

Pharmacy Student Professional Liability



Safeguard the investment you have made in your education

At Pharmacists Mutual Insurance Company, we are committed to providing you with the coverage you need when you need it most. Our pharmacy student professional liability policy is tailored specifically for you to safeguard the investment you made in your education. With 24/7 coverage, you can focus on school and not on potential mistakes.



TOMORROW. IMAGINE THAT.

808 Highway 18 W | PO Box 370
Algona, Iowa 50511
P. 800.247.5930 | F. 515.295.9306
info@phmic.com

phmic.com

Are You Covered?



50% WRONG DRUG CLAIMS

50% of all Professional Liability claims in pharmacy are wrong drug claims. We utilize our 20+ year claim study to assist members in managing potential threats.



100+ YEARS OF DEDICATION

We have been dedicated to the Pharmacy Industry since 1909. A dedication that is unsurpassed.



\$35 STUDENT PREMIUM

\$35 is a small price to pay to safeguard the investment you've made in your education. If you have a claim, you wouldn't want any other company working for you.

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

Limits of \$1 million per occurrence and \$3 million aggregate (optional higher limits of coverage available at an additional charge)

- Sterile and non-sterile compounding
- Immunizations and other drug administration
- Drug regimen reviews
- Drug or drug-related research
- Medication consultation
- Drug and device storage
- Participation in drug and device selection (including, where permitted by law, prescribing by protocol, agreement or collaborative practice or the prescribing of legally recognized pharmacist-class of drugs or devices)
- Good Samaritan Coverage

Loss of Earnings Coverage - \$1,500 per day with an occurrence limit of \$50,000

Limited Pharmacists License Defense Coverage - \$50,000 aggregate limit with no deductible

HIPAA Defense, Fines and Penalties Coverage - \$50,000 aggregate limit

Sexual and Physical Abuse Defense Coverage - \$50,000 aggregate limit (optional higher limits of coverage available for \$100,000 and \$250,000 at an additional charge)

Coverage for medical expenses and loss of income due to assault against you, causing bodily injury - \$25,000 aggregate limit

* See policy for full description of coverage. Policy language controls.