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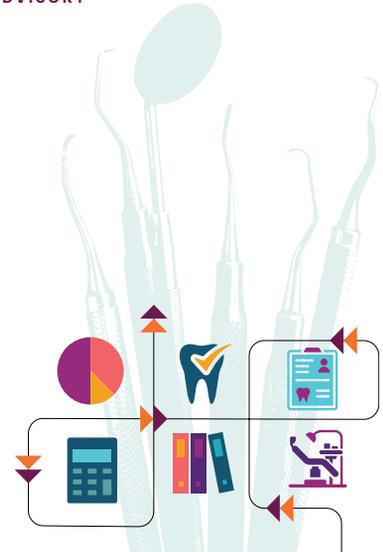


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By Michelle C. Dziurgot, DDS  
Editor-in-Chief

# What Doesn't Kill You, Makes You Stronger

**L**ightning does not strike twice, or does it? Imagine leaving your office on a rainy night without any inkling of what would ensue in the next few weeks. Receiving that unfortunate text from DTE that your office power is out, then receiving continuous updates akin to tsunami waves rolling in, over and over, hitting the shore, estimating when power would be restored. Then, two days later, receiving the “all-clear” text. But it was not an all-clear, but instead an all-out power surge with destruction of everything not attached to a surge protector. This has been my life since August 2025.

As a dedicated member dentist of the Michigan Dental Association, I have paid into property insurance through MDA Insurance since opening my original Shelby Twp location in 2004. Never a claim at that office in more than 20 years. Then, five months into my new Washington Township office, the power has gone out three times, with the fourth time leading to office closure. Due to a direct lightning strike on the building next door, tons of damage occurred in my building. From HVAC, the elevator, overhead lights — including dental and emergency lights — plus dental chairs and computers, the result was that patient care had to be canceled and rescheduled. Most GFI's had fire damage and had to be replaced. Thank goodness business interruption insurance came to my rescue by providing payment of scheduled procedures after a 24-hour waiting period (a good reason to have hard copies of your schedule for times such as these). I had proof of what procedures were scheduled on the canceled days, along with their monetary value.

My only way to contact patients to inform them of my office closure was through the Weave app on my cell phone. There was no remoting into my office computer until my electrician and computer tech guy were able to get the server back online. We lost most of our printers, and trying to find replacements for these workhorses to be able to use the toner just recently replaced when we moved was not an easy task. Thank goodness for refurb-

ished printers from Amazon. And let us not forget the kitchen fridge. I loved it when my hygienist asked if I was making ice cubes — nope, the fridge fried and had to be replaced. All my personal lunch items and employee snacks had to be tossed. This then led to waiting for two fridge deliveries from Home Depot — on the first delivery the installers stripped the handles.

While waiting for Henry Schein to repair our Cerec miller, not being able to make in-office crowns added to my overhead. One of our sterilizers required a board replacement, and the other decided it needed a water intake valve replacement. Our ADT alarm board required a physical tech to come in and reprogram it. I now also highly recommend surge protectors installed at your fuse boxes. Yes, the expense is worth it!

I spoke with the credit union manager on the floor beneath my suite and she was surprised I was unaware that power outages occur all the time. I asked my landlord to install a generator, but I was denied. I marched down to the township supervisor to question why the power goes out along this small strip of land on Van Dyke so regularly. I was informed that property to install a substation “is being looked into” and that all developers were encouraged to install generators in all their buildings.

Yes, we all know the old adage: What does not kill you makes you stronger. Well, at this point I should be benching 300 pounds! But my intention in relaying all of this to you is not to vent, but to show you the importance of property and business interruption insurance (thank you, MDA Insurance).

Word to the wise: Review your policies. Know what is included. Take photos and videos of all damage. Make copies of all receipts for repairs and purchases of new equipment. Fight for your payments to be made in a timely fashion. Keep advocating for yourself until all that was destroyed is made whole again.

And keep your fingers crossed that lightning does not strike twice! ●

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