

# FTCA Gap Medical Malpractice Insurance for Community Health Centers

**In the critical moments when Federal Tort Claims Act (FTCA) protection ends, our specialized coverage begins.**

Even with FTCA protection, deemed community health centers face potential liability gaps. CNA's specialized Gap Medical Malpractice policy provides essential coverage for claims not fully addressed by FTCA protection.



## What Gaps Are Covered?

CNA's coverage is uniquely designed to supplement a community health center's FTCA coverage by addressing critical gaps:



**Out-of-scope exposures**  
including allegations of sexual abuse or molestation



**Non-deemed providers**  
such as medical residents and students completing rotations at a facility



**Non-deemed locations**  
including off-site home healthcare or temporary locations



**Independent contractors**  
and per diem physicians excluded from FTCA coverage



## Available Coverage Endorsements

CNA offers coverage endorsements unique to our deemed community health center program:

- **Federal Tort Claims Act Endorsement**  
CNA98692XX (10-2020)
- **Amend Definition of Insureds Person for Community Health Centers Deemed Under the FTCA Endorsement** CNA98706XX (10-2020)
- **Community Health Centers Deemed Under the FTCA Potential Claim & Claim Reporting Instructions**  
CNA98690XX (10-2020)
- **HIPAA Proceeding Costs Supplementary Benefits Endorsement** CNA98667XX (08-2021)

## Additional Coverage Options:

CNA offers a broad range of products for healthcare organizations of all sizes:

- General Liability
- Abuse & Molestation Claims Sublimit (Defense Costs & Damages)
- Enhancements for Media Expenses and Disciplinary Proceedings
- Umbrella Liability



## Why Choose CNA?

### Deep expertise of a unique coverage

Our underwriting team brings **more than 25 years of experience in healthcare risk management**, working strategically with select brokers to develop optimal coverage solutions.

### Cost-effective protection

Our policies typically cost a fraction of standard professional liability coverage – **with some clients receiving up to 90% in savings** – as our coverage activates only when FTCA denies a claim.

### Industry-leading risk control services

Our dedicated Risk Control specialists collaborate directly with policyholders to conduct risk assessments, provide educational resources, and develop practical strategies to identify and mitigate potential exposures.

### A collaborative approach to claims

Our Healthcare Claims professionals possess extensive knowledge of medical practices, terminology and litigation processes, enabling us to partner with policyholders to resolve claims efficiently.



## Stability and Financial Strength

CNA is one of the largest U.S. commercial property and casualty insurance companies. Backed by more than 125 years of experience, CNA provides a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe.



## CNA Highlights

**125+**

Years of  
experience

**7th**

Largest U.S.  
commercial insurer\*

Financial  
Strength  
Ratings

**A+**

S&P

**A**

A.M. Best

**A2**

Moody's

**A+**

Fitch



For more information, contact your underwriting team.