

## Life Insurance

Affordable protection for the financial future of your family can be obtained from The Pharmacists Life Insurance Company, a subsidiary of Pharmacists Mutual Insurance Company. The Pharmacists Life offers preferred risk whole life, limited pay whole life, simplified underwriting whole life and 10, 20 or 30 year level term life insurance, as well as qualified and non-qualified annuities.

## Additional Coverages

Working with pharmacists since 1909, Pharmacists Mutual understands your insurance needs and offers you quality protection at affordable prices.

We understand, and specialize in, insurance for pharmacy professionals. Our personal lines program provides package credit when your home or renters and auto are written by Pharmacists Mutual Companies.

Additional personal coverages offered through Pharmacists Mutual Insurance Company, or our subsidiaries, include: boats & motors, jewelry & furs, flood, earthquake, rental dwellings, computers and more.

Not all products available in every state. Not all companies licensed in all states. Check with your representative or the company for coverages and carriers.

## Pharmacists Mutual<sup>®</sup>Companies

Pharmacists Mutual Insurance Company  
Pharmacists Life Insurance Company  
Pro Advantage Services, Inc.

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Fax: (515) 295-9306  
Website: [www.phmic.com](http://www.phmic.com)<sup>\*</sup>  
E-mail: [info@phmic.com](mailto:info@phmic.com)

<sup>\*</sup>Notice: This is not a claims reporting site. You cannot electronically report a claim to us. To report a claim, call 800-247-5930.

professional  
liability



home



auto



life

## Pharmacists Mutual<sup>®</sup>Companies

# Coverage for the important things in your life.



## Pharmacist Professional Liability

The number of lawsuits against individual pharmacists — rather than the pharmacy — is increasing. Even if you're not at fault, a lawsuit can cripple you financially and tarnish your reputation.

The Pharmacists Mutual staff pharmacist-attorneys follow current legislation and litigation that affect your practice of pharmacy and insurance needs. Our individual pharmacist professional liability policy covers you 24 hours a day with liability limits of \$1,000,000 each occurrence, \$3,000,000 aggregate. When you consider the expense of just one claim against you, the cost of the coverage provided by your policy is minimal.

As an employed pharmacist, pharmacy-owner, retiree or pharmacy student, you owe it to yourself to have the reassurance that comes with complete professional liability coverage from Pharmacists Mutual.

## Pharmacy Technician Professional Liability

Recognized professionals need the assurance of professional liability insurance to protect against possible lawsuits! The Pharmacists Mutual individual professional liability protection for pharmacy technicians can provide peace of mind. Our policy provides extra liability protection for you above that provided by your employer with liability limits of \$1,000,000 each occurrence, \$3,000,000 aggregate.

The policy will reimburse actual loss of wages or salary (but not loss of other income), not to exceed \$100 per day, for your hearing or trial expenses.

## Homeowners/Renters

Whether you own or rent, we have the coverages you need at a price you can afford. The policies are written in easy-to-understand language.

The homeowners policy will protect your home and personal property from covered causes of damage or destruction. If you own your home, the structure itself is covered for its replacement cost — no depreciation is taken for age or condition. Your personal possessions can also be covered for replacement cost.

With Pharmacists Mutual, you and your family are covered by our worldwide theft protection. Protection is also available for waterbed liability, personal computers, boats, cameras, jewelry, fine arts, coins, earthquake and sewer backup.

## Automobile

For many, competitive premium and efficient claims service are high priorities. Pharmacists Mutual offers both, along with friendly customer service.

### *Credits available*

- anti-lock brakes
- air bags
- alarm system
- defensive driver
- driver's training
- good student
- multi-car

## Umbrella

Few could afford to be sued for \$1,000,000. Yet settlements paid out today are often \$1,000,000 and more, especially in cases involving death or disability. The Pharmacists Mutual personal umbrella policy will provide added protection in excess of your underlying liability protection.

With our personal umbrella policy, you are protected with an additional \$1,000,000 (higher limits available) excess liability coverage over your personal automobile, homeowners, watercraft, and lessor's risk policies, as well as your individual pharmacist or pharmacy technician professional liability policy.



Call today!  
800-247-5930