



Connecting practices to **EMERGING TRENDS.**

In an ever-evolving healthcare environment, we stay on top of the latest risks, regulations, and advancements. From digital health innovations to new models of care and everything in between, we keep your clients covered. And it's more than a trend. It's our vision for delivering malpractice insurance without the mal.

Protect your clients' practices with higher limits. Contact your wholesale broker or call Kim Holmes at 860.269.2846 or kimberly.holmes@tdcspecialty.com



CYBERGUARD PLUS

PROTECT YOUR CLIENTS' MEDICAL PRACTICES WITH HIGHER LIMITS FOR CYBER LIABILITY COVERAGE.

Don't leave your clients' practices exposed to costly cyber threats. The CyberGuard® PLUS program, available on a non-admitted basis to members of The Doctors Company, allows them to increase the limits beyond what is already included in their medical liability policies for more protection.

CyberGuard PLUS protects your clients from the fastest-growing threats to their practices—and offers limits from one to five million dollars.

CYBER LIABILITY COVERAGE FEATURES

- ▶ Data security and privacy liability.
- ▶ Privacy breach response services.
- ▶ Regulatory defense and civil fines and penalties.
- ▶ Payment card industry coverage.
- ▶ Website media content liability.
- ▶ Cyber extortion (e.g., ransomware).
- ▶ First party data recovery and restoration.
- ▶ First party network business interruption.
- ▶ Notification services outside the aggregate limit for number of notified individuals.

ADDITIONAL FEATURES

- ▶ Designated service providers who are experts in handling *healthcare* breaches.
- ▶ Dedicated 24/7 breach hotline.
- ▶ Free initial consultation with breach counsel.
- ▶ Access to online knowledge center with over 500 resources.

OPTIONAL COVERAGES

- ▶ Cyber crime.
- ▶ Bodily injury indemnification.
- ▶ Contingent business interruption.
- ▶ System failure.
- ▶ Voluntary shutdown.
- ▶ Reputational income loss.
- ▶ Consequential property damage.

thedoctors.com/cyberguardplus

This communication contains product summaries only. Coverage is subject to the language of the policy as actually issued. Coverage, policy terms, and availability may vary by state and subject to underwriting. Certain coverages may be provided through surplus lines insurance subsidiaries of The Doctors Company through licensed surplus lines brokers. The Doctors Company does not underwrite Excess and Surplus lines insurance. Coverages may be underwritten by TDC Specialty Insurance Company or TDC National Assurance Company, wholly owned subsidiaries of The Doctors Company.

TDC Specialty Underwriters, Inc., in California: dba Insurance City Solutions, License #0L85833.

CYBERGUARD PLUS

HIGHER LIMITS FOR CYBER LIABILITY COVERAGE.

1ST PARTY COVERAGE SECTIONS

Data Breach Response Coverage

- Breach Counsel Expense
- Forensic Expense
- Crisis Management and Reward Expense
- Post Event Mitigation Expense

Number of Notified Individuals Coverage

- Outside the Aggregate Limit

Data Recovery and Restoration Expense Coverage

Business Interruption Coverage

- Including Coverage for Income Loss and Extra Expense
- Including Sublimited Coverage for:
 - Contingent Business Interruption
 - System Failure
 - Voluntary Shutdown

Extortion Threat Coverage

Cyber Crime

- Including Coverage for Social Engineering and Phishing Events

Reputational Income Loss

Consequential Property Damage Coverage

3RD PARTY COVERAGE SECTIONS

Data Security and Privacy Liability

Regulatory Coverage

Payment Card Industry (PCI) Coverage

Media Content Liability

Affirmative Bodily Injury Indemnity Sublimit

TRANSITIONAL Renewals Only	SELECT New and Renewal Business	PREMIUM New and Renewal Business
AVAILABLE POLICY LIMITS		
\$1,000,000	\$1,000,000	\$1,000,000–\$5,000,000
\$1,000,000	\$1,000,000	\$1,000,000
150,000	250,000	1,000,000
\$1,000,000	\$1,000,000	\$1,000,000
\$1,000,000	\$1,000,000	\$1,000,000
Not Covered	\$100,000	\$250,000
Not Covered	\$100,000	\$250,000
Not Covered	\$100,000	\$250,000
\$1,000,000	\$1,000,000	\$1,000,000
Not Covered	\$250,000	\$1,000,000
Not Covered	Not Covered	\$250,000
Not Covered	Not Covered	\$100,000
\$1,000,000	\$1,000,000	\$1,000,000
\$1,000,000	\$1,000,000	\$1,000,000
\$250,000	\$500,000	\$1,000,000
\$1,000,000	\$1,000,000	\$1,000,000
Not Covered	Not Covered	\$100,000

For brokers with an E&S license:

Please send submissions to CyberGuardSubmissions@tdcspecialty.com

For brokers without an E&S license, please use one of these designated program wholesale brokers:

Eastern U.S. – Phil Chester, AmWINS – philip.chester@amwins.com or 860.777.2823

Western U.S. – Barb Dawkins, CRC – bdawkins@crcins.com or 818.598.6446

