

Dentistry

TOMORROW.
IMAGINE THAT.™



TOMORROW. IMAGINE THAT.

Pharmacists Mutual Insurance Company
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Who We Are & History

WELCOME - A MESSAGE FROM THE PRESIDENT AND CEO

Thank you for considering Pharmacists Mutual as your insurance provider. As we approach our 125th year of providing specialty insurance solutions to our members, know that our commitment to serving you through providing the peace of mind that comes with industry-leading insurance and risk management services remains as focused and passionate as ever. Our team of professionals understands your business, and how to help you find the insurance coverages required to protect it for the long run. As you consider options, know that many companies will offer you general solutions, but your business isn't common – and neither is your need to protect it. You deserve an insurer offering specialized solutions meant to protect what you have built. Our products and services are built to exceed that need, and we hope to connect with you soon as a member to prove it.



AARON PEARCE
JD, MBA
PRESIDENT & CHIEF EXECUTIVE OFFICER



2023

BEST'S REVIEW®
Standing the
Test of Time

Rated A or Higher
for 100 years or more



WHO WE ARE

Pharmacists Mutual is a nationally recognized leader providing insurance and risk management solutions within the healthcare industry. Pharmacists Mutual operates in all 50 states and the District of Columbia. Financially secure, we have been an A.M. Best "A" Excellent* rated property and casualty insurance provider for more than 100 years. Pharmacists Mutual, with our subsidiaries, takes pride in being your single source of insurance protection. Our broad portfolio of products and services provides for our members' business, professional, and personal insurance needs.

HISTORY

It all began back in 1898 when a young Al Falkenhainer traveled west to Titonka, Iowa, to open the town's first business – a drug store. Sadly, four years later, a fire destroyed all of his hard work. Frustrated with loss settlement practices, Falkenhainer set out to build a better insurance company, turning what appeared to be a bleak end into a thriving and prosperous insurance company, Druggists Mutual Insurance.

As a member and officer of the Iowa Pharmacists Association, Falkenhainer set out to provide prompt and fair claims service to members of the pharmacy profession. But beyond this, he wanted to establish a company that could respond to the needs of the industries it serves.

In 1992, Druggists Mutual Insurance was renamed Pharmacists Mutual Insurance Company. For more than a century, the company has remained driven by Falkenhainer's original vision and continues to offer the same personalized and dedicated service to its members. Pharmacists Mutual has expanded beyond pharmacy, providing coverage to other areas of healthcare-related businesses and professionals, such as dentistry.

*A.M. Best Financial strength rating is an independent opinion. Personal insurance products are written through PMC Advantage Insurance Services, Inc., a wholly-owned subsidiary of Pharmacists Mutual Insurance Company.



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Why Insure With Us

When you choose to insure with Pharmacists Mutual, you are choosing to be a member of a mutual company that is truly committed to the members we serve. Our staff includes qualified professionals who are dedicated to providing top-notch service and insurance coverage.



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 Time is valuable** We understand your time constraints. Pharmacists Mutual's application saves you time and gets you the coverage needed for your entire dental practice.
- 3 Experience** We have been providing dedicated service to our members since 1909.
- 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 are 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 dentists. 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.

RISK MANAGEMENT SERVICES

Our approach to managing loss is simple. We help our members avoid claims, and if claims do occur, help to keep them from becoming catastrophes. The art of managing risk requires a blend of professional expertise that Pharmacists Mutual brings to the table. Working in a highly collaborative environment, our staff of risk management professionals bring skill sets and experience needed to keep exposures in check.



TOOLS AND RESOURCES

Pharmacists Mutual provides a wide variety of tools and resources to help members minimize the impact of financial loss on their business by applying time tested and proven techniques to manage risks they face every day.

Pharmacists Mutual helps dental members by providing information specific to the concerns and areas of loss in the dental profession. By reviewing losses and listening to member concerns we are able to zero in on the areas of specific concern to this very specialized healthcare field.

