What you should know: Rise in Water Damage Claims at Dental Offices

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Over the last two years, Princeton Insurance has seen an increase in water damage claims involving dental offices. Unfortunately, water damage is not always limited to the clients’ property. In some claims, there have been situations where water has leaked into adjacent properties, causing significant damage to neighboring offices. Leaking water takes the path of least resistance and can flow through floors from above or flow horizontally through walls.

Based on recent property claims, the two main causative factors are the absence of a master water shut-off valve and the use of a household-style water filtration device.

Water shut-off valve

Expensive outcomes from these claims typically result from the failure to use a master water shut-off device for the main water source that supplies the dental operatories. Substantial indemnity payments were incurred when a dental chair or dental delivery system experienced a burst water line during off-hours. These water supply lines can produce a significant volume of water over time. As a result, a significant amount of water will leak, potentially causing damage to neighboring offices over the course of a night or weekend. It is imperative that a master shut-off device be employed for the operatories. Some offices have a master shut-off for the entire office. In this case, even if a toilet were to leak, it would be protected by the water shut-off system. **TIP: Princeton Insurance recommends the use of a master shut-off valve for the water supply to the operatories.**

The following is an example of a professional water shut-off solenoid that is combined with a filtration system. These are typically installed where the water supply enters the office, thereby protecting all water uses in the office, including powder rooms and operatories. These solenoids are electrically activated and can be used with a wall switch or a timer. Once installed, the filters are easily changed and can handle the volume that a dental practice will require.

Water filtration systems

In some claims, substandard water filters were installed in the dental practices. These household-type units either could not handle the water volume demand and/or were not installed by a professional. Filtration devices that are intended for home use are not appropriate for a dental office. Household units often use soft copper or PVC tubing for connecting the devices to the water supply system. These types of tubing can easily kink, and the ferrules that seal the ends become damaged when not installed properly. This leads to leaks that may not be readily apparent until the water damage reaches or exceeds the flow specifications for the filter. Furthermore, these filters are often mounted in remote locations where leaks will not be detected until damage occurs. **TIP: Princeton Insurance recommends a water filter that meets the particular volume demands of a dental practice and installation to be done by a professional plumber with insurance.**

If you have any questions, please call our Risk Resource Line at 1-866-Rx-4RISK.

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