



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](mailto:info@phmic.com)

[phmic.com](http://phmic.com)

## 10 *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 **Experience** We have been dedicated to the Insurance Industry since 1909.
- 3 **Knowledge backed by research** We continually seek knowledge about how losses occur to assist members in managing potential threats.
- 4 **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.
- 5 **Financial security and stability** Financial security and stability is important. We have earned an A.M. Best A (Excellent) rating\* for more than 100 years.
- 6 **One-stop-shop** We have an expanding portfolio of products and insurance solutions to be your single source of insurance coverage.
- 7 **Personalized service** Building relationships is key. Pharmacists Mutual offers personalized service from our dedicated local representatives, home office team, and on-staff professionals.
- 8 **On-staff professionals** We provide you guidance and risk management solutions with on-staff professionals.
- 9 **Unsurpassed dedication** Pharmacists Mutual offers a fully integrated insurance program for card and gift. 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.

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

### VISTA BUSINESS PACKAGE POLICY

Protect your tomorrow.

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

### ADDITIONAL COVERAGE OPTIONS

- 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