

# MANAGEMENT LIABILITY

## SOLUTIONS TO ADDRESS LIABILITY EXPOSURE FACING HEALTHCARE ORGANIZATIONS

With experienced underwriters and insightful analytical tools, we provide powerful management liability solutions for hospitals, health systems, miscellaneous medical facilities, physician groups, and managed care organizations—and the brokers who serve them.

### ELIGIBLE RISK CLASSES

- Nonprofit hospitals and health systems
- Nonprofit and privately owned miscellaneous medical facilities
- Physician group practices
- Nonprofit and private for-profit managed care organizations
- Long term care facilities

### LIMITS

- \$15 million in available capacity per coverage part on a primary and/or excess basis
- Separate or shared limits available

### POLICY FEATURES

- Modular policy form with Directors & Officers (D&O) Liability, Employment Practices Liability (EPL), and Fiduciary Liability coverage parts
- Admitted primary and excess forms available in most venues
- Most favorable venue language for punitive damages where insurable by law
- Broad definitions of Insured Person and Organization
- Affirmative coverage for Provider Selection claims
- Defense costs coverage and sub-limits for indemnification included for:
  - EMTALA
  - Specified IRS claims
  - HIPAA violations
  - Excess benefit transaction excise taxes
- EPL coverage for first- and third-party claims
- No hammer clause on any coverage part

### COVERAGE OPTIONS

- Antitrust coverage up to the full D&O policy limit
- Up to \$1 million of additional Side A coverage
- Defense costs sub-limit for healthcare fraud and abuse claims
- Educator's Legal Liability sub-limit
- Wage & Hour defense costs sub-limit
- Workplace Violence Expense sub-limit

### CONTACT OUR MANAGEMENT LIABILITY EXPERT

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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.

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 \$6.2 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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Submissions can be sent to [submissions@tdcspecialty.com](mailto:submissions@tdcspecialty.com)

