Pharmacy Insurance

Healthcare & social services - coverage overview, limitations and how to get a quote



OVERVIEW

Pharmacy claims usually come from dispensing errors, and carriers look at prescription volume, compounding and technology checks.

WHAT'S COVERED

Pharmacist liability

Claims from wrong drug, wrong dose or counseling errors.

Products liability

Injuries from products and compounds you sell.

Business property

Inventory, fixtures and refrigeration for drugs.

Spoilage

Loss of refrigerated drugs from power outage or breakdown.

Crime

Theft of controlled substances and cash.

Good to know

Sterile compounding, mail-order and immunizations should all be disclosed, since many carriers price them separately.

WHY SOCIETIES INSURANCE

Independent agency

We work for you, not for one insurance company.

50+ carriers compared

We shop A-rated markets for coverage and price.

Licensed advisors

Licensed in 29+ states, with real people to call.

Free, no obligation

Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Intentional dispensing outside a valid prescription
- × Recalled products you knowingly sold and regulatory fines

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Prescriptions filled per year
- Pharmacist license numbers
- Compounding and immunization details
- Inventory value

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/pharmacy/

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