



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 On-staff pharmacists and legal counsel** We provide you guidance and risk management solutions with on-staff pharmacists and legal counsel.
- 3 Experience** We have been dedicated to the Pharmacy Industry since 1909.
- 4 Knowledge backed by research** We continually seek knowledge about how losses occur to assist members in managing potential threats.
- 5 24/7 claims service** When dealing with real life circumstances, you want to deal with real life people. We are here when you need us most.
- 6 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.
- 7 One-stop-shop** We have an expanding portfolio of products and insurance solutions to be your single source of insurance coverage.
- 8 Personalized service** Building relationships is key. Pharmacists Mutual offers personalized service from our dedicated local representatives, home office team, and on-staff pharmacists.
- 9 Unsurpassed dedication** Pharmacists Mutual offers a fully integrated insurance program for pharmacists. Our goal is to offer peace of mind and we believe that goes beyond providing only insurance coverage.
- 10 Coverage you need, when you need it most** We stay informed of industry changes - creating policy enhancements to provide you with the coverage needed.

*AM Best Financial strength rating is an independent opinion.

Property

- ✓ BUILDINGS AND SIGNAGE
- ✓ BUSINESS PERSONAL PROPERTY
- ✓ COMPUTER EQUIPMENT AND SOFTWARE

General Liability

- ✓ BODILY INJURY AND PERSONAL INJURY
- ✓ PROPERTY DAMAGE AND FIRE LEGAL LIABILITY
- ✓ CYBER LIABILITY

Commercial Auto

- ✓ SINGLE LIMIT OF LIABILITY
- ✓ PHYSICAL VEHICLE DAMAGE (COMPREHENSIVE AND COLLISION)
- ✓ NON-OWNED AUTOMOBILE LIABILITY

Workers Compensation

- ✓ PROTECTION FROM LAWSUITS
- ✓ NO-FAULT COVERAGE
- ✓ COVERAGE OF WORK RELATED INJURIES
- ✓ EMPLOYEE MEDICAL BENEFITS, REHABILITATION EXPENSES, AND DISABILITY COVERAGE

Commercial Umbrella

- Excess liability coverage for:
- ✓ GENERAL LIABILITY
 - ✓ EMPLOYERS LIABILITY
 - ✓ EMPLOYEE BENEFITS LIABILITY
 - ✓ BUSINESS PROFESSIONAL LIABILITY
 - ✓ COMMERCIAL AUTO

Executive Liability

- ✓ DIRECTORS AND OFFICERS
- ✓ EMPLOYMENT PRACTICES
- ✓ FIDUCIARY LIABILITY