

# PHARMAGUARD STORE INSURANCE

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## Building and Contents

All-Risk coverage on a Replacement Cost basis.

Includes coverage for:

- Inventory, Equipment and Fixtures, Computers and Leasehold Improvements
- Exterior/Interior Glass and Signs
- Automatic 10% increase to Contents – No Charge

## Generous Discounts

- 3 and 5 Year Claims Free
- Preferred Banner Programs
- Class B Rated Narcotics Safes
- Multi-Store
- Enhanced Line Security (DVAC or Cell Back-up)
- Increased Deductibles
- Bars/Fold Back Gates/Security Film on Windows



# Automatic Program Extensions



- Valuable Papers
- Accounts Receivable
- Auditor's Fees
- Peak Season Endorsement
- Building By-Laws Coverage
- Product Recall
- Brands and Labels
- Off Premises Power Interruption
- Parcel Post
- Consequential Loss
- Equipment Break-Down (Including Spoilage)
- Transit Stock
- Building Damage Caused by Theft
- Change in Temperature
- Debris Removal
- Newly Acquired Locations
- Automatic Fire Sprinkler System Recharge
- Personal Property of Insured and Employees
- Master Key Insurance
- Bailee's Customer Coverage

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## Pharmacy General Liability (Occurrence Based Coverage)

- Products and Completed Operations
  - Advertising Liability
  - Tenant's Legal Liability
  - Contingent Employer's Liability
  - Elevators
  - Pharmacist's Professional Liability
  - Commercial General Liability including Bodily Injury & Property Damage
  - Employee Benefits Errors and Omissions (Claims Made Form)
  - Personal Injury (Libel and Slander)
  - Non-Owned Automobile
  - Voluntary Medical Payments
- Extension for the Pharmacy Corporation

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## Optional Coverage

- \$100,000 Cyber Liability
- Home Healthcare Installations
- Commercial Umbrella Liability
- Medical Clinics
- Post Offices

## Money and Securities

- Inside/Outside Hold-Up
- Employee Dishonesty
- Depositors Forgery
- Counterfeit Paper Currency

## Business Interruption

- Professional Fees
- Extra Expense Coverage
- Profits Coverage including Ordinary Payroll Expense on an Actual Loss Sustained Form

