

# MDS CONNECTION

## Surviving Disaster: One Dentist's Story and Advice

The 2010–2012 MDS Leadership Institute Ad Hoc Committee project is focused on helping dentists be prepared for disasters. So when the committee learned of a Vermont periodontist whose practice was destroyed by a fire, they contacted Brian Shuman, DMD, to learn more about his experience and obtain his real-life tips on how to prepare for a disaster of this magnitude. (Dr. Shuman is the son of Dr. Alan Shuman, past president of the Greater Boston Dental Society.) What follows is an account of Dr. Shuman's experiences dealing with the aftermath of a disaster.

The committee understands that this kind of tragedy could happen to any member of the Massachusetts Dental Society, and that we all could learn from someone who has lived through it. To read more about Dr. Shuman's experience and to access tools on how to manage disaster, visit [www.massdental.org/practicemanagement/disaster](http://www.massdental.org/practicemanagement/disaster).



A file cabinet of charred patient records stands amid the rubble.

On Labor Day evening, September 5, 2011, Brian Shuman, DMD, a periodontist in Burlington, VT, received a phone call that no dentist wants to get: There was a fire at his office. When he arrived at 8:30 p.m., flames were already shooting out of the first-floor windows. By 6 a.m., the fire had completely destroyed the 10,000-square-foot historic 1823 brick building that was home to three dental offices. Damages were estimated at \$3.5 million. It was a horrible tragedy, but thankfully no one was hurt. Dr. Shuman had diligently evaluated his replacement cost insurance coverage annually and paid every premium promptly. He was comfortable knowing he was covered, or at least that was what he thought.



Dr. Brian Shuman

"I thought I was covered, and getting the money to rebuild would be the easy part of putting our lives back together," he says. "How naive was that?"

Six months after the blaze, the insurance company and Dr. Shuman have still not been able to agree on the square

footage of the building lost in the fire. The impasse continues despite having access to city tax records and an independent architectural firm's drawings from 2007, both confirming the square footage. The insurance company adjuster insists that the building is 2,000 square feet less than what the city and independent architects have recorded.

And as if that wasn't bad enough, "it turns out, I am underinsured," says Dr. Shuman, who based his contents coverage on what it would cost to replace each operator, as suggested by many insurance companies. "That was a huge mistake. It left me 50 percent short of what I actually needed to outfit a new office." Dr. Shuman presented his actual numbers to the MDS Leadership Institute Ad Hoc Committee to be used as a general guide to help dentists choose the amount of coverage that is right for them. "I did not realize I was underinsured until after I lost everything. I am still running the numbers, but it appears that, in my opinion, \$350 to \$430 per square foot is a reasonable coverage number."

Another unanticipated issue he faced was the city demanding that the building be demolished immediately, while the insurance company demanded that it remained intact to allow an investigation into the cause of the fire. The city threatened Dr. Shuman with huge daily fines, while the insurance company threatened denial of coverage if the building was demolished. Another issue was contacting hundreds of patients to cancel their appointments, without having immediate access to the server data or the schedule. According to Dr. Shuman, the insurance company made it clear that he had an obligation to locate and set up a temporary office as soon as possible or they



Firemen battle the flames that will ultimately destroy Dr. Brian Shuman's office in Burlington, VT.

could deny benefits. That raised additional concerns, including: finding space to rent; designing the office; purchasing new equipment, instruments, and furniture; hiring contractors, plumbers, electricians, architects, and demolition crews; adhering to HIPAA regulations, as well as lead and asbestos laws; applying for permits; and finding money for down payments and purchases.

## Top 10 Tips for Disaster Preparedness

At the request of the Leadership Institute Ad Hoc Committee, Dr. Brian Shuman prepared a list of 10 tips to help prepare dentists for a potential disaster. For more details on these tips, visit [www.massdental.org/practicemanagement/disaster](http://www.massdental.org/practicemanagement/disaster):

1. Evaluate the amount of contents coverage you carry.
2. Be sure to have business interruption insurance.
3. Protect your data.
4. Do not store information only in your office.
5. Keep an updated list of your inventory.
6. Take an annual video of your office.
7. Go 100 percent digital if you can.
8. Maintain a list of business contacts on your cell phone.
9. Have a plan for contacting patients quickly.
10. Seek expert help.

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