

FRANCHISEE INSURANCE PROGRAM FOR RETAIL PHARMACY BUSINESS OWNERS

AN INDUSTRY LEADING PRESCRIPTION FOR RETAIL PHARMACIES.



RPM Managing General Agency, Inc.

**[AGENCY/FRANCHISE NAME] IS PLEASED TO OFFER
A COMPREHENSIVE INSURANCE PROGRAM THROUGH
THE HARTFORD.**

We've joined forces with The Hartford to help meet the insurance needs of member pharmacies with some of the most robust coverage around.

**GET A BUSINESS
OWNER'S POLICY THAT
HELPS FILL ALL YOUR
PHARMACY'S NEEDS**

**CALL
800-394-2767
TODAY.**

*Lisa Allen, Program Administrator
lallen@rpmmga.com
Fax: 800.441.2667
Send completed ACORDS to
info@rpmmga.com*



**OVER 200 YEARS OF HELPING BUSINESSES
STAY HEALTHY**

People depend on pharmacies. The prescriptions you fill bring a quality of life the scales in your pharmacy can't measure. And with 200 years of experience protecting businesses like yours, the scales are always tipped in your favor.

BOP

**UNCOMPLICATED. COMPREHENSIVE.
THE HARTFORD'S BUSINESS OWNER'S
POLICY (BOP)**

You get the simplicity of one policy that provides comprehensive liability and property coverage. Optional coverages, easily added by endorsement, offer protection for a broad range of risks unique to retail pharmacies.

Prepare. Protect. Prevail.®

RPM Managing General Agency, Inc.
Lisa Allen, Program Administrator
lallen@rpmmga.com
800.394.2767 Ext. 1069 Fax: 800.441.2667
Send completed ACORDS to info@rpmmga.com



OPTIONAL COVERAGES AS HELPFUL AS YOUR MEDICINES

1. Business Income for Cloud Service Interruption



Helps replace lost business income if you need to temporarily close because of an unplanned interruption in your cloud service, regardless of the interruption reason.

2. Temperature Change



Helps cover the cost to replace perishable stock, like medicines or vaccines, if lost due to temperature change resulting from a power failure or failure of heating or cooling equipment or contamination by a refrigerant.

3. Employee Dishonesty



Helps compensate you for a financial loss if an employee steals money, securities or other property owned by your pharmacy.

4. Data Breach



Helps cover the cost of things like complying with notification requirements to impacted individuals, and credit monitoring (when warranted) if sensitive customer information is lost or stolen. Available options can help protect against loss of income and help pay for extortion or ransom payments associated with a data breach threat.

5. Employment Practices Liability (EPL)¹



Helps pay for defense costs and settlements or judgments if you're sued by an employee alleging a wrongful act related to your employment practices. Coverage is also provided if a customer or vendor alleges sexual harassment or discrimination by one of your employees.

6. Stretch® Endorsements



Many optional property coverages offered by The Hartford are available separately or in cost-effective packages called Stretch endorsements. This makes it easy for you to help tailor a program that meets the specific needs of your pharmacy.

7. Workers' Compensation



For a small business, one employee's absence can be felt by the whole team. It's why, for over a century, The Hartford's workers' compensation program has set the standard for injured worker care, helping employees quickly return to health and productivity.



Added to every workers' compensation policy is The Hartford's broad form endorsement, which includes six additional coverage features, at no additional cost.



Customers of The Hartford have access to programs, at significant discounts, that could help improve the safety and well-being of your employees.

A TOP REPUTATION FOR SERVING BUSINESS CUSTOMERS



GET RETAIL PHARMACY COVERAGE PRESCRIBED PERFECTLY FOR YOUR BUSINESS. Call 800-394-2767 Ext.1069 today.



Property
Liability
Workers' Comp
Business Auto

* This is not intended to be an exhaustive list of available endorsements.

¹ In some states, \$10,000 of Employment Practices Liability coverage is included with the base Business Owner's Policy.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06115.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. **In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company.** In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates, 690 Asylum Avenue, Hartford, CT 06115.