shut off the water to their suite prior to closing for an extended period and to ensure the valves are in proper working order.

In one case, a dentist shut off the water to his suite via an electronic solenoid valve, only to find his office flooded upon his return. It was later revealed that the solenoid valve malfunctioned and the water pressure increased past the recommended 80 psi to as high as 120 psi, causing a water filter canister to burst.

Independent adjuster Louis Price of Louis Price & Associates in Upland, Calif., recommends every dental office has a water delivery shut-off valve, and all staff should be trained on how to use it. In addition, the valve should be routinely checked to ensure it is in good working order.

"Periodically, and before closing the office for an extended period, the water shut-off system should be tested to make sure it is functioning," Price said. "Shut off the water valve and turn on the water at a sink and let it run. If the shut-off valve is functioning, once the water in the line has run out, the water will stop flowing. If the water continues to flow out, the valve has failed."

Another common risk that dental practices face during the holiday season is theft. Holiday closures mean an increased opportunity for burglars to target unoccupied businesses. TDIC reports several cases

of dental practices being burglarized during holiday closures, so it is important to take a few preventative measures to ensure you're not the next victim.

TDIC recommends that practices install solid, high-quality window and door locks, security systems, surveillance cameras and motion sensor lights. Audible alarms on doors and windows are effective deterrents, as are brightly lit entrances and parking areas.

That said, most thefts occur via "unforced entry," where the thief gains access to the practice through an unlocked door or window. Double check all doors and windows prior to closing your practice for the holidays and keep track of all office keys. Store valuables, including laptops, cameras and drugs, in locked cabinets for added security.

Dentists also open themselves up to professional liability claims should they head home for the holidays without a plan in place to provide emergency care for patients. Making "reasonably careful" plans isn't just a recommendation — it is a standard of care.

TDIC recommends the following preventive measures:

- Make arrangements with a colleague to provide emergency care in your absence or hire a dentist to work in your practice while you are gone.
- Notify patients one month in advance and provide emergency contact information.
- Enlist a staff member or other representative to pick up mail daily to check for urgent correspondence.
- Leave emergency contact information on your voicemail or use an answering service.

"Even though you are on vacation, you are still obligated to be 'reasonably careful' that your patients are taken care of," says Sheila Davis, assistant vice president, claims and risk management at TDIC. "Dentists should always have a policy in place regarding emergency care. Without a policy, dentists could be held liable should a patient suffer injury."

By taking a few simple precautions, it is possible to avoid potential risk during the holiday season. Prepping your practice ahead of time can give you the peace of mind you need, allowing you to ring in the new year risk free.

**TDIC's Risk Management Advice Line can be reached at 800.733.0634.**

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