- Risk Management Center
- Risk Assessment Services
- Model Policy and Procedures
- Management and Staff Training
- Workplace Safety and Consultations
- Educational Resources

RISK MANAGEMENT R&D

BROADENING THE SCOPE AND CHANGING THE PERSPECTIVE

There are ever changing and emerging threats in the dental profession that require new and innovative approaches to managing the risk. At Pharmacists Mutual, our culture is to continually seek knowledge about how losses occur and to improve our ability to help members deal with threats.

Recognized as experts in our field, we share our insight with the profession and with our members through Risk Management Alerts via email and social media platforms, presentations, webinars, RM Intel white papers, and solutions designed to respond to your specific concerns.

Risk Management Center

With over a century of experience in insuring professionals, we have learned a lot about the risks you face and what it takes to keep losses under control. We understand the importance of managing risk and the benefits of keeping exposures in check. With this in mind we have developed a Risk Management Center to better serve our members.

The Pharmacists Mutual Risk Management Center is a single source platform providing members with tools and resources needed to proactively manage risk exposures and to develop programs that reduce claims and their associated costs. When you enroll in the Risk Management Center you will be able to benefit from the following resources:

- **Risk Management Resource Library** provides resources developed based on industry best practices, including Pharmacists Mutual exclusive content.
- **Online Training Library** has video, PowerPoint, and other materials for training your staff. Through the proprietary software, you can assign materials directly to employees via email, or download for presentation to groups. Most materials are provided in both English and Spanish.
- **Human Resources Database** is a handy online resource with information members need to manage employees and their benefits. The application includes both Federal and State specific sample policies, procedures, and summaries of requirements.
- **Job Descriptions** are important when filling open positions and in helping understand physical requirements of the job. The software includes templates for building and storing descriptions you develop.
- **Audit Tools and Resources** include templates which allow you to create audit forms helping you systematically review safety and regulatory compliance.
- **Claim Tracking and Reporting** software allows you to record claim information to prepare for reporting and for compiling OSHA 300 reports (where required).
- **Insurance Certificate Management** software provides an efficient tool for building and tracking Certificates of Insurance.
- **Ask the Expert** for technical assistance on risk management issues 24 hours a day, and someone will respond to you within one business day.

The Risk Management Center is available to Commercial Members only. Email riskmgmt@phmic.com to gain access.



VISTA

Protect Your Tomorrow

Pharmacists Mutual Insurance Company is pleased to offer our Business Package policy, known as VISTA. We continue to enhance policy coverages for our members. Under the VISTA policy, you will have access to exceptional commercial liability, commercial property, coverage enhancements, and a variety of other coverages you have grown to expect. With the VISTA policy, we aim to tailor coverage to your unique needs.

- **Commercial Liability**
Cyber Insurance
Employment-related Practices
- **Commercial Property**
Coverage Enhancements

As a business owner, you face potential liability claims and lawsuits alleging you, your employee, or product caused injury to someone or their property. Commercial Liability coverage is the first line of defense against the most common liability claims, including incidents that occur on your premises. Our VISTA policy allows you to combine commercial liability and property coverage to deliver a broad business insurance policy.

CYBER INSURANCE

Whether through criminal activity of others, unintentional improper records disposal, or accidental exposure, data breach incidents are increasing in number and severity. Pharmacists Mutual offers valuable cyber insurance for your business. Our coverage can help protect your business in the event of an accidental breach or criminal cyber-attack.

Cyber insurance protection includes:

- Costs to recover and restore computer data that is lost or damaged
- Lost income due to interruption or failure of your computer systems
- Security response services including legal, public relations, and customer notification expenses
- Regulatory fines and penalties for violations of privacy regulations such as HIPAA (Health Insurance Portability and Accountability Act)
- Lost income and expenses from a cyber extortion threat or act of cyber terrorism
- Payment Card Industry (PCI) Data Security Standard assessment and defense costs due to a security breach

COMMERCIAL LIABILITY PROTECTION INCLUDES:

- Bodily Injury
- Damage to Property of Others
- Personal and Advertising Injury
- Fire Legal Liability
- Water Legal Liability
- Medical Payments
- Punitive and Exemplary Damages (where permitted by law)
- Legal and Defense Costs



Coverage may not be available in all states and territories. See policy for full description of coverages.



