

CYBER INSURANCE

FLEXIBLE, INTEGRATED SOLUTIONS AND SERVICES FOR THE HEALTHCARE INDUSTRY

When it comes to cyber threats, the healthcare industry is a target. Keeping patient data safe is a HIPAA requirement that is becoming more challenging every day. Ransomware, security breaches, and social engineering are just some of the cyber and security exposures that we can help protect your clients against. We recognize the importance of protecting an organization's reputation and financial strength.

TARGET RISK CLASSES (including, but not limited to)

- Medical facilities
- Physician groups
- Allied health
- Long term care facilities
- Hospitals and health systems
- Social services with healthcare
- Life sciences
- Medical device manufacturers
- Managed care organizations
- Telemedicine

FIRST-PARTY COVERAGE SECTIONS

- Data Breach Response
- Data Recovery & Restoration
- Business Interruption
- Extortion Threat
- Cyber Crime

THIRD-PARTY COVERAGE SECTIONS

- Data Security & Privacy
- Regulatory
- Payment Card Industry ("PCI")
- Media
- Technology Services
- Bodily Injury Indemnification

LIMITS

- Ability to offer primary, lead excess, and capacity excess
- Primary and excess limits up to \$10 million

COVERAGE FEATURES

- Fully customizable policy
- Affirmative bodily injury indemnification sub-limit available for bodily injury directly resulting from a data security event
- Full available policy limits for civil regulatory fines and penalties
- Coverage for post-event mitigation expenses included
- Cyber Crime coverage including coverage for funds transfer fraud, phishing, and social engineering—no separate application required
- Medical record restoration services in addition to identity and credit monitoring within Notification and Monitoring Expense coverage
- No exclusion for D&O claims resulting from a data security event
- Full prior acts coverage standard

COVERAGE OPTIONS

- Coverage available outside the policy limit for notification/monitoring on basis of number of notified individuals
- Business Interruption coverage including contingent business interruption, system failure, voluntary shutdown, and extra expense
- Reputational Income Loss coverage
- Consequential property damage for Computer System coverage
- Invoice Manipulation coverage

CYBER RISK MANAGEMENT SERVICES

- 24/7 free access to Cyber Risk Services online platform
- Unlimited access to helpline support by phone and email
- Knowledge center with over 500 healthcare-specific resources
- Cyber Fitness Check
- Monthly newsletter
- HIPAA compliance materials
- Risk assessment guidance
- Incident response planning materials
- Interactive employee training courses, posters, and webinars
- Live phishing simulation

CONTACT OUR CYBER EXPERT

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Submissions can be sent to submissions@tdcspecialty.com



TDC SPECIALTY UNDERWRITERS

During a time of challenging dynamics in the healthcare industry, we are a trusted resource for our customers and the brokers who represent them.

The Doctors Company, the nation's largest physician-owned medical malpractice insurer, established TDCSU as a subsidiary to serve as its Excess & Surplus (E&S) lines specialist, focused on expanding product offerings to the rapidly evolving healthcare industry. TDCSU distributes its products through approved wholesale and selected retail brokers, conducting business in a straightforward, honest, and thorough manner—a company committed to ease of doing business and service innovation.

THE DOCTORS COMPANY: A STRONG, PROACTIVE INSURANCE PARTNER

For more than 40 years, The Doctors Company has provided healthcare risk innovation and expertise managing risk for the nation's leading healthcare systems, hospitals, and managed care organizations. The nation's most prestigious medical organizations recognize the company's dedication to excellence and endorse or sponsor The Doctors Company as their chosen medical liability insurer.

- The Doctors Company insures 82,000 physicians and more than 200 facilities
- The company has more than \$4.5 billion in assets
- Rated A by A.M. Best Company and Fitch Ratings

TDCSU: TECHNICAL AND PRACTICAL, RESPONSIVE AND RELIABLE

Leveraging our longstanding trading relationships with specialized brokers, we focus on primary placements for middle market risks and excess placements on larger accounts in targeted markets. We are driven by our core values:

- Sensible and informed assumption of risk
- Empowered and creative frontline expertise
- Passion for technical excellence
- Exceptional service experience
- Honesty, integrity, and respect in all that we do

EXPERT, E&S-DRIVEN LIABILITY SOLUTIONS

- Medical facilities
- Long term care facilities
- Hospitals and health systems
- Physician groups
- Managed care organizations
- Non-standard physicians
- Management liability
- Cyber insurance
- Life sciences

UNMATCHED CLAIMS SUPPORT

Our experienced claims staff sets us apart with not only their commitment to rigorous claim file handling, but constant and ongoing attention to the rapidly changing healthcare environment. We provide:

- Enhanced support for those experiencing a claim to keep them focused on delivering quality care
- National panel of experts and the industry's top defense attorneys
- Individual attention and knowledge of the local legal environment

FOR MORE INFORMATION REGARDING OUR CAPABILITIES

George Bennett: 860.269.2833 or george.bennett@tdcspecialty.com

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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. The Doctors Company does not underwrite Excess & Surplus lines insurance. Certain coverages may be provided through surplus lines insurance subsidiaries of The Doctors Company through licensed surplus lines brokers. 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

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