

BUSINESS INSURANCE FOR INDEPENDENT PHARMACY OWNERS



PROTECT YOUR BUSINESS WITH INSURANCE FROM THE HARTFORD AND HEFFERNAN.



While the larger world of science and medicine is focused on pharmaceutical cures for individuals, we thought it was time to focus on helping make the world better for the retail pharmacies that play a vital role in delivering these solutions.

Heffernan Insurance Brokers and The Hartford have come together to create a comprehensive insurance program specifically for retail pharmacies. One that combines industry-leading coverage with vital cash flow management solutions and self-service to support the health and well-being of your business.

ROBUST COVERAGE SOLUTIONS FROM THE HARTFORD AND HEFFERNAN TO HELP PROTECT WHAT'S IMPORTANT TO YOU

- Business Owner's Policy (BOP) that combines broad general liability, business property protection, umbrella coverage and professional liability coverage, all while including coverage to help protect your business's income. And flexible coverage options allow you to tailor a program that helps meet your unique needs. All with the simplicity of one policy.
- Workers' Compensation coverage that, for over a century, has set the standard for injured worker care, helping employees quickly return to health and productivity. Their policy also offers broader protection by including additional coverage features ... without the additional cost.

Together We Prevail™

continued



PHARMACY PROFESSION LIABILITY

Helps protect your business if you're sued by a customer claiming a negligent act, error or omission in your rendering of or failure to render professional pharmacy services causing bodily injury, property damage or personal and advertising injury (i.e., in administering vaccinations, or handling, dispensing or administering drugs).

Benefits of Pharmacy PL:

- Helps protect pharmacists and pharmacy technicians that are employees of your business. With the availability of additional insureds by contract, your contracted employees would be covered as well.
- Limits that are separate from your general liability limits.
- Coverage for defense costs that are outside of your professional liability limits and uncapped.
- Protection in case advice you provided while performing medication therapy management, drug regimen reviews, use of drugs and/or devices used to administer such drugs comes into question.

In addition to targeted coverage, you can add this to the BOP and you'll reap the benefits of one policy and one bill. It doesn't get more convenient than that.

MORE COVERAGE OPTIONS THAT ARE HELPFUL TO YOUR MEDICINES

- Data Breach helps pay for first-party response expenses if protected health or personally identifiable information (PHI or PII) is lost or stolen. Additional coverage options are available.
- Umbrella policy provides a layer of excess liability protection over specifically identified primary policies.

24/7 POLICY ACCESS PUTS YOU IN CONTROL



The Hartford's My account is always "open" so you can easily manage simple policy transactions when it's convenient for you. These include:

- Paying your bill.
- Requesting certificates of insurance and ID cards for business vehicles.
- Ability to view policy documents all in one place.

It's secure and easy!

HELPING SMALL BUSINESSES PREVAIL



Today over 1 million small businesses trust The Hartford to help them prevail. And for more than 25 years, Heffernan Insurance Brokers has been a top partner of The Hartford. We are a member of their Commercial Property & Casualty VIP program - an exclusive recognition program for The Hartford's most highly-partnered agencies - and serve on their Advisory Board. We're proud The Hartford has chosen Heffernan to lead this important program that offers valuable insurance protection to retail pharmacies like yours.



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PROTECT YOUR BUSINESS WITH THIS ONE-STOP INSURANCE SOLUTION.

Call Heffernan Insurance Brokers at 925.295.2513 today!



Property
 Liability
 Workers' Comp
 Business Auto

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