



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.



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phmic.com



Reasons to buy from **Pharmacists Mutual**

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If you are experiencing losses, we get to the heart of why **Proactive understanding of claims** losses are occurring and address fundamental issues that are tied to each occurrence.

Time is valuable

We understand your time constraints. Pharmacists Mutual offers one application to save you time and to get you the coverage that you need for your entire practice.

- Experience We have been dedicated to the Insurance Industry since 1909.
- **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.
- **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.
- We have an expanding portfolio of products and insurance One-stop-shop solutions to be your single source of insurance coverage.
- Building relationships is key. Pharmacists Mutual offers personalized service from Personalized service our dedicated local representatives, home office team, and on-staff professionals.
- We provide you guidance and risk management On-staff professionals solutions with on-staff professionals.
- Unsurpassed dedication

Pharmacists Mutual offers a fully integrated insurance program for dentists. Our goal is to offer peace of mind and we believe that goes beyond providing only insurance coverage.

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
 - Employment-related **Practices**
- Commercial Property
- Coverage Enhancements

ADDITIONAL COVERAGE **OPTIONS**

- Workers Compensation
- Commercial Auto
- Commercial Umbrella
- Dental Professional Liability
- Dental Hygienist **Professional Liability**

PRODUCTS OFFERED THROUGH PMC ADVANTAGE*

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