Medical & Dental Clinics: Valuation, LKQ Sourcing & Policy Traps

Canonical Web Version: https://restorationintel.com/medical-dental-clinics-valuation-lkq-sourcing-policy-traps/

Direct Answer: Defending medical and dental clinic valuations requires authorized dealer Like Kind and Quality (LKQ) quotes—not stripped grey-market auction listings—paired with turnkey rigging, plumbing, radiation physics, and IT installation costs, while untangling landlord Building coverage, Tenant Improvements and Betterments (TIB), leased-equipment payees, and valuable-papers sublimits.

Field Benchmark & Decision Matrix

Valuation / Policy Trap	How Carrier / Desk Error Happens	Why It Underpays the Clinic	Required Evidence & Sourcing Fix	Supporting Restoration Intel Reference
Uncertified Used / Auction Comps for Clinical Gear	Examiner substitutes eBay/liquidation listings for new or OEM-certified LKQ	Auction units lack warranty, calibration, current software, or clean provenance	Written quotes from authorized dealers (Schein, Patterson, Benco, OEM) for exact spec LKQ	D-07 LKQ Matching Rules; E-12 Used Comps vs OEM
Omitting Rigging, Plumbing & Commissioning	Schedule prices only equipment MSRP without install or calibration	Clinic faces $3K–$18K out-of-pocket for installers, plumbers, physicists, IT	Itemized dealer turnkey proposal separating hardware, rigging, tie-ins, physics test	E-06 Heavy Rigging; D-05 Freight & Install
TIB vs Landlord Building vs BPP Collision	Plumbed vacuum pumps, lead walls, and X-ray mounts bounced between carriers	Stalls claim payout or exhausts low Tenant Improvements sublimits early	Lease maintenance/fixture clauses + tie-in photos separating building vs trade gear	E-02 Policy Classification; J-14 Landlord Split
Third-Party Financed / Leased Equipment	All assets claimed as outright clinic-owned without checking UCC/lease terms	Payment freezes when equipment lender/lessor asserts loss-payee rights	Lease contracts, buyout/payoff statements, and lessor certificate of insurance	E-08 Leased & Financed Equipment
Consumables Priced at Patient Billing Rates	Clinic submits patient procedure fees instead of wholesale acquisition cost	Adjuster rejects entire stock schedule as inflated lost-profit billing	Wholesale distributor invoices (McKesson/Schein) showing true unit replacement cost	D-12 Wholesale Stock Valuation
Code-Forced Lead Shielding or ADA Upgrades	Replacement CBCT/operatory triggers current state shielding or ADA clearance	Base BPP/Building quote omits mandatory modern compliance retrofits	Written building/radiation inspector citation routed to Ordinance or Law coverage	E-21 Ordinance & Law Boundaries

Practitioner Operational Takeaways

• Source written LKQ replacement quotes from authorized medical/dental dealers (not uncertified auction or grey-market listings) matching exact UDI and options.

• Itemize turnkey commissioning costs separately: de-installation, rigging, freight, plumbing/med-gas tie-ins, radiation physics surveys, and EHR bridging.

