

# CYBER INSURANCE

FLEXIBLE, INTEGRATED SOLUTIONS AND SERVICES FOR THE HEALTHCARE INDUSTRY

Comprehensive suite of insurance coverages and risk management and mitigation tools specifically designed to address cyber risk exposures faced by the healthcare industry.

## TARGET RISK CLASSES (including, but not limited to)

- Medical facilities
- Physician groups
- Allied health
- Long term care facilities
- Hospitals and health systems
- Social services with healthcare
- Life sciences
- Medical device manufacturers
- Managed care organizations

## LIMITS

- Ability to offer primary, lead excess, and capacity excess
- Primary and excess limits up to \$10 million

## ADDITIONAL CONSIDERATIONS

- Policyholders have access to a wide range of healthcare industry educational and advisory information and services.
- Breach response and risk mitigation services are made available by leading national counsel and service providers selected by TDC Specialty Underwriters (TDCSU) for their demonstrated expertise and healthcare industry focus.

## COVERAGE FEATURES

- Fully customizable policy with up to five first-party and up to six third-party insuring agreements
- Affirmative bodily injury sublimit for bodily injury directly caused by a data security event
- Full available policy limits for civil regulatory fines and penalties
- Full available policy limits for post-event mitigation expenses
- Medical record restoration services available in addition to identity and credit monitoring from our selected breach notification panel vendors
- Full prior acts coverage

## COVERAGE OPTIONS

- Coverage available outside the policy limit for notification/monitoring on a number of notified individuals basis
- Contingent business interruption, system failure, and extra expense coverage
- Robust cybercrime coverage section including funds transfer fraud, phishing, and social engineering—no separate application required

## CYBER RISK MANAGEMENT SERVICES

- 24/7 free access to Cyber Risk Services online platform
- Unlimited access to helpline support
- Knowledge center with over 500 resources
- Customizable healthcare policies, procedures, and agreements
- Vendor management resources
- Incident response planning materials

## CONTACT OUR CYBER SEGMENT LEADER

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



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 and 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.

The Doctors Company, the nation's largest physician-owned medical malpractice insurer, established TDCSU as a subsidiary to serve as its Excess & Surplus (E&S) lines specialist, 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—a company committed to ease of doing business and service innovation.

## THE DOCTORS COMPANY: A STRONG, PROACTIVE INSURANCE PARTNER

For more than 40 years, The Doctors Company has provided healthcare risk innovation and expertise managing risk for the nation's leading healthcare systems, hospitals, and managed care organizations. The nation's most prestigious medical organizations recognize the company's dedication to excellence and endorse or sponsor The Doctors Company as their chosen medical liability insurer.

- The Doctors Company insures 79,000 physicians and more than 200 facilities
- The company has more than \$4.8 billion in assets
- Rated A by A.M. Best Company and Fitch Ratings

## 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 FOR:

- Medical facilities
- Physician groups
- Long term care facilities
- Hospitals and health systems
- Managed care organizations
- Non-standard physicians
- Management liability
- Cyber insurance

## 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)

