

# 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 Extended Reporting Period/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

Tim Connolly (Hartford): 860.269.2802 or [tim.connolly@tdcspecialty.com](mailto:tim.connolly@tdcspecialty.com)

Jason Correll (Cleveland): 860.269.2860 or [jason.correll@tdcspecialty.com](mailto:jason.correll@tdcspecialty.com)

Kim Grosser (Richmond): 860.269.2838 or [kimberley.grosser@tdcspecialty.com](mailto:kimberley.grosser@tdcspecialty.com)

Brian Linda (Hartford): 860.269.2804 or [brian.linda@tdcspecialty.com](mailto:brian.linda@tdcspecialty.com)

Klaudia Ostrinski (Hartford): 860.956.6079 [klaudia.ostrinski@tdcspecialty.com](mailto:klaudia.ostrinski@tdcspecialty.com)

Sarah Pritchard (Hartford): 860.269.2842 or [sarah.pritchard@tdcspecialty.com](mailto:sarah.pritchard@tdcspecialty.com)

Submissions can be sent to [submissions@tdcspecialty.com](mailto:submissions@tdcspecialty.com)



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# 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.

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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 a company 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 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

## **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**

Courtney Mrusko: 860.956.6077 or [courtney.mrusko@tdcspecialty.com](mailto:courtney.mrusko@tdcspecialty.com)

Submissions can be sent to [submissions@tdcspecialty.com](mailto:submissions@tdcspecialty.com)

