

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 for informational purposes 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, which are serviced by TDC Specialty Underwriters, Inc. Each are wholly owned subsidiaries of The Doctors Company.

TDC Specialty Underwriters, Inc., is based and domiciled in Connecticut. In California: d/b/a Insurance City Solutions, License #0L85833. In New York: d/b/a TDC Specialty Underwriters Services.

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 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, TDC Specialty Insurance Company and TDC National Assurance Company, are rated "A" by AM Best 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 \$6.5 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

PRODUCTS AVAILABLE FOR ALL HEALTHCARE RISKS INCLUDING LONG TERM CARE FACILITIES

- Professional Liability
- General Liability
- Employee Benefit Liability
- Products Liability
- Managed Care E&O
- Management Liability

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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