Pharmacy Retail Insurance

Retail & wholesale - coverage overview, limitations and how to get a quote



OVERVIEW

Retail pharmacies need pharmacist professional liability on top of store coverage, and carriers look at prescription volume, compounding and controlled-substance security.

WHAT'S COVERED

Pharmacist liability
Dispensing errors and wrong-drug or wrong-dose claims.

General liability
Customer injuries and slip-and-fall in the store.

Products liability
Claims from drugs and products you sell.

Spoilage
Refrigerated vaccines and drugs lost to power failure.

Robbery and crime
Theft of controlled substances, cash and stock.

Good to know
Sterile or hazardous compounding and high controlled-substance volume narrow the market – have your percentages ready.

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:

- × Regulatory fines
- × Intentional diversion of controlled substances and claims from unlicensed staff on most policies

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

- Pharmacy and DEA license numbers
- Annual prescription count
- Compounding details
- Five years of loss runs

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-retail/

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