

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

CONTACT ONE OF OUR MEDICAL FACILITIES EXPERTS

Paula Caballero (Dallas):

860.269.2830 or paula.caballero@tdcspecialty.com

Bree Grimaldi (Chicago):

860.269.2834 or bree.grimaldi@tdcspecialty.com

Molly Kump (Richmond):

860.777.2758 or molly.kump@tdcspecialty.com

Jeff McDonald (Chicago):

860.269.2847 or jeff.mcdonald@tdcspecialty.com

Alex Skirvin (Hartford):

860.777.2748 or alexandria.skirvin@tdcspecialty.com

Julia Soda (Hartford):

860.777.2750 or julia.soda@tdcspecialty.com

Eric Stimpert (Cleveland):

860.269.2811 or eric.stimpert@tdcspecialty.com

Liz Stephens (Richmond):

860.269.2839 or elizabeth.stephens@tdcspecialty.com

Submissions can be sent to submissions@tdcspecialty.com



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

George Bennett: 860.269.2833 or george.bennett@tdcspecialty.com

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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.

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