

# Pharmacy Insurance Program

\$20,000,000 limit (APHRA compliant)  
Civil Liability, Public & Product Liability  
Property  
Equipment Breakdown  
Data Breach & Cyber Crime  
Management Liability



# Pharmacy PI & Liability

Medisure's Pharmacy Professional Indemnity and Liability policy is competitively positioned and builds on more than a decade of PI and Liability insurance experience. The policy offers essential protection for pharmacy entities and their pharmacists at risk of breaching their professional duty of care. Included is cover for privacy breaches, libel or slander, intellectual property, contractual liability or breaches of consumer protection legislation and of course, molestation defence costs and inquiry costs. In addition Public and Products Liability is included.

For more information on this extensive cover please contact us for a copy of the PDS.



Questions? Call (07) 3426 0440 or visit our website [www.medisure.com.au](http://www.medisure.com.au)

# Pharmacy Property Cover

This policy provides cover for:

- Property (Building / Contents / Stock)
- Prescription Data
- Business Interruption – Gross Profit or Gross Income
- Theft and Money
- Glass
- Machinery Breakdown (Standalone policy option is also available if required)
- General Property
- Deterioration of Stock
- Tax Probe

In addition, **Management Liability** or **Data Breach and Cyber Crime** policies are available to complete the Pharmacy Insurance Program.

*\* The information is general advice only and does not take into account your specific needs or requirements. Please refer to the PDS for information about the insurance cover to ensure that it meets your requirements.*

## Policy Features



PI & PL



Equipment Breakdown



Business Interruption



Property



Data Breach & Cyber Crime



Management Liability

## Pharmacy Activities We Cover

- General Dispensing
- Compounding (subject to underwriting approval)
- Ear Piercing
- Weight Loss Management
- General Health Programs
- Cholesterol Testing
- Acupuncture / Homeopathy
- Nutrition
- Nursing Services
- Vaccination and Immunisation Services
- Diabetes & Asthma Education
- Collection Agency (banking, insurance etc.)
- Methadone Dispensing
- Child Nursing Services...and many more

Contact us to check if your pharmacy activities are covered.

## CASE STUDY | Loss Of Income

This pharmacist arrived to work on Monday morning to find significant damage to his front door as a result of an attempted break-in. The client was able to claim under their business policy for the cost of a new door, however the pharmacy was unable to trade for 4 hours while the door was being replaced.

An assessment of the income for the 4 hours of trade on the same day for the past 6 weeks averaged at \$11,000 - the client was able to claim the full \$11,000 loss of income back under their business interruption policy.

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