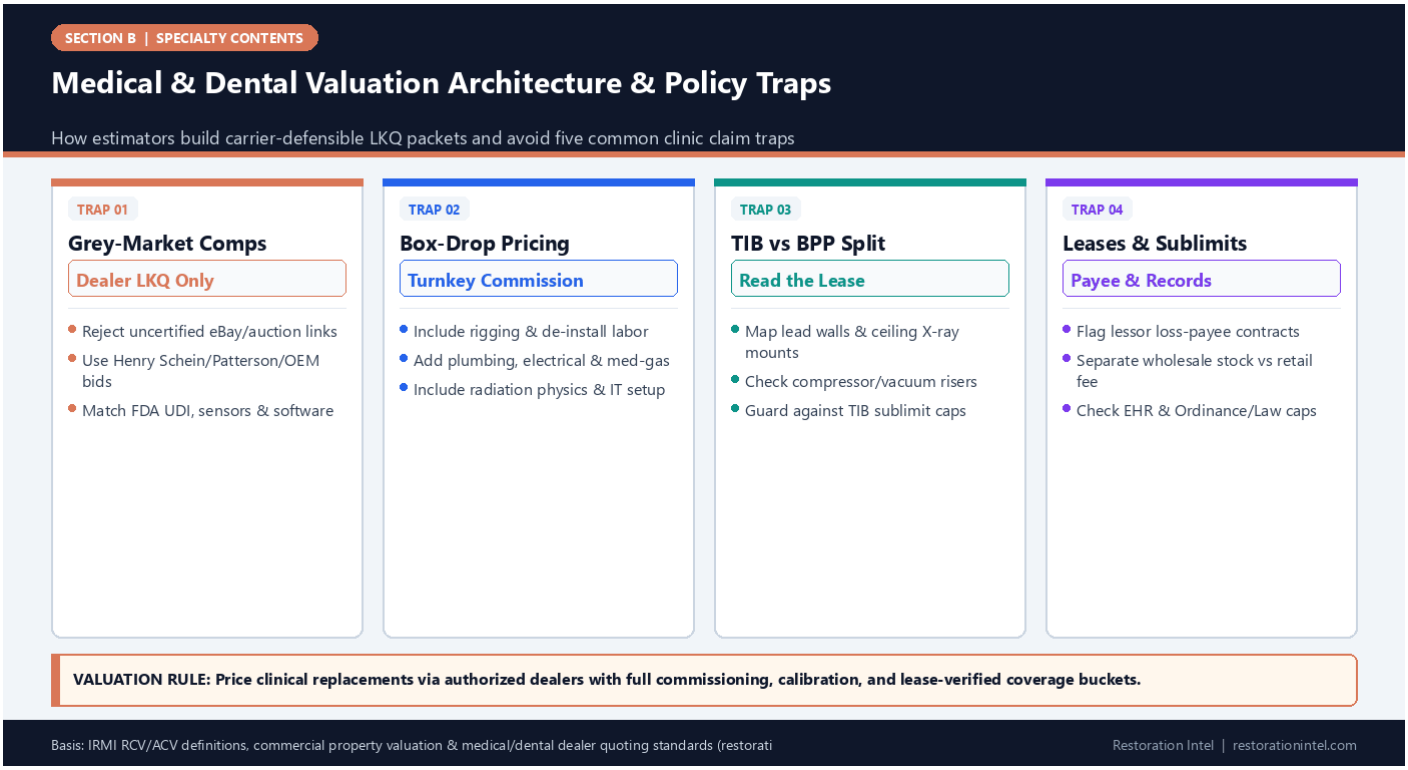
• Map lease fixture clauses against tie-in photos to split Landlord Building, Tenant Improvements & Betterments (TIB), and BPP equipment cleanly.

• Flag all leased or financed medical/dental systems with lessor contract numbers and loss-payee documentation.

• Price condemned implants, biologics, and consumables strictly at verified wholesale distributor invoice cost rather than patient billing fees.

• Check policy declarations for Valuable Papers, Electronic Data, TIB, and Ordinance or Law sublimits before submitting the final valuation packet.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/medical-dental-clinics-valuation-lkq-sourcing-policy-traps.md
- **IRMI Insurance Glossary: Replacement Cost Value (RCV):** https://www.irmi.com/term/insurance-definitions/replacement-cost
- **IRMI Insurance Glossary: Actual Cash Value (ACV):** https://www.irmi.com/term/insurance-definitions/actual-cash-value
- **IRMI Insurance Glossary: Depreciation:** https://www.irmi.com/term/insurance-definitions/depreciation
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/
- **Restoration Industry Association (RIA):** https://www.restorationindustry.org/