

# VISTA

Protect Your Tomorrow

Pharmacists Mutual Insurance Company is pleased to unveil the newest version of our Business Package Policy, now known as VISTA. We continue to enhance policy coverages for our members. Under the new VISTA policy, you will have access to the same commercial property, general liability, professional liability, employment practices liability, cyber liability/data compromise, and a variety of other coverages you have grown to expect. With the VISTA policy, we aim to more accurately communicate all of our services and benefits wrapped under this policy along with our continued commitment to tailor coverage to each of your unique needs.



**TOMORROW. IMAGINE THAT.**

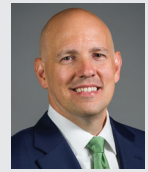
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## About Us

### WELCOME - A MESSAGE FROM THE PRESIDENT AND CEO

Thank you for considering Pharmacists Mutual as your insurance provider. There are many companies to choose from when purchasing insurance and we realize this can be a difficult choice. Our mission is to help our members attain peace of mind through specialized insurance products, risk management solutions, and superior personal service. While other companies exclude coverage to offer you a rock bottom price, we provide you with broad coverage to alleviate possible financial burdens down the road. With Pharmacists Mutual, when you purchase a policy, you receive the coverage you need when you need it most.



**EDWARD J. YORTY**  
FCAS, FSA, MAAA, M.S.FIN  
PRESIDENT & CHIEF EXECUTIVE OFFICER



### WHO WE ARE

Pharmacists Mutual is a nationally recognized leader providing insurance and risk management solutions for the healthcare industry and beyond. We operate in all 50 states, the District of Columbia, and Puerto Rico. Pharmacists Mutual is an A.M. Best "A" Excellent rated property and casualty insurance provider.\* We take pride in being your single source for insurance protection. Our broad portfolio of products and services satisfies our members' professional, personal, and business insurance needs.

\*AM Best Financial strength rating is an independent opinion.

### HISTORY

It all began back in 1898 when a young Al Falkenhainer traveled west to Titonka, Iowa, to open the town's first business – a drug store. Sadly, four years later, a fire destroyed all of his hard work. Frustrated with loss settlement practices, Falkenhainer set out to build a better insurance company, turning what appeared to be a bleak end into a thriving and prosperous insurance company, Druggists Mutual Insurance.

As a member and officer of the Iowa Pharmacists Association, young Falkenhainer believed that when pharmacists worked together for the good of their profession, anything was possible. With this belief, he set out to provide prompt and fair claims service to members of the pharmacy profession. But beyond this, he wanted to establish a company that could respond to the needs of the industry.

In 1992, Druggists Mutual Insurance was renamed Pharmacists Mutual Insurance Company. For more than a century, the company has remained driven by his original vision and continues to offer the same personalized and dedicated service to our members.





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### RISK MANAGEMENT

With over a century of experience insuring professionals, we've learned a lot about the kinds of risks our members face, and what it takes to keep losses under control. Our approach to managing loss is simple. We help our members avoid claims, and if claims do occur, keep them from becoming catastrophes. The art of managing risk requires the blending of professional expertise that Pharmacists Mutual brings to the table. Working in a highly collaborative environment, our staff of risk management professionals, bring skill sets and experience needed to keep exposures in check.

### OUR SERVICES

Services available to our members include consultation, business analysis, education, assistance with problem solving, and addressing questions about risks. Our services are delivered by a staff of risk management professionals, who apply best practices to provide our members with peace of mind.

One of the most valuable resources we offer members is the ability to contact us with questions about risk. Inquiries that we receive from our members range from adverse loss experience to concerns about emerging exposures. We strive to respond to your questions within one business day, with advice, tools, and services to address your concerns.

On a proactive basis, we provide educational resources through newsletters, RM Intel white papers, and solutions designed to respond to your specific needs.



### OUR APPROACH

**LOSS ANALYSIS** – If you are experiencing loss problems, we get to the heart of the cause and address fundamental issues related to the people, equipment, materials, and environment tied to their occurrence.

**RISK MANAGEMENT PROGRAM REVIEW** – We can examine existing programs and help you structure proactive risk management programs. Everything from employee selection and training, to hazard detection and corrective action design.

**HOTLINE RESPONSE** – You can contact us 24 hours a day. We will respond to your questions as soon as possible and strive to give you an answer within one business day.

**ON-SITE VISITS, PHONE SERVICE, AND EMAIL SUPPORT** – As needed and appropriate, we can come to your site or work with you remotely by email, phone, or through webinars and virtual meetings.

