Pharmacists Mutual is committed to providing you with coverage designed with your needs in mind. With over 100 years’ experience in the pharmacy profession, we understand the risk and challenges you face. As you know, the pharmacy profession is ever-changing and expanding, and with these changes, there is a proportional risk in professional liability exposure. The Pharmacists Mutual professional liability policy is tailored specifically for you. Our goal is to offer peace of mind, and we believe that goes beyond providing only insurance coverage.
Individual Pharmacist Professional Liability

Are You Covered?

WHAT IF you were named individually in a lawsuit and it required specific defense counsel?

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 (higher limits may be available)

- Coverage Options:
  » Exclude Sterile Compounding
  » Include Sterile Compounding
  » Advanced Pharmacist License
- Immunizations and Other Drug Administration
- Drug Regimen Reviews and Medication Therapy Management (MTM)
- Drug or Drug-Related Research
- Medication Consultation
- Drug and Device Storage
- Participation in Drug and Device Selection

Loss of Earnings - $1,500 per day, up to $50,000 limit
Pharmacist License Defense - $250,000 limit
Board of Pharmacy Imposed Fees - $2,500 limit
HIPAA Claim Defense - $50,000 limit
Assault - $25,000 limit
Sexual or Physical Abuse Liability - $50,000 limit (higher limits may be available)

Policy terms and conditions control. Coverage may not be available in all states and territories.

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