



# TOMORROW. IMAGINE THAT.™

An antique chest from 1865. Last year's home theater system. That classic convertible you only take out on weekends. The fishing boat you purchased to make family memories. It's expensive. And in a moment, tragedy strikes, and a disaster could take it all away from you. That is why Pharmacists Mutual Insurance Company provides comprehensive personal lines of insurance, so you won't have to start from scratch again. We cover your work, your home, and the drive in between. Take advantage of the convenience and cost savings of having all your insurance cover under one company. The more you bundle, the more you save.



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info@phmic.com

[phmic.com](http://phmic.com)



# Reasons to buy from Pharmacists Mutual

- 1 Experience** We have been providing dedicated service to our members since 1909.
- 2 24/7/365 policyholder and claim service** When dealing with real life circumstances, you want to deal with real life people. We are here when you need us most.
- 3 Financial security and stability** Financial security and stability are important. We have earned an A.M. Best A (Excellent) rating\* for more than 90 years.
- 4 One-stop-shop** We have an expanding portfolio of products and insurance solutions to be your single source of insurance coverage.
- 5 Personalized service** Building relationships is key. Pharmacists Mutual offers personalized service from our dedicated local representatives, home office team, and on-staff professionals.
- 6 Coverage designed with your needs in mind** We conduct a thorough review of your assets to be certain that you have the coverages you may need.
- 7 The more you bundle, the more you save** Consolidate all of your insurance coverage with Pharmacists Mutual to receive cost savings and convenience.
- 8 Unsurpassed dedication** Our goal is to offer peace of mind and we believe that goes beyond providing only insurance coverage.
- 9 Convenience at your fingertips** Report a claim, pay your bill, view and download your policy documents, and more with our online Member Portal and App
- 10 Risk Management and loss control services** We provide guidance and risk management solutions with on-staff professionals and legal counsel.

\*A.M. Best Financial strength rating is an independent opinion.

## HOME AND RENTERS

Our Homeowners and Renters policy provides coverage for your home, townhouse, condo, or apartment.

- Personal property replacement

Additional Coverage Options:

- Schedule personal items
- Equipment Breakdown and Sewer Back-up
- Liability for Bodily Injury and Property Damage

## PERSONAL AUTO

Pharmacists Mutual protects drivers with comprehensive auto insurance backed by competitive premiums and efficient claims service. Credits are available to those who qualify:

- Claims Free†
- Loyalty
- Full Payment Plan
- Good Student
- Driver's Training
- Defensive Driver
- Multi-Vehicle
- Alarm System
- Air Bags
- Anti-Lock Brakes

†Not applicable in PA and DE. The Safe Driver discount is available in these states

## BOAT

Your watercraft is a valuable asset. Pharmacists Mutual's Boatowners policy provides protection for many types of watercraft including liability coverage. Watercrafts that are covered:

- Power Boats
- Sailboats
- Jet Skis
- Associated Boat Equipment

## PERSONAL UMBRELLA

Few people can afford a million dollar lawsuit, yet settlements paid out today may be in the millions, especially in cases involving death or disability. The Pharmacists Mutual Personal Umbrella policy picks up where primary liability limits stop.

- Liability up to \$1 million (higher limits available)