In every sector, for every size business, there is risk. Pharmacists Mutual steps in to provide dependable service and financial backing during some of your most challenging times. We bridge an important gap, providing commercial property coverage to help your business recover from disaster with the least amount of financial loss.



We have been the preferred choice of successful businesses for more than a century. We invite you to take advantage of our industry expertise and responsive claims team. We provide you with the guidance needed to choose the right coverage options for your individual operations.

### COVERAGE OPTIONS

- Replacement Cost
- Actual Cash Value
- Functional Replacement Cost (Building Only)
- Blanket Coverage (Buildings and Personal Property)

### PROPERTY TYPES

- Buildings
- Business Personal Property (including inventory, office equipment, furniture and fixtures, and tenant improvements)
- Computer Equipment and Software
- Other Equipment
- Exterior and Interior Signs
- Business Earnings or Income

### ADDITIONAL COVERAGE OPTIONS

- Employee Dishonesty
- Product Spoilage
- Money and Securities
- Equipment Breakdown
- Earthquake

Flood Insurance - provided by National Flood Insurance Program

Policy terms and conditions control.



As a business owner, you face potential liability claims and lawsuits alleging you, your employee or product caused injury to someone or their property. General Liability coverage is the first line of defense against the most common liability claims, including incidents that occur on your premises, or even product liability for items you sell. Our VISTA policy, combines your general liability and property coverage to deliver a comprehensive business policy.

### COMMERCIAL LIABILITY PROTECTION INCLUDES:

- Bodily Injury
- Property Damage
- Personal and Advertising Injury
- Fire Legal Liability
- Medical Payments
- Punitive and Exemplary Damages (where permitted by law)
- Legal and Defense Costs\*

### CYBER LIABILITY

Whether through criminal activity, improper records disposal, or accidental exposure, data breach incidents are increasing in number and severity. That is why Pharmacists Mutual offers valuable cyber liability insurance for your business. Our coverage protects you and your business in the event of an accidental breach or criminal cyber-attack.

#### Cyber liability protection includes:

- Costs to recover and restore data that is lost or damaged
- Lost income due to inoperable systems
- Data breach response services including: IT, legal, public relations, and customer notification expenses
- Fines/penalties for violations of privacy regulations (including HIPAA)
- Expenses resulting from Cyber Extortion
- Lost income and special expenses incurred as a result of Cyber Terrorism
- Payment Card Industry Data Security Standard Assessment and defense costs



\* Legal and Defense costs are either included in the limit of liability or in addition to the limit of liability.

Coverage is not available in all states.

General Liability does not provide coverage for Professional Acts or Omissions.

Policy terms and conditions control.

## SEXUAL MISCONDUCT AND PHYSICAL ABUSE COVERAGE

At Pharmacists Mutual, we know that as a business owner and employer, you work hard to create an environment where your employees can thrive, and your business can grow.

However, some of the greatest challenges facing business owners today are allegations of physical abuse or sexual misconduct made against you or your employees. There are often challenging claims that take a toll on you and your company. You can count on us to provide you and your business with coverage for allegations for sexual misconduct and physical abuse.

### Coverage Highlights:

- Coverage for allegations of negligent employment, investigation, supervision, training or retention of, or failure to report to proper authorities, a person who committed any act of abuse, molestation, mistreatment, or maltreatment of a sexual nature
- Coverage for allegations of physical abuse
- Coverage for defense costs, judgments, and settlements
- Provides coverage for the alleged perpetrator until it is judicially determined that such person committed the sexual misconduct, molestation, or physical abuse

## EMPLOYMENT PRACTICES LIABILITY INSURANCE

In every business there is risk, and unfortunately, that includes risks involving your employees. It takes time to build your business, establish employer-employee relationships, and to maintain a positive work environment. As you know, laws and regulations related to hiring, terminating, and managing employees are constantly changing and evolving.

Pharmacists Mutual understands the challenges that you face and offers optional Employment Practices Liability coverage. This policy endorsement provides our members with protection against administrative proceedings and lawsuits alleging:

- Wrongful dismissal, discharge or termination
- Employment related misrepresentation
- Violation of employment discrimination laws
- Employment related sexual and other harassment
- Wrongful failure to hire or grant tenure
- Negligent evaluation
- Retaliation
- Employment related defamation or infliction of emotional distress



Policy terms and conditions control.



We also offer Personal Coverage



Contact us today for your  
**FREE** no obligation proposal.



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\* Pet Expense Coverage, Personal Cyber and Disability coverages are written through PMC Advantage Insurance Services, Inc., a subsidiary of Pharmacists Mutual Insurance Company.

Not licensed to sell in all states.

Policy terms and conditions control.