

## Commercial Liability

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 your company, both emotionally and financially. 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

