

LIFE SCIENCES

LIABILITY PROTECTION FOR PRODUCTS/COMPLETED OPERATIONS, ERRORS AND OMISSIONS, AND CLINICAL TRIALS

Our experienced, specialized underwriters and insightful analytical tools provide expert risk management solutions for the life sciences industry.

ELIGIBLE RISK CLASSES

- Clinical trials
- Specialty pharmaceuticals
- Generic pharmaceuticals
- Biotechnology
- Medical device manufacturers
- Contract research organizations
- Site management organizations

ADDITIONAL CONSIDERATIONS

- Self-insured retention options available
- Market competitive minimum premiums per million dollars of coverage

LIMITS

- \$15 million available for both primary and excess

COVERAGE FEATURES

- Claims-made coverage on a primary or follow form excess basis
- Defense costs apply within the limits of liability and the deductible/retention
- Blanket clinical trial coverage available
- Affirmative coverage for punitive damages with most favorable venue language
- Blanket additional insured coverage where required by contract or agreement is available
- Worldwide coverage territory options available
- Distributors, medical sales consultants, scientific advisory boards, clinical trial contractors, clinical investigators, and site management organizations insured where the coverage is required to be provided by written contract or agreement
- Good Samaritan coverage

COVERAGE OPTIONS

- Products/completed operations
- Clinical trials
- Errors and omissions
- Commercial general liability

CONTACT ONE OF OUR LIFE SCIENCES EXPERTS

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Submissions can be sent to submissions@tdcspecialty.com



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

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
- Managed care organizations
- Physician groups
- 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

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