EMPLOYMENT-RELATED PRACTICES LIABILITY INSURANCE

In every business there is risk, and unfortunately, that includes risks involving your employees. As you know, laws and regulations related to hiring, terminating, and managing employees are constantly changing and evolving. The rules regarding how you interact with employees arise from all levels of government – federal, state, counties, and cities.

The Employment-related Practices Liability coverage endorsement provides our members with protection against administrative proceedings and lawsuits alleging:

- Wrongful employment-related practices, including failure to hire or promote and wrongful discipline or termination
- Employment-related discrimination
- Third-party (customers or vendors) discrimination or harassment
- Employment-related harassment
- Retaliation
- Employment-related defamation or infliction of emotional distress

See policy for full description of coverages.

Pharmacists Mutual provides the dependable service and financial backing needed during some of our members' most challenging times. We bridge an important gap, providing insurance coverage needed to help your business recover from loss.



We invite you to take advantage of our industry expertise and responsive claims team. We provide you with the guidance needed to choose the right coverage options for your individual operations.

We understand your needs and the importance of business property protection. That is why we offer a range of property insurance coverage options to safeguard your commercial property.

COVERAGE OPTIONS

- Replacement Cost
- Actual Cash Value
- Functional Replacement Cost (Building Only)

PROPERTY TYPES

- Buildings
- Business Personal Property (inventory, office equipment, furniture, fixtures, operatory equipment, tenant improvements, computer equipment, software, and property of others)
- Exterior and Interior Signs
- Business Earnings or Income

ADDITIONAL COVERAGE OPTIONS

- Employee Dishonesty
- Money and Securities
- Equipment Breakdown
- Earthquake
- Flood*

*Flood insurance options are written through PMC Advantage Insurance Services, Inc., a wholly owned subsidiary of Pharmacists Mutual Insurance Company.

We recognize that dental practices have specific coverage needs. The following is a summary of property coverage enhancements and increased limits provided under the Dental VIEW endorsement available with the VISTA policy.

DENTAL VIEW ENDORSEMENT	LIMIT
Forgery	\$10,000
Lock & Key Replacement	\$2,500
Computer and Funds Transfer Fraud	\$50,000
Increased Costs - Green Upgrade Coverage	\$50,000
Medical Waste & Radioactive Contamination Clean Up	\$10,000
Rewards Payment	\$5,000
Personal Effects	\$5,000
Annual Aggregate Limit for VIEW Coverages	\$250,000

With the Protection Plus or Protection Elite endorsements, you can tailor your coverages to meet the demands of your business. The following is a detailed summary of the coverage options offered for each endorsement with additional coverage limits available.

COVERAGES	PROTECTION PLUS	PROTECTION ELITE
Fire Department Service Charges	\$5,000	\$10,000
Money Orders and Counterfeit Money	\$25,000	\$25,000
Business Income from Dependent Properties	\$25,000	\$50,000
Inventory and Appraisal Expenses	\$2,500	\$2,500
Permanent Outdoor Structures	\$10,000	\$250,000
Spoilage Coverage	N/A	\$50,000
Utility Services - Time Element	\$25,000	\$50,000
Newly Acquired or Constructed Property		
• Buildings	\$1,000,000	\$1,000,000
• Business Personal Property	\$500,000	\$500,000
• Business Income and Extra Expense	\$500,000	\$500,000
Personal Property - Off Premises	\$25,000	\$25,000
Business Income Loss from Another Property	\$10,000	\$25,000
Change in Temperature of Perishable Stock	\$5,000	\$5,000
Money and Securities		
• Inside the Premises	\$15,000	\$25,000
• Outside the Premises	\$5,000	\$15,000
Employee Dishonesty	\$10,000	\$50,000
Outdoor Property	\$10,000	Blanket Coverage Limit of \$250,000
Valuable Papers and Records	\$25,000	
Accounts Receivable	\$25,000	
Outdoor Signs	\$25,000	
Water Back-up and Sump Overflow Coverage		
• Covered Property Annual Aggregate	\$50,000	
• Business Income and Extra Expense Annual Aggregate	\$10,000	

Some coverage limits may be increased. Refer to the endorsement for all terms and conditions.



