

# HOSPITALS

INSURANCE SOLUTIONS, CREATED WITH TECHNICAL EXPERTISE  
AND A FLEXIBLE PLATFORM, FOR AN EVER-CHANGING HEALTHCARE SEGMENT

Our strong, experienced team provides standard and manuscript coverage solutions for any type of complex risks, including hospitals, health systems, reinsurance of captives, or any other segments that require nontraditional structures.

## ELIGIBLE RISK CLASSES

- Hospitals
- Health systems

## ADDITIONAL CONSIDERATIONS

- \$50,000 minimum premium for primary policies
- \$5,000 minimum premium (per million) for excess policies
- First dollar, deductible, and SIR options available

## LIMITS

- Ability to offer primary, lead excess, capacity excess, and captive reinsurance
- Primary limits of \$1 million/\$3 million are standard (lower limits are possible)
- Excess/umbrella limits of \$15 million
- Umbrella capabilities over ancillary coverages (auto liability, employers liability)
- Dual towers of coverage

## COVERAGE FEATURES

### Hospitals/Health Systems

- Defense outside the limit
- Affirmative coverage grants for physical abuse and sexual misconduct
- Coverage for punitive damages where insurable with most favorable language
- Broad definition of insured to include employed physicians, volunteers, students, locum tenens, and interpreters used in connection with the provision of medical services
- 60 days' automatic coverage for newly acquired entities
- Incident sensitive claims trigger when claims made
- Limited breach of confidentiality coverage when protected health information is inadvertently published or overheard

## COVERAGE OPTIONS

- Evacuation expense
- Legal/media coverage

## CONTACT ONE OF OUR HOSPITAL 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.

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 82,000 physicians and more than 200 facilities
- The company has more than \$4.5 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

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

