

McCaslin Horne Insurance Brokers Inc.

Your Prescription for Protection



Pharmaguard Professional Liability Program

WHY CHOOSE PHARMAGUARD PROFESSIONAL LIABILITY?

Enjoy the comfort and peace of mind that comes with the knowledge of dealing with a professional insurance broker with over 30 years of experience specializing in Pharmacy.

BENEFIT HIGHLIGHTS INCLUDE:

- **Occurrence Based Coverage** provides coverage based on when the “incident occurred” not when the “claim was made” giving you long term protection for claims arising after your retirement or should you leave the profession at no additional cost.
- **Full Scope of Practice** as the scope of practice continues to evolve, our policy automatically enhances the coverage to ensure complete protection
- **Expanded policy territory** to include claims brought in the U.S.A. from services performed in Canada
- **Individual Policies** written on 12 month terms
- **Prior Acts Coverage** back to your original Ontario licensing date
- **Coverage applies 24/7** while working at any location in Canada including providing advice in social settings
- **Protection from the first dollar** no deductible applies
- **Additional Legal Expense Benefit** built in coverage of \$50,000 related to defending yourself in OCP disciplinary proceedings related to the scope of practice
- **Coroner’s Inquest** \$50,000 coverage should you be required to appear in a Coroner’s Inquest or any similar special commission
- **No Membership Fees** required
- **Payment Options** include Visa, MasterCard, AMEX

Join the thousands of Pharmacists who have already discovered the best in class benefits afforded by our program...

McCaslin Horne Insurance Brokers Inc
T: 905.877.8738 F: 905.702.1892 E: info@mccaslinhome.com