Additional Coverage Options

We have an expanded portfolio of products and insurance solutions to be your single source of insurance coverage. Whether you are looking for Professional Liability, Workers Compensation coverage, or a Commercial Umbrella policy, we have you covered.

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

Are You Covered?



WHAT IF you were accused of failing to diagnose cancer?



WHAT IF you were accused of failing to prescribe antibiotics for an infection, and the patient required heart valve replacement surgery?



WHAT IF you caused your patient a lingual nerve injury?

WHO WE COVER

GENERAL DENTIST

STUDENT DENTIST

RETIRED DENTIST

LOCUM TENENS

ORTHODONTIST

PEDIATRIC DENTIST

PERIODONTIST

PROSTHODONTIST

ENDODONTIST

NURSE ANESTHETIST

DENTAL HYGIENIST

DENTAL ASSISTANT

Policy terms and conditions control.

Coverage may not be available in all states and territories.

LIMITS OF LIABILITY AND WHAT WE COVER:

- **Professional Liability** - Limits of \$500,000 per occurrence and \$1,500,000 aggregate (optional higher limits of coverage available)
- **Sexual Misconduct or Physical Abuse Defense** - \$500,000 or \$1,000,000 each insured
- **Defense Costs** - in addition to coverage limits. Claims will not be settled without your consent, unless otherwise authorized
- **Medical Expenses** - \$5,000 each patient and \$10,000 each insured
- **Administrative Disciplinary Actions (legal expense)** - \$50,000 each insured
- **HIPAA Claim (legal expense)** - \$50,000 each insured
- **Lost Earnings** - for assisting in defense of claim at our request - \$500 per day, \$20,000 maximum

OPTIONAL COVERAGES AVAILABLE:

- **Extended Reporting Period (Claims-Made only)** - Report a claim after coverage is cancelled or non-renewed, or due to the death, disability, or retirement of an insured dentist
- **Medical Waste Defense Expense Reimbursement** - \$25,000 limit
- **Medicare / Medicaid Billing Fraud Defense Expense Reimbursement** - \$25,000 limit
- **Prior Acts** - Converts an existing claims-made policy to an occurrence policy

OTHER FEATURES:

- Claims-Made or Occurrence Policy form available
- Multiple dentists within one practice may be insured together and maintain separate or shared policy limits
- Dental entity may also be included in coverage

Are You Covered?



WHAT IF you failed to detect periodontal disease?



WHAT IF you failed to record observations the dentist should examine which require further action?



WHAT IF you injured your patient during an exam?

WHO WE COVER

DENTAL HYGIENIST

STUDENT HYGIENIST

LIMITS OF LIABILITY AND WHAT WE COVER:

- **Professional Liability** - Limits of \$100,000 per occurrence and \$300,000 aggregate (optional higher limits of coverage available)
- **Sexual Misconduct or Physical Abuse Defense** - \$25,000 limit
- **Defense costs** - in addition to coverage limits. Claims will not be settled without your consent, unless otherwise authorized
- **Medical Expenses** - \$5,000 each patient and \$10,000 aggregate
- **Administrative Disciplinary Actions (legal expense)** - \$25,000 limit
- **HIPAA Claim (legal expense)** - \$25,000 limit
- **Lost Earnings** - for assisting in defense of claim at our request - \$500 per day limit, \$20,000 maximum

OPTIONAL COVERAGES AVAILABLE:

- **Extended Reporting Period (Claims-Made only)** - Report a claim after coverage is cancelled or non-renewed
- **Prior Acts** - Converts an existing claims-made policy to an occurrence policy

OTHER FEATURES:

- Claims-Made or Occurrence Policy form available
- Premium discount for Limited Clinical Practice

Policy terms and conditions control.

Coverage may not be available in all states and territories.

Work-related accidents happen every day. Having a Workers Compensation policy can protect you, your business, and your employees when unforeseen events take place. After all, your business is your livelihood, your investment, and your future. Isn't it important to have the right coverage in place?



WHAT IF your employee trips over a cord in the examination room and the injury requires a visit to the emergency room?



