



**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.



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



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 profession since 1909.
- 4 Knowledge backed by research** We continually seek knowledge about how losses occur to assist members in managing potential threats.
- 5 24/7/365 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.
- 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 designed with your needs in mind** We stay informed of industry changes – to better design coverages you may need.

* A.M. Best Financial strength rating is an independent opinion.

VISTA BUSINESS PACKAGE POLICY

Protect your tomorrow.

- Commercial Liability
 - Cyber Liability
 - Sexual Misconduct and Physical Abuse
 - Employment Practices Liability
- Commercial Property
- Coverage Enhancements

ADDITIONAL COVERAGES

- Pharmacy Professional Liability
- Individual Pharmacist Professional Liability
- Individual Pharmacy Technician Professional Liability
- Workers Compensation
- Commercial Auto
- Commercial Umbrella

PRODUCTS OFFERED THROUGH PMC ADVANTAGE*

- Executive Liability
- Surety and Fidelity Bonds
- Life - Business Coverage
- Group Disability
- Personal - Home, Auto, Life, Disability, Umbrella, and more