

# Safeguarding Dental Clinics With MedThree Insurance

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Dental clinics focus on patient education to prevent disease and provide treatment options for the same procedures offered in general and certain specialty practices. Dentistry is a diverse industry. Dental professionals include dentist, dental hygienist, denturologist, orthodontist, periodontist, dental surgeon, or dental therapist.

Though dental offices tend to be small, they are nonetheless complex multidisciplinary environments. A clinic houses all dental equipment and tools in one place and is staffed by teams comprising dentists, dental specialists, dental assistants, and dental hygienists.

Dental clinics are a vital part of Canada's healthcare system. Recent studies have shown that Canadians are taking better care of their oral health than they were 40 years ago. Over the last four decades, the percentage of the population that consults a dentist per year increased from 49.5% to 74.5%. Roughly 80% of Canadians have a dentist, and approximately 85.7% of Canadians visit a dentist within a 2-year period. (1)

As dental clinics adapt to the changes in healthcare, they should ensure that their insurance coverage will protect their business operations. This article covers a high-level view of the dental clinic industry and highlights the exposures unique to dental facilities.

## A Snapshot of Canadian Dental Clinics

According to the Government of Canada's 2019 statistics report, there are approximately 12,071 non-employer dental offices in Canada, and 15,787 dental clinics with one or more employees. (2)

Canadian dental clinics are small but mighty. Of the employer establishments, 35.8% of them were considered micro, employing less than five employees; small establishments accounted for 64.1%; and medium-sized establishments accounted for an additional 0.1% of the total number of establishments. (2)

Ontario had the largest number of dental clinics in 2019, with nearly 7,000 employer establishments and over 5,100 non-employer offices. Quebec came in second, with more than 5,000 total dental offices; followed by British Columbia (more than 4,000) and Alberta (more than 3,500). (2)

## What's At Risk For Dental Facilities

Every dental clinic needs the appropriate coverage for its building, dental and office equipment, furniture, fixtures, and any personal property.

Property, supplies, equipment, and the physical structure of a dental clinic could be damaged, stolen, or destroyed. Certain perils could lead to costly repair bills, loss of income, and legal expenses.

Dental equipment is complex and costly, but also essential to caring for patients every day. Improper or infrequent maintenance and upkeep could lead to breakdown. And, of course, as careful as clinic staff might be, there is always the risk of a mishap leading to property damage.

In addition to patients, dental facilities face exposure through hired workers such as cleaning staff, who might be entrusted to clean the dental office after hours. While these professionals are trusted to work with integrity, there is always a risk of theft or accidental damage to property.

Owners and managers of dental clinics work with complex teams and face many stressors associated with running their own clinics. As such, they cannot afford setbacks to their operations due to unforeseen events or issues.

## **The MedThree Advantage**

If you are a broker looking for tailored coverage and advice for clients in the dental community, MedThree Insurance can help. Our deep expertise in underwriting Canada's healthcare sector makes it easy for brokers to find the right coverage their clients need to safeguard their dental clinics.

Visit our website to learn more about our [tailored insurance products](#).

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Sources:

1. <https://www.cda-adc.ca/stateoforalhealth/snap/>
2. <https://www.ic.gc.ca/app/scr/app/cis/businesses-entreprises/62121;jsessionid=0001i9cDuplIFzFcwVu-oZzSMKI:-C7AEJO?wbdisable=true>