WHAT IF an employee reports recurring pain in the wrists or accidentally sticks themselves with a needle?

When you purchase a Workers Compensation policy through Pharmacists Mutual, you can count on our policy to be offered at a competitive rate, with superior Risk Management services to help keep losses under control.

When employee injuries occur while working, Pharmacists Mutual's Workers Compensation policy provides you with the coverage and benefits needed and prescribed by state law. Our policy meets your state's statutory regulations for insurance coverage and provides the legal protection desired to put your mind at ease. This coverage includes Employers Liability coverage and coverage for wage replacement and medical benefits to injured employees.

DON'T LIKE PAYROLL AUDIT SURPRISES?

Reduce them by enrolling in SIMPLEPAY, our pay-as-you-go solution for Workers Compensation policies.

Commercial Auto

Pharmacists Mutual's Commercial Auto policy can be customized to fit your business needs.

Coverage Options

- Medical Payments
- Personal Injury Protection
- Rental Reimbursement and Towing
- Non-Owned / Hired Auto



Commercial Umbrella



It's your business. It's your livelihood.
It's your reputation.

At Pharmacists Mutual, we know the importance of being fully protected. One incident can leave you and your business open to various liabilities and exposures. Our Commercial Umbrella policy was created to round out your business insurance needs by providing you with an additional layer of liability coverage. Commercial Umbrella coverage starts at \$1 million with higher amounts available.

Our umbrella policy provides excess liability for:

- Commercial Liability
- Employers Liability
- Employee Benefits Liability
- Commercial Auto Liability

Products Offered through PMC Advantage



PMC Advantage Insurance Services, Inc. is an insurance agency currently licensed in 50 states and Washington DC. The agency represents over 100 different insurance companies and brokers. PMC Advantage Insurance Services, Inc. is a wholly-owned subsidiary of Pharmacists Mutual Insurance Company.

- **Executive Liability**
- **Surety and Fidelity Bonds**
- **Life - Business**
- **Life - Personal**
- **Group Disability**
- **Personal Lines**

Executive Liability



Coverage includes Directors and Officers Liability and Fiduciary Liability. We take pride that both non-profit and for-profit companies may be eligible to purchase Executive Liability insurance.

DIRECTORS AND OFFICERS LIABILITY COVERAGE

This coverage protects corporate directors and officers for wrongful acts, breach of duty, neglect, error, misstatement, misleading statement, or omission. Additional coverage options are available for claims made directly against your corporation and for indemnification reimbursement.

FIDUCIARY LIABILITY

Fiduciary Liability insurance covers the trustees of an employee benefit plan against claims alleging breach of their fiduciary duties, including claims that might involve discretionary judgment or poor judgment when investing funds.

As a business owner, it is important to protect the assets and interests of your business. Surety and fidelity bonds can be customized to fit your business needs.

SURETY AND FIDELITY BONDS

Surety Bonds - A Surety Bond is a three-party agreement that binds together the entity that is in need of a bond, the entity that requires the bond and the company that sells the bond. This is in place so that if the entity needing the bond fails to pay a debt associated with the bond, then the bond will cover any resulting damages or losses.

Fidelity Bonds - A Fidelity Bond is a form of insurance that provides protection for an entity or business against fraudulent activity or dishonest acts. In most cases, a business holds a Fidelity Bond for protection against an act conducted by an employee.

Types of Surety and Fidelity Bonds

Surety – Medicare, Medicaid, License and Permit, Postal, Wholesale, Payment and Performance, Lost Instrument, Notary, Bid Bonds

Fidelity – ERISA Fidelity, Employment Fidelity, Third-Party Exposures, Employee Dishonesty, Business Services Fidelity Bonds

Surety and Fidelity Bonds



Executive Liability (Directors and Officers Liability and Fiduciary Liability) and a variety of bonds are offered through PMC Advantage Insurance Services, Inc., a wholly-owned subsidiary of Pharmacists Mutual Insurance Company.

Life insurance plays an important roll in business. Business owners can protect the future of their organizations in a variety of different ways.

