

PROTECT THE PRACTICE BEHIND EVERY SMILE



The 2026 Dental Practice Protection Checklist

Everything You Need to Safeguard
Your Practice — Before It's Too Late

2026

Prepared exclusively for dental practice owners | 2026 Edition

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Is Your Practice Truly Protected?

Running a dental practice means wearing many hats — clinician, business owner, employer, and leader. But when it comes to protecting everything you've built, most practice owners discover their gaps only after something goes wrong.

This checklist was created to change that. Whether you're a solo practitioner or managing a multi-location practice, use this guide to audit your current coverage, identify blind spots, and take confident action before a claim, a disaster, or an HR crisis catches you off guard.

Work through each section at your own pace. Check off what you have. Circle what needs attention. Then reach out — because protecting your practice is what we do.

How to Use This Checklist

- ✦ Work through each section with your current policy documents in hand
- ✦ Check (☐) items you've already addressed
- ✦ Star (★) items that need immediate attention
- ✦ Note questions as you go — bring them to your next review

What's Inside



Section 1
Business Income Protection



Section 2
Property Protection



Section 3
Professional Liability



Section 4
Cyber & HR Protection



"An ounce of prevention is worth a pound of cure — especially when it's your livelihood on the line."

SECTION 1



Business Income Protection

What happens to your revenue if you can't open your doors?

Most dental practices operate on tight margins with significant overhead — staff salaries, equipment leases, facility costs. A single event that forces you to close — even temporarily — can be financially devastating without the right coverage in place.

- Business Interruption Insurance** — Covers lost revenue if your practice must close due to a covered event (fire, flood, storm damage)
- Extended Period of Indemnity** — Ensures coverage continues while you rebuild your patient base after reopening
- Extra Expense Coverage** — Pays for temporary relocation or equipment rental to keep seeing patients
- Contingent Business Interruption** — Covers losses if a key supplier (lab, equipment vendor) cannot deliver
- Utility Services Interruption** — Protects against income loss from utility outages outside your control
- Civil Authority Coverage** — Protects revenue lost when government orders prevent access to your location
- Key Person / Key Employee Coverage** — Offsets income loss if a critical associate or specialist cannot work

⚠ Important: Standard property policies often exclude business interruption or cap it far below your actual monthly revenue. Know your numbers.

NOTES & QUESTIONS

SECTION 2




Property Protection

Your equipment is your practice. Protect it like it.

Dental equipment is expensive, specialized, and critical to patient care. One equipment failure or property loss can sideline your entire operation. Make sure your policy reflects the real value of what you've invested.

- Equipment Breakdown Coverage** — Covers mechanical/electrical failure of dental chairs, X-ray units, compressors, and sterilizers
- Agreed Value vs. Coinsurance** — Confirm your policy settles at agreed value, not depreciated replacement cost
- Dental Equipment Scheduled** — All major equipment individually listed with current replacement values
- Building Coverage (if you own)** — Replacement cost coverage for your physical structure
- Tenant Improvements & Betterments** — If you lease, covers your buildout and improvements
- Signs, Fixtures & Specialty Lighting** — Often overlooked; verify these are included
- Business Personal Property** — Covers supplies, instruments, office contents, computers
- Outdoor Property / Signage** — Exterior signs, landscaping, parking lot fixtures
- Inland Marine / Equipment Floater** — Covers portable equipment used off-premises or in transit

 **Pro Tip:** Get an equipment appraisal every 3 years. Dental technology prices change rapidly — your coverage should keep up.

NOTES & QUESTIONS

SECTION 3



Professional Liability

Protecting your license, your reputation, and your livelihood.

Even the most skilled, meticulous clinician can face a malpractice claim. One patient complaint — regardless of merit — can cost tens of thousands in legal defense alone. Your professional liability coverage is your last line of defense.

- Occurrence vs. Claims-Made Policy** — Understand which you have and what it means for future claims
- Tail Coverage (Extended Reporting Period)** — If claims-made, do you have tail coverage for when you retire, sell, or change carriers?
- Defense Costs** — Are legal defense costs inside or outside your policy limits?
- License Defense Coverage** — Covers legal costs if your dental license is challenged or investigated
- Dental Board Proceedings** — Separate or included coverage for board disciplinary actions
- Coverage for Associates & Hygienists** — Are all clinical staff covered under your policy?
- Consent to Settle Clause** — Do you retain the right to approve any settlement in your name?
- Retroactive Date** — If claims-made, confirm your retroactive date covers your full practice history
- Coverage Limits Adequacy** — Are your per-claim and aggregate limits appropriate for your specialty?

⚠ Important: Don't assume your general liability covers clinical errors. It almost never does — professional liability is a separate, essential policy.

NOTES & QUESTIONS

SECTION 4



Cyber & HR Protection

The risks no one talks about — until it's too late.



Cyber Liability

Dental practices store some of the most sensitive personal health data imaginable. A breach doesn't just hurt your patients — it can result in HIPAA fines, legal action, and permanent reputational damage.

- Cyber Liability Insurance** — Covers breach notification costs, credit monitoring, legal defense, and regulatory fines
- HIPAA Compliance Coverage** — Specific protection for HIPAA penalties and investigations
- Ransomware & Business Interruption** — Covers income loss and recovery costs from a ransomware attack
- Social Engineering / Phishing** — Covers losses from fraudulent wire transfers or employee manipulation
- Third-Party Vendor Coverage** — Protects you if a breach originates from a vendor (software, billing service)
- Incident Response Services** — Does your policy include access to breach coaches and legal counsel?



Employment Practices Liability (EPLI)

As an employer, you're exposed to claims of wrongful termination, harassment, discrimination, and wage disputes — even if you've done everything right.

- EPLI Coverage** — Covers claims from current, former, and prospective employees
- Third-Party EPLI** — Covers patient or vendor claims of harassment or discrimination
- Wage & Hour Defense** — Covers legal defense for overtime, tip, and wage classification disputes
- HR Policy Review** — Are your employee handbook and policies current and legally reviewed?
- Workplace Violence Coverage** — Protection for incidents on practice premises

Pro Tip: Cyber and EPLI claims are the fastest-growing risk categories for dental practices. Even a single-provider office with two employees faces real exposure here.

Your Complete Practice Protection Snapshot

Use this master checklist at your annual coverage review

Business Income

- Business Interruption
- Extended Indemnity
- Extra Expense
- Civil Authority
- Key Person

Property

- Equipment Breakdown
- Agreed Value
- Equipment Scheduled
- Building/Tenant
- Inland Marine

Professional Liability

- Occurrence vs. Claims-Made
- Tail Coverage
- License Defense
- Consent to Settle
- Limits Adequacy

Cyber & HR

- Cyber Liability
- HIPAA Compliance
- Ransomware Coverage
- EPLI Coverage
- HR Policy Review

Your Coverage Score

Count how many items you checked above, then find your range below.

- 0 – 10** High exposure — schedule a review immediately
- 11 – 20** Moderate gaps — a policy audit is recommended
- 21 – 30** Well-protected — let's confirm the details together
- 31+** Comprehensive coverage — we'll keep it that way

MY COVERAGE SCORE

___ / 37

Date reviewed: _____

Reviewed by: _____





Ready to Protect the Practice Behind Your Smile?

You've worked too hard to leave your practice exposed. Whether you're just starting your coverage review or you already know there are gaps, I'm here to help you build a protection strategy that fits your practice — and your peace of mind.

Let's schedule a complimentary 30-minute
Practice Protection Review.

No pressure. No jargon. Just clarity.

Schedule Your Free Practice Protection Review

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