

LONG TERM CARE

SOLUTIONS TO ADDRESS EVOLVING LIABILITY EXPOSURES OF HEALTHCARE OPERATORS SERVING THE GROWING SENIOR POPULATION

Our experienced, specialized underwriters, and insightful analytic tools, provide state-of-the-art insurance products and coverage solutions to long term care operators and the brokers who serve them.

ELIGIBLE RISK CLASSES

- Skilled nursing facilities
- Assisted living facilities
- Memory care facilities
- Independent living facilities
- CCRCs

LIMITS

- Primary \$1 million/\$3 million, \$2 million/\$4 million
- Separate limits per insuring agreement
- \$10 million excess/umbrella capacity

ADDITIONAL CONSIDERATIONS

- \$5,000 minimum premium (some geographies vary)
- First dollar, SIR, and deductible options available
- Custom solutions including ERP/tail and loss sensitive programs

COVERAGE FEATURES

- Claims-made and occurrence professional liability coverage available
- Per location limits available
- Defense outside the limit
- Punitive damages covered where insurable with most favorable venue wording
- Coverage for employed physicians and medical directors for direct patient care
- Blanket additional insured status when required by contract
- Sub-limits for evacuation expense, legal/media expense, and resident loss of property
- Coverage for barbers and beauticians
- Incident sensitive/notice of circumstance provisions when claims made
- Good Samaritan coverage
- Coverage for rights of residents
- Flexible rating approach
- Noncancellable except for nonpayment

COVERAGE OPTIONS

- Legal/Media coverage
- Employee Benefits Liability
- Evacuation Expense
- Disinfection Expense
- Resident Property Loss

CONTACT ONE OF OUR LONG TERM CARE EXPERTS

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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

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 a company 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 throughout the United States

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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