Buy-Sell Agreements

Businesses that are partnerships, LLCs, or corporations can be at risk due to the death of a partner or primary owner. Life insurance can be used to cover the value of an owner's share in the business in the case of an untimely death. Proceeds can be used to buy the deceased owner's share of the company from their estate allowing other owners to obtain that ownership share, continue the business, and maintain control.

Key Person Insurance

Many businesses have employees that are key to their success. Companies can buy life insurance to protect the revenue of that business against untimely death. If death occurs, the death benefit covers the loss of revenue to the organization while another is being trained to replace them.

Deferred Compensation Benefits

Life insurance provides a death benefit and can also be used to supplement retirement payments as a key member benefit.

When cash value life insurance is used in a Buy-Sell agreement or Key Person agreement, there may come a point where the coverage may have outlasted its usefulness. At that point, a policy owner can use those values to supplement retirement income by annuitizing the values to support future income needs.

For example, the sale of a pharmacy would eliminate the need for a Buy-Sell agreement, or the retirement of a key person would eliminate the need for a Key Person agreement.

Life insurance options are written through PMC Advantage Insurance Services, Inc., a wholly-owned subsidiary of Pharmacists Mutual Insurance Company.



In the event of your passing, life insurance can provide for your loved ones and ensure that they are financially comfortable in your absence. Life insurance payments can be issued directly to your beneficiaries. These disbursements can help in making up for your lost income, funding your children's education, paying outstanding debt, providing coverage for final medical and funeral expenses, ensuring additional retirement funds, or creating a legacy for your charity of choice. How your beneficiaries use life insurance benefits is up to them. We offer a full range of products to meet your personal needs, including:

Whole Life

Whole Life provides guaranteed coverage for the entire life of the insured. Cash values accumulate in the products that equal the total death benefit at the maturity age of 121. Whole Life can be the lowest cost coverage over time because the cash values often grow to be more than the premiums paid.

Term Life

Term Life provides temporary protection for periods that can range from one to 30 years. Generally, Term is the lowest cost coverage for limited periods.

Universal Life

Universal Life offers a death benefit that can range from a temporary period to your entire life. Newer versions provide a Guaranteed Death Benefit provision that can guarantee the death benefit for life, provided the proper premiums are paid.

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A great way to attract and keep quality employees is to have a quality group benefit program. This can include a wide variety of benefit programs but in general terms this includes:

Group Disability Income Insurance – This insurance coverage can be either short term or long term. Short term disability insurance provides income for 90 to 180 days, and long term insurance may provide benefits from the point of disability to age 65.

Group Life Insurance – Group life from an employer may vary in the amounts available, but up to \$50,000 face value can be deducted by the employer. The employee would be taxed on that benefit with amounts above that face value.

Vision Benefits – Vision benefits cover annual vision exams and subsidize corrective lenses and other corrective procedures.

Dental Benefits – Dental benefits cover annual dental exams and subsidizes other dental procedures.

In certain plans other benefits may be available.

Disability insurance products are written through PMC Advantage Insurance Services, Inc., a wholly-owned subsidiary of Pharmacists Mutual Insurance Company.



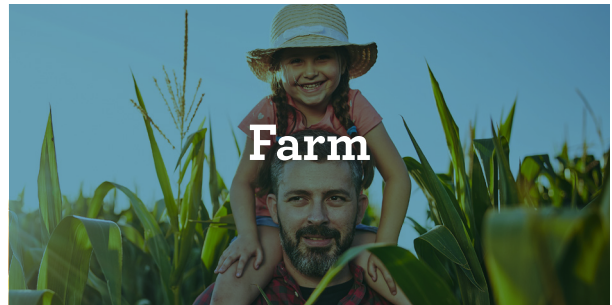
Home and Renters



Auto



Recreation



Farm



Personal Umbrella



Disability

Personal insurance products are written through PMC Advantage Insurance Services, Inc., a wholly-owned subsidiary of Pharmacists Mutual Insurance Company.

**Contact us for your FREE no
obligation proposal at 800.247.5930
or phmic.com/find-an-agent.**



T O M O R R O W . I M A G I N E T H A T .

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