



PROFESSIONAL LIABILITY INSURANCE FOR PHARMACISTS

Dr. Dahlia McDaniel Dickson
May 28, 2017



THE MESSAGE

- ▶ Pharmacy Errors
- ▶ Indemnity, Malfeasance, Pharmacy Malpractice, Tort Law
- ▶ Duty of Care and Pharmacist's Liability
- ▶ Examples of Pharmacist's Negligence
- ▶ Benefits of Professional Liability Insurance(PLI)
- ▶ Coverage offered by Professional Liability Insurance
- ▶ Professional Liability Insurance as a Requirement for Registration/PLI for Pharmacists in four countries
- ▶ The Jamaican Situation

PHARMACY ERRORS, JAMAICA




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Everybody makes
mistakes, everybody
has those days.

Todd Carney

QuoteAddicts

PHARMACY ERRORS JAMAICA




**Dahlia McDaniel**
30 Apr at 00:15 • 

In my preparation for an educational presentation for pharmacists I am asking if you care to share with me (Inbox me) a potentially, or actually, serious pharmacy error that you have made, how the situation was handled, and the results or consequences.

The scenario will be used ANONYMOUSLY if you do not wish for your identity to be revealed.

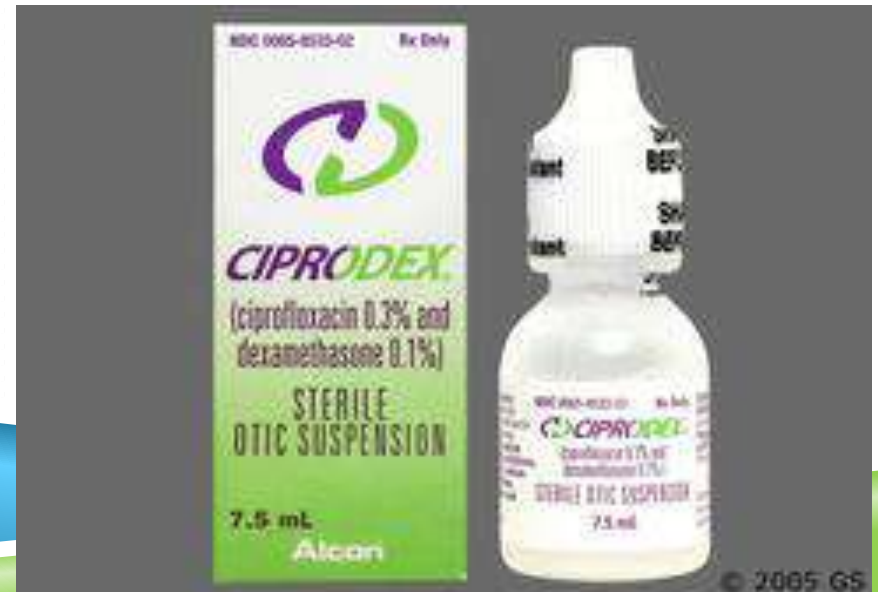
This may be helpful to the prospective audience as a "What not to do as pharmacists" situation.

Thanks Colleagues.

 1

PHARMACY ERRORS JAMAICA

- ▶ Prescription for Quidex® (ciprofloxacin) EYE Drops
- ▶ Ciprodex ® EAR Drops sent
- ▶ Detected Error When Filing Prescription
- ▶ Called the Patient, Apologised



PHARMACY ERRORS JAMAICA

- ▶ Prescription for KLARACID XL (antibiotic)
- ▶ I sent metformin XL (diabetes) Tablets
- ▶ Called the Patient, Apologised
- ▶ Good Customer Service When Filling Prescription
- ▶ Patient was Very Understanding
- ▶ Sleepless Nights for Pharmacist



PHARMACY ERRORS JAMAICA

- ▶ I Used Rubbing Alcohol (70% Isopropyl alcohol) to mix Antibiotic Suspension.
- ▶ Child took Two Doses, Complained of Stomach Burning.
- ▶ Parent called. Error Detected
- ▶ Alcohol Bottle was Placed Beside Water Bottle (no Label)
- ▶ To Sue or Soothe



PHARMACY ERRORS JAMAICA

- ▶ Long Day ... Constant Interruptions....
- ▶ Pharmacy Tech Mixed Wrong Antibiotic....Correct Label
- ▶ Child Had Allergic Reaction
- ▶ Mother Was Mad



PHARMACY ERRORS JAMAICA

- ▶ Prescription for Martindale Vistamethasone Eye Drops
- ▶ Pharmacist placed Martindale Timolol in Vistamethasone Space
- ▶ Pharmacy Technician – Incorrect Box – Wrong Label
- ▶ Patient got Timolol for Vistamethasone
- ▶ Patients Father (prominent Attorney) Returned with Wrong Drug



PHARMACY ERRORS, JAMAICA

- ▶ Nifedipine 10mg Prescribed.
- ▶ Nifedipine 20mg Dispensed
- ▶ “Good” Error
- ▶ Patient Pregnant and had Eclampsia
- ▶ Doctor said Increased Dose Saved Her Life
- ▶ I Nearly Wet Myself



