

MEDICAL FACILITIES

FLEXIBLE THIRD-PARTY LIABILITY SOLUTIONS FOR OUTPATIENT ORGANIZATIONS IN TODAY'S CHANGING HEALTHCARE ENVIRONMENT

Experienced and specialized underwriters, and insightful analytic tools, offer state-of-the-art insurance products and coverage solutions to outpatient medical facilities and the brokers who serve them.

ELIGIBLE RISK CLASSES

Adult day care centers ▪ Ambulance/emergency/nonemergency patient transport (air and ground) ▪ Ambulatory surgery centers ▪ Behavioral health centers ▪ Clinical trials ▪ Community health centers ▪ Dialysis centers ▪ Home healthcare ▪ Hospice ▪ Imaging/x-ray facilities ▪ Laboratories ▪ Occupational medicine clinics ▪ Pain management clinics ▪ Pharmacies ▪ Rehabilitation facilities (drug/alcohol and physical) ▪ Residential care facilities (adults, MRDD) ▪ Select social services risks (various forms of counseling, group homes [no medically fragile children], and other risks deemed acceptable) ▪ Staffing (non-physician medical) ▪ Telemedicine ▪ Urgent care facilities and freestanding emergency rooms

LIMITS

- Primary \$1 million/\$3 million and higher primary limits available
- \$15 million in total capacity
- Separate limits per insuring agreement
- Separate limits per location as needed

ADDITIONAL CONSIDERATIONS

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

COVERAGE FEATURES

- Claims-made professional liability coverage (occurrence coverage available on select classes of business)
- Defense outside the limit
- Punitive damages covered where insurable with most favorable venue wording
- Physical abuse and sexual misconduct coverage
- Coverage for medical directors and employed physicians for direct patient care on a shared or separate limit basis
- Blanket additional insured status where required by contract
- Sub-limits for evacuation expense, HIPAA proceedings, legal/media expense, and patient property loss
- Incident sensitive claims trigger when claims made
- Good Samaritan coverage

COVERAGE OPTIONS

- Professional Liability
- General Liability
- Employee Benefits Liability
- Legal/Media coverage
- Evacuation Expense
- Patient Property Loss

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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.

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

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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.

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