

Individual Pharmacist
Professional Liability



**TOMORROW.
IMAGINE THAT.™**

Pharmacists Mutual is committed to providing you with coverage designed with your needs in mind. With over 100 years' experience in the pharmacy profession, we understand the risk and challenges you face. As you know, the pharmacy profession is ever-changing and expanding, and with these changes, there is a proportional risk in professional liability exposure. The Pharmacists Mutual professional liability policy is tailored specifically for you. Our goal is to offer peace of mind, and we believe that goes beyond providing only insurance coverage.



TOMORROW. IMAGINE THAT.

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phmic.com

Are You Covered?



WHAT IF you were named individually in a lawsuit and it required specific defense counsel?



WHAT IF your current employer does not have the proper coverage in place to protect you?



WHAT IF you have a second job, volunteer, or give advice to a friend or neighbor?

WHO WE COVER

EMPLOYED PHARMACISTS
HOSPITAL PHARMACISTS
COMMUNITY PHARMACISTS
CLINICAL PHARMACISTS
LONG-TERM CARE PHARMACISTS
NUCLEAR PHARMACISTS
CONSULTANT PHARMACISTS
SELF-EMPLOYED PHARMACISTS
VOLUNTEER PHARMACISTS
RETIRED PHARMACISTS
PHARMACY INSTRUCTORS
STUDENT PHARMACISTS

LIMITS OF LIABILITY AND WHAT WE COVER

Limits of \$1 million per occurrence and \$3 million aggregate
(higher limits may be available)

- Coverage Options:
 - » Exclude Sterile Compounding
 - » Include Sterile Compounding
 - » Advanced Pharmacist License
- Immunizations and Other Drug Administration
- Drug Regimen Reviews and Medication Therapy Management (MTM)
- Drug or Drug-Related Research
- Medication Consultation
- Drug and Device Storage
- Participation in Drug and Device Selection

Loss of Earnings - \$1,500 per day, up to \$50,000 limit

Pharmacist License Defense - \$250,000 limit

Board of Pharmacy Imposed Fees - \$2,500 limit

HIPAA Claim Defense - \$50,000 limit

Assault - \$25,000 limit

Sexual or Physical Abuse Liability - \$50,000 limit (higher limits may be available)

Policy terms and conditions control.
Coverage may not be available in all states and territories.