

COMMON EXPOSURES

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Dental Offices

Running a dental office can be demanding, and it's a constant challenge for owners to deliver exceptional care while maintaining profitability. These challenges are magnified when you consider that dentists also need to balance risks related to property damage, equipment breakdowns, crime and cyber liability.

The list below provides an overview of these risks and more—helping you identify potential blind spots in your risk management and insurance programs.



Natural disasters and equipment malfunctions put dental offices at risk of **property** damage. In particular, tanks of oxygen and nitrous oxide gasses pose a potential fire hazard toward the office and the property held therein.



In the event that an injury occurs at your dental office, you may be held responsible. A simple wet floor or uneven surface could cause slips, trips and falls that may lead to costly insurance claims. **General liability** coverage can help cover any associated medical costs, and may even cover loss or damage to a patient's property such as broken dentures.



Most dental work depends on a variety of different equipment to function properly (e.g., grinding and polishing hand tools, dental vacuum systems, X-ray machines, imaging and computer systems), creating significant **equipment breakdown** exposures as a result. Equipment breakdown coverage can help cover the cost of broken dental tools in the event of a failure.



All dental offices face **professional liability** exposures. From time to time, dentists and hygienists make errors during procedures, may fail to detect or accurately diagnose and treat a condition, or may administer treatment that results in pain, discomfort or disfigurement, leading to costly malpractice claims. The exposure is even greater at teaching clinics, as less experienced workers may be assisting during surgeries.



A dental office may be a target for **cyber** criminals, as these businesses often store sensitive customer data (e.g., names, addresses, medical history and credit card information) in a computer or server. Additionally, improperly trained employees or guests with access to improperly secured guest Wi-Fi could put your organization at risk for ransomware, viruses, phishing scams and malware.



Crime can be a challenge for dental offices due to their inventory of medications and medical supplies that may be attractive to wrongdoers. In this day and age, thieves (including your employees) do not need direct access to cash to steal from you—merchandise, supplies and securities are all fair game.

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Any time one of your employees is injured on the job, your organization could be subjected to a **workers' compensation** claim. Common sources of on-the-job accidents for dental offices include injuries caused by dental tools (e.g., explorers and probes), slips, trips, falls, musculoskeletal injuries caused by repetitive tasks, sprains and strains. Normal, everyday tasks related to cleanings or taking X-rays can lead to accidents and, in turn, increased costs for your business.

For More Information

While the proper risk management practices can reduce certain exposures, no system is 100 percent effective in ensuring an incident-free workplace. As a result, it's all the more crucial to work with a qualified insurance broker to not only assess your exposures, but secure the appropriate coverage as well. To learn more, contact Wheeler & Taylor Inc. today.