

Q&A: Business insurance and marketing strategies

Q: *Since the change in legislation in Sept. 2007, allowing a dental hygienist to practice independently, many ODHA members have made the important decision to open their own clinics. This has raised a commonly asked question; “If I own a dental hygiene clinic and also have employees, do I need any other insurance coverage besides my malpractice insurance?”*

A: The answer is yes. Your malpractice insurance covers you, the insured, while acting within the scope of your duties as a dental hygienist and customary to the practice of dental hygiene. This is not enough. As a business owner, you also need Commercial General Liability (CGL) Insurance, which provides coverage for things like advertising injury, personal injury, legal liability for damage to leased or rented space, voluntary medical payments to mitigate “slip and fall” type of injuries, to name a few.

However, if you have employees you still need more coverage. Your CGL insurance policy can be tailored to include protection for vicarious liability. Vicarious liability is the legal principle of holding one person liable for the actions of another. This means, even though the dental hygienist(s) you employ will have their own malpractice insurance, if the employee is sued, the complainant could also make a claim against you, the employer.

In the July 2010 issue of *Focus*, Paul Stevenson of LMS PROLINK Ltd., ODHA’s insurance provider, discussed this topic in greater detail. For more information or to review your insurance requirements, please call Paul at 1.800.663.6828 or visit www.lms.ca/odha.

Q: *I am planning to open an independent dental hygiene business. What types of advertising should I consider?*

A: Marketing your business effectively is the key to success, so don’t forget this important step when taking the plunge into entrepreneurship. Any advertising should be based on the results of your market research; know your target audiences and use appropriate marketing vehicles to reach them. Marketing doesn’t have to cost a lot of money, but it does require time and effort and as well as a strategy and creativity.

Some traditional advertising methods are company stationery and collaterals, print media such as newspapers and magazines, broadcast media like radio and TV and technology such as website, e-mail and blogs. Use comment cards to identify where clients heard about your business. If you are working in an area where there is a community college that offers a marketing program, a student might undertake the promotion of your business as a class project.

For more information about developing a successful marketing plan for your business, there are several options available – you can purchase the *Guide for Starting Your Own Business* on the ODHA order desk, take a marketing course through

www.dentalprolearn.ca, the ODHA online learning platform, or hire a professional to help develop a good marketing plan.