WHEN EMERGENCY CONTRACEPTION BECOMES AN EMERGENCY



DEFINITIONS : INDEMNITY

- ▶ Compensation for Loss or Damage
- ▶ Insurance Against Loss or Damage
- ▶ Exemption From Penalties Incurred Through One's Acts



DEFINITIONS ; MALFEASANCE

- The Doing of a Wrongful Act, Especially by a Public Official

mal·fea·sance (măl-fē'zəns) *n.* *Law.*

Misconduct or wrongdoing, especially by a public official. [Anglo-Norman *malfeasance*, from Old French *malfaisant*, malfeasant, present participle of *malfaire*, to do evil, from Latin *malefacere*. See MALEFACTOR.] --**mal·fea'sant** *adj. & n.*

DEFINITIONS : PHARMACY MALPRACTICE



- ▶ Pharmaceutical Malpractice
- ▶ Lawsuit for Negligence against Pharmacy ,Pharmacist, Hospital or Healthcare Provider
- ▶ Prescription Filled Incorrectly

Source: Obradovich Law (A Canadian Law Firm)

<http://www.obradovich.net/practice-areas/medical-malpractice-litigation/pharmacy-malpractice/>

RESPONSIBILITY OF A PHARMACIST/ DUTY OF CARE



- ▶ Pharmacist Owes a Duty of Care
- ▶ Must Fill Prescription Correctly
- ▶ Inform on Medication's Purpose and How to Use
- ▶ Warn About Interactions
- ▶ Alert About Side Effects
- ▶ Failure = Breach of Duty of Care
- ▶ Breach of Duty of Care Means Pharmacy Malpractice Happened

Source: Obradovich Law (A Canadian Law Firm)

<http://www.obradovich.net/practice-areas/medical-malpractice-litigation/pharmacy-malpractice>

PHARMACIST LIABILITY



- ▶ Legally Obligated, Responsible, Answerable
- ▶ Liability for Consequences of Error
- ▶ Pharmacist Liable to Compensate for Pain, Suffering, Emotional Distress, Disability, Medical Care, Losses, Expenses.

Source: Obradovich Law (A Canadian Law Firm)

<http://www.obradovich.net/practice-areas/medical-malpractice-litigation/pharmacy-malpractice/>

EXAMPLES OF PHARMACIST NEGLIGENCE

- ▶ Wrong Medication
- ▶ Wrong Dose
- ▶ Wrong Patient
- ▶ Filling Without Clarifying Prescription with Doctor
- ▶ Wrong Instructions
- ▶ Failure to Warn About Interactions
- ▶ Failure to Warn About Side Effects
- ▶ Wrong Label on Container



*Source: Obradovich Law (A Canadian Law Firm) <http://www.obradovich.net/practice-areas/medical-malpractice-litigation/pharmacy-malpractice/>

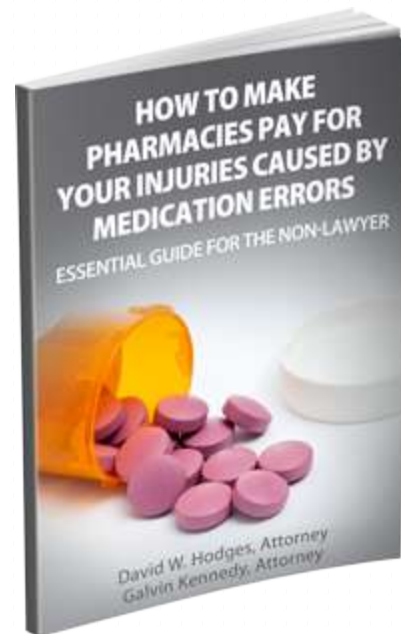
EXPECTATION OF THE PUBLIC

- ▶ If Pharmacist is Negligent, There Should Be Redress
- ▶ Proof that Pharmacists are health Care Providers? Possibility of Suit for Malpractice
- ▶ Liability Risks Increase with Patient Care Responsibilities



BW & B MEDICAL MALPRACTICE LAW FIRM, TEXAS

- ▶ Contact Pharmacy or Doctor (to get Help)
- ▶ Gather All Evidence to Support You
- ▶ Contact Pharmacy/Medical Malpractice Attorney (Quickly)
- ▶ Do it For Your Country



TORT LAW

- ▶ What's A Tort?
- ▶ Wrongful Act Resulting in Injury. Compensation
- ▶ Pharmacy Malpractice Falls Under Tort Law



FOUR ELEMENTS OF TORT OF NEGLIGENCE

- ▶ Duty – Legally Enforceable Obligation to Conform to a Strict Standard of Conduct
- ▶ Breach – of that Duty
- ▶ Injury and Causation (not necessarily Direct)
- ▶ Damages (Compensation)

http://www.ncpanet.org/pdf/ed/06conv_insurance.pdf



MY PHARMACIST LIABILITY SITUATION

- ▶ Prescription Written by Dr Jones (the one we all know)
- ▶ Tetracycline brand Latycin®



prescript fotosearch.com ©

MY PHARMACIST LIABILITY SITUATION

- ▶ Prescription Written by Dr Jones (the one we all know)
- ▶ Rotunda Rainford
 - LatycinEye** Ointment
 - Apply three times daily
- ▶ Label - Tetracycline Ointment. Apply Three Times daily
- ▶ Major Coincidence

