

LONG TERM CARE

Solutions to address evolving liability exposures of healthcare operators serving the growing senior population

Our experienced, specialized underwriters and insightful analytical 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 Extended Reporting Period/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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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

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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.