

HOSPITALS

INSURANCE SOLUTIONS, CREATED WITH TECHNICAL EXPERTISE AND A FLEXIBLE PLATFORM, FOR AN EVER-CHANGING HEALTHCARE SEGMENT

Our strong, experienced team provides standard and manuscript coverage solutions for any type of complex risks, including hospitals, health systems, reinsurance of captives, or any other segments that require nontraditional structures.

ELIGIBLE RISK CLASSES

- Hospitals
- Health systems

ADDITIONAL CONSIDERATIONS

- \$50,000 minimum premium for primary policies
- \$5,000 minimum premium (per million) for excess policies
- First dollar, deductible, and SIR options available

LIMITS

- Ability to offer primary, lead excess, capacity excess, and captive reinsurance
- Primary limits of \$1 million/\$3 million are standard (lower limits are possible)
- Excess/umbrella limits of up to \$15 million
- Umbrella capabilities over ancillary coverages (auto liability, employers liability)
- Dual towers of coverage

COVERAGE FEATURES

Hospitals/Health Systems

- Defense outside the limit
- Affirmative coverage grants for physical abuse and sexual misconduct
- Coverage for punitive damages where insurable with most favorable language
- Broad definition of insured to include employed physicians, volunteers, students, locum tenens, and interpreters used in connection with the provision of medical services
- 60 days' automatic coverage for newly acquired entities
- Incident sensitive claims trigger when claims made
- Limited breach of confidentiality coverage when protected health information is inadvertently published or overheard

COVERAGE OPTIONS

- Professional Liability
- General Liability
- Employee Benefits Liability
- Evacuation expense
- Legal/Media coverage

CONTACT ONE OF OUR HOSPITAL 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.

TDC Specialty Underwriters (TDCSU) serves as the Excess & Surplus (E&S) lines specialist within the TDC Group of companies (TDC Group) 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. TDCSU is committed to ease of doing business and service innovation. As part of TDC Group, TDCSU's affiliated writing companies are rated A by A.M. Best Company and Fitch Ratings.

TDC GROUP: A STRONG, PROACTIVE INSURANCE PARTNER

TDC Group is the preeminent organization for service to healthcare as the nation's largest physician-owned provider of insurance, risk management, and healthcare practice improvement solutions. Serving the full continuum of care from individual physicians to academic medical systems, TDC Group helps healthcare professionals overcome the complexities of today's practice environment.

- Annual revenue of \$1 billion and over \$6 billion in assets
- Serves over 100,000 healthcare professionals and organizations

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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