



Pharmacy Student Professional Liability

Why Pharmacists Mutual?

Knowledge backed by research.

The landmark research gained by our 35-year Professional Liability Claims Study and Pharmacy Crime Report provides us with a unique understanding of how claims happen and the best way to control them.

Commitment to excellence.

We are at our best when we work with members that align with our expertise and share our same commitment to professionalism and sound business practices.

We deliver peace of mind.

Our team of experts work with our members every step of the way to ensure they feel confident in the protection we provide.



Apply Now!

by scanning
the code or visiting
apps.phmic.com/phl/



Pharmacists Mutual Insurance Company
P. 800.247.5930 | info@phmic.com

Critical claims service.

When our members report a claim to us, they never have to worry about slow turnaround time or poor service. Members are connected to our Claims Team 24/7.

A single source of protection.

We have a portfolio of customized products and insurance solutions to be a single source of insurance coverage, claims service, billing, and customer service.

Safeguard the investment you're making in your education.

The pharmacy profession is constantly changing, and emerging threats require new and innovative approaches to managing risk. At Pharmacists Mutual, we are committed to providing coverage designed with your needs in mind.

Our Pharmacy Student Professional Liability policy is tailored specifically to safeguard your investment in your education. With 24/7/365 coverage, you can focus on school and not on potential mistakes.

phmic.com

Are You Covered?



50% WRONG DRUG CLAIMS

50% of all professional liability claims in pharmacy are wrong drug claims. We utilize our 30+ year claim study to assist members in managing potential threats.



110+ YEARS OF DEDICATION

Unsurpassed dedication to the pharmacy profession since 1909.



\$27 STUDENT PREMIUM¹

\$27 per year 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.

LIMITS OF LIABILITY AND WHAT WE COVER

Coverage is available on a Claims-made or Occurrence basis with limits of \$1 million for each claim or occurrence and \$3 million aggregate (higher limits may be available).

Professional Liability coverage includes:

- Sterile Compounding
- Immunizations and Other Drug Administration
- Drug Regimen Reviews
- Medication Therapy Management
- Drug or Drug-Related Research
- Medication Consultation
- Drug and Device Storage
- Participation in Drug and Device Selection
- Point-of-Care Testing

Pharmacist License Defense - \$250,000 limit

Board of Pharmacy Imposed Costs² - \$2,500 limit

HIPAA Claim Defense - \$50,000 limit

Assault - \$25,000 limit



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¹Premium may vary by location and discounts allowed.

²Costs do not include fines or penalties.
See policy for full description of coverages.