



TOMORROW. IMAGINE THAT.

In every business, there is risk. Pharmacists Mutual Insurance Company provides personalized commercial coverage to help your business recover from disaster or litigation. We provide dependable service and financial backing during your most challenging times.



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Pharmacists Mutual Insurance Company
808 Highway 18 W | PO Box 370
Algona, Iowa 50511
P. 800.247.5930 | F. 515.295.9306
info@phmic.com

phmic.com



Reasons to buy from Pharmacists Mutual

- 1 Proactive understanding of claims**

If you are experiencing losses, we get to the heart of why losses are occurring and address fundamental issues that are tied to each occurrence.
- 2 Experience**

We have been dedicated to the Insurance Industry since 1909.
- 3 Knowledge**

We continually seek knowledge about how losses occur to assist members in managing potential threats.
- 4 24/7/365 policyholder and claim service**

When dealing with real life circumstances, you want to deal with real life people. We are here when you need us most.
- 5 Financial security and stability**

Financial security and stability is important. We have earned an A.M. Best A (Excellent) rating* for more than 90 years.
- 6 One-stop-shop**

We have an expanding portfolio of products and insurance solutions to be your single source of insurance coverage.
- 7 Personalized service**

Building relationships is key. Pharmacists Mutual offers personalized service from our dedicated local representatives, home office team, and on-staff professionals.
- 8 On-staff professionals**

We provide you guidance and risk management solutions with on-staff professionals.
- 9 Unsurpassed dedication**

Pharmacists Mutual offers a fully integrated insurance program for veterinary practices. Our goal is to offer peace of mind and we believe that goes beyond providing only insurance coverage.
- 10 Coverage designed with your needs in mind**

We stay informed of industry changes – to better design coverages you may need.

* AM Best Financial strength rating is an independent opinion.

VISTA

BUSINESS PACKAGE POLICY

Protect your tomorrow.

- Commercial Liability
 - Premises Liability
 - Products Liability
 - Cyber Liability
 - Employment Practices Liability
- Commercial Property



For questions and inquiries, call HIMI:
(808) 208-8300

Send submissions to:
himiquotes@hemic.com

Are You Covered?



WHAT IF you misdiagnose a case, give the wrong medication, or dose?



WHAT IF you provide relief or volunteer veterinary services at outside adoption agencies or animal clinics?



WHAT IF a procedure or service you complete is investigated by your state's Board of Veterinary Medicine?

WHO WE COVER

Veterinarian Business Owners with Operations that include:

PRIMARY CARE
EMERGENCY & CRITICAL CARE
ANIMAL WELFARE
ANIMAL BEHAVIOR
SURGICAL PROCEDURES
RADIOLOGY
PHARMACOLOGY
DENTISTRY

Providing Care for these Animal Types:

CANINE/FELINE
BOVINE
SMALL RUMINANT
SWINE
EQUINE
AVIAN
REPTILE & AMPHIBIAN
POCKET PETS

LIMITS OF LIABILITY AND WHAT WE COVER

Limits of \$1 million per occurrence and \$3 million aggregate

- Diagnosis, treatment, and prevention of animal disease, illness, pain, and injury
- Medical and surgical procedure on animals
- Prescribing, dispensing, administration, or application of any drug or medicine for animals
- Use of complementary, alternative, and integrative therapies in animals
- Diagnosis and treatment associated with animal reproduction
- Health, fitness, and soundness of animal diagnosis
- Veterinary consultation by electronic/telephonic communications

Limited Veterinary License Defense Reimbursement - \$250,000 aggregate limit with no deductible