

Individual Pharmacist  
Professional Liability



**TOMORROW.  
IMAGINE THAT.™**

Pharmacists Mutual is committed to providing coverage designed with your needs in mind. With over 110 years' experience in the pharmacy profession, we understand the risks and challenges you face. As you know, the pharmacy profession is ever-changing and expanding. With these changes, there is an increase 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.**

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](http://phmic.com)



**Apply Now!**

by scanning  
the code or visiting  
[apps.phmic.com/phl/](https://apps.phmic.com/phl/)

## Are You Covered?



**WHAT IF** you were named individually in a lawsuit?



**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

Coverage is available on a Claims-made or Occurrence basis with limits of \$1 million for each claim or occurrence and \$3 million aggregate (higher limits may be available).

#### Professional Liability coverage includes:

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

Pharmacist License Defense - \$250,000 limit

Board of Pharmacy Imposed Costs\* - \$2,500 limit

HIPAA Claim Defense - \$50,000 limit

Assault - \$25,000 limit

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

\*Costs do not include fines or penalties.  
See policy for full description of coverages.  
Coverage may not be available in all states and territories.