

# 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 ERP/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

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TDC Specialty Underwriters, Inc., in California: dba Insurance City Solutions, License #OL85833

# 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)

