
Professional Liability Insurance for Pharmacists

Superior Protection

Up to \$2,000,000/\$4,000,000 Professional Liability protection is available for claims arising from real or alleged malpractice. Depending on the coverage you choose, the insurance company

will pay up to \$2,000,000 to any person claiming injury, or up to a total of \$4,000,000 in any one year to all persons making a claim against you.

Broad Coverage

Because it is an Occurrence Form Policy, it protects you against claims submitted after the policy has expired, as long as the policy

was in effect when the incident for which you are being sued occurred.

Legal Fees Paid

Legal fees and court costs are paid in addition to policy limits whether or not you are liable for the charges made against you.

When an incident occurs, your first need is for legal representation and this plan will cover all attorney's fees.

About the Program

Our pharmacists' program...

is designed to insure employed pharmacists, employed or self-employed consultant pharmacists and independent contractor pharmacists. If you are an employed pharmacist or independent contractor pharmacist and also the manager of a pharmacy, the intent is to insure only your individual acts in your role as pharmacist. Managerial exposure, which may involve supervision of other pharmacists, is not covered.

In order to enhance...

the stability of the program our Allied Health Professional Liability Program has been organized as a risk retention purchasing group, located and domiciled in Illinois, pursuant to legislation enacted by Congress known as the Federal Liability Risk Retention Act of 1986. Coverage will be provided to the purchasing group by the Chicago Insurance Company, a member company of the Interstate Insurance Group. Receipt of a completed application and premium entitle you to immediate membership in the Allied Health Purchasing Group Association and the insurance coverage obtained through the Group Policy on an annual term.

If you have ownership interest...

in the pharmacy or drug store, you should have separate business insurance which will protect ownership interest (druggist's liability). If you are a pharmacy owner, but need coverage for outside consulting work, we can cover you for the outside work under the part-time category. We will need a copy of your druggist liability policy, and we will endorse your policy to exclude claims arising out of operations of your pharmacy. Mere stock ownership without a right or duty to control the direction of the business will not, however, effect coverage.

DISCLAIMER

I AM A PHARMACY MANAGER.

I AM A PHARMACY OWNER. (Please attach a copy of your Druggist's Liability Policy.)

I understand that this policy is designed to insure Employed Pharmacists, Employed and/or Self-Employed Consultant Pharmacists and Independent Contractor Pharmacists. It only insures the acts of the Individual insured in his role as a Pharmacist. It does not provide coverage for claims brought against the insured as an owner or manager.

Signature _____ Date _____

Bill Beatty

Insurance Agency, Inc.

1202 Richardson Dr., Ste. 100 • Richardson, Texas 75080 • 972/644-4281 • 800/451-8358

Thank you for doing business with a Texas agency providing medical professional liability insurance since 1962.