



# QUARTERLY REPORT

HELPING YOU KEEP YOUR DENTAL PRACTICE SAFE

FALL 2014

## Disaster planning: Are you prepared?

Your phone rings in the middle of the night, and it's the fire department — a call no dentist wants to receive. The idea of a fire is terrifying because of the devastation it can cause to your practice.

In case the unthinkable should happen, we recommend creating step-by-step, written plans for what to do — before disaster strikes:

- 1 Create a plan for communicating with your staff, vendors and patients. Your plan should include a list of important phone numbers and email addresses, and a backup should be kept off-site.
- 2 Have automated backups for your records — we suggest a 3-2-1 strategy for your patient charts and financial data: *three* copies of your data using *two* types of media, with *one* copy kept off-site. For example:
  - The operational copy on your server
  - Another copy on a second hard drive or backup drive that's fire and water-resistant
  - A third copy on an off-site backup drive or cloud-based storage service
- 3 Develop an Emergency and Business Continuity Plan — how will your practice continue to operate if circumstances disrupt your daily operations?

Here are some suggestions:

- Make advance arrangements with another practice to see your patients there.
- Have a complete, up-to-date inventory of your practice. This helps greatly in the claims process. Make sure your inventory includes the model and registration numbers of your hardware and a list of the software on each computer. Keep copies on and off-site, and update the inventory each year.
- Maintain current photos and preferably video of your office building and equipment.
- 4 Review your insurance coverage annually. Consider what it would cost to replace your building or tenant improvements, equipment, furnishings, supplies, etc. Today, the average cost for a general dentist to replace an operator can be anywhere from \$75,000 to \$100,000 or more.
- 5 In the event of a disaster, call us right away.

Taking these steps to be prepared will help reduce your stress and get your practice up and running, sooner rather than later.

## RISK MANAGEMENT TIP

### How often do you do spore testing?

The Centers for Disease Control and Prevention (CDC) recommends that autoclaves be tested weekly for spore control. The American Dental Association (ADA) follows the CDC's guidelines. Oregon\*, Washington, and Idaho all have weekly spore testing requirements.

*\*Effective Jan. 1, 2015, noncompliance will be subject to disciplinary actions and fines by the Oregon Board of Dentistry.*

### Have you...

Reviewed your employee handbook recently? It should have up-to-date policies and procedures, including those covering anti-discrimination, harassment and social media. You should also:

- Maintain detailed employee personnel files.
- Keep current copies of any professional licenses.
- Document verbal warnings and any discussions regarding job performance.
- Have and document annual performance reviews.
- Do background checks.
- Document yearly OSHA and HIPAA trainings.

An Employment Practices Liability policy (EPL) can protect you in case of an employee civil action against you. Contact us for more information.

# What if your staff makes a mistake...

When you think of dental malpractice claims, you may assume the allegation of negligence is against the dentist, but your staff's errors can result in claims against you. Here are some examples of claims we've received:

- A hygienist cleaned a patient's teeth with non-sterile instruments.
- A dental assistant burned a patient with a heating device before anesthesia was administered.
- A dental assistant put acidic denture solution in a water bottle, which was placed in the dental chair. A patient's

mouth was rinsed with the solution, and the patient suffered an injury.

- A dental assistant removed enamel from a patient's teeth while removing bonding adhesive after orthodontic treatment.
- A hygienist attempted to seat a crown, dropped the crown into the patient's throat, and the patient swallowed it.
- A hygienist administered a block injection resulting in paresthesia.

Claims like these have resulted in combined defense and indemnity payments as high as \$500,000.

DBIC's professional liability policy provides coverage in case a staff member (other than a dentist or oral surgeon) allegedly makes a malpractice error. Many such claims can be avoided if proper measures are taken to ensure patient safety.

Have periodic discussions with your staff and identify areas that create vulnerabilities in your practice. Determine what you can do to prevent adverse outcomes and implement new procedures to guard against them. If you have any questions, please contact our Claims Department at 503-952-5275.

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YOUR DENTAL  
PRACTICE SAFE

### An Oregon company formed by dentists for dentists

DBIC provides personal service from our underwriters, claims specialists and risk managers, as well as risk management programs created specifically for dental practices.

We're the leading insurer of dentists in Oregon and are endorsed by the Oregon Dental Association (ODA).

We offer:

- ✓ Professional Liability
- ✓ Businessowners
- ✓ General Liability
- ✓ Earthquake/Flood\*
- ✓ Cyber Security\*
- ✓ Workers Compensation
- ✓ Employment Practices Liability\*
- ✓ Life\*
- ✓ Disability\*
- ✓ Medical\*

\*Coverages brokered through DBC

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