

MEDICAL FACILITIES

Flexible third-party liability solutions for outpatient organizations in today's changing healthcare environment

Our experienced, specialized underwriters and insightful analytical 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

- \$7,500 minimum premium for primary policies
- \$7,500 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

Cindy Garrett (Dallas): 860.269.2822 or cindy.garrett@tdcspecialty.com

Bree Grimaldi (Chicago): 860.269.2834 or bree.grimaldi@tdcspecialty.com

Molly Kump (Richmond): 860.777.2758 or molly.kump@tdcspecialty.com

Jennifer Lee (Phoenix): 860.777.2764 or jennifer.lee@tdcspecialty.com

Christy Mason (Richmond): 860.777.2765 or christy.mason@tdcspecialty.com

Julia Soda (Hartford): 860.777.2750 or julia.soda@tdcspecialty.com

Liz Stephens (Richmond): 860.269.2839 or elizabeth.stephens@tdcspecialty.com

Submissions can be sent to: submissions@tdcspecialty.com



TDC SPECIALTY

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 serves as the Excess & Surplus (E&S) lines specialist within TDC Group, focused on providing specialty insurance capabilities and related services to the rapidly evolving healthcare industry. Our products are distributed through approved wholesale and selected retail brokers. We are committed to ease of doing business, service innovation, and conducting business in a straightforward, honest, and thorough manner.

COVERAGES AVAILABLE FOR HEALTHCARE-RELATED RISKS:

- Professional Liability for hospitals, long term care facilities, non-hospital medical facilities, and specified non-standard physicians and physician groups (general and employee benefit liability coverage components may also be offered)
- Products Liability for life sciences organizations
- Errors and Omissions coverage for managed care organizations
- Management Liability for a broad array of healthcare industry risks

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 and legislative environments.

We provide:

- Enhanced support for those experiencing a claim, so they can stay focused on delivering quality care
- A national panel of experts and the industry's top defense attorneys
- Individual attention and knowledge of the local legal environment

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 \$6.9 billion in assets
- Serves over 100,000 healthcare professionals and organizations

FOR MORE INFORMATION REGARDING OUR CAPABILITIES

Courtney Mrusko



860.956.6077



courtney.mrusko@tdcspecialty.com

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TDC Specialty
TDCGROUP

TDC Specialty is the marketing name for the specialty insurance operations and services of The Doctors Company and its subsidiaries and affiliated companies, including TDC Specialty Underwriters, Inc., TDC Specialty Insurance Company, TDC National Assurance Company, Healthcare Risk Advisors, Inc., and Hospitals Insurance Company, Inc. All products and services are written or provided by subsidiaries or affiliates of The Doctors Company. 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, TDC National Assurance Company, or Hospitals Insurance Company, Inc., all wholly owned subsidiaries of The Doctors Company. Product summaries are for informational purposes only. Coverage is subject to the language of the policy as actually issued. Coverage, policy terms, and availability may vary by state.

TDC Specialty Underwriters, Inc., is based and domiciled in Connecticut; in California d/b/a Insurance City Solutions (license #0L85833) and in New York, d/b/a TDC Specialty Underwriters Services. Healthcare Risk Advisors, Inc., is based and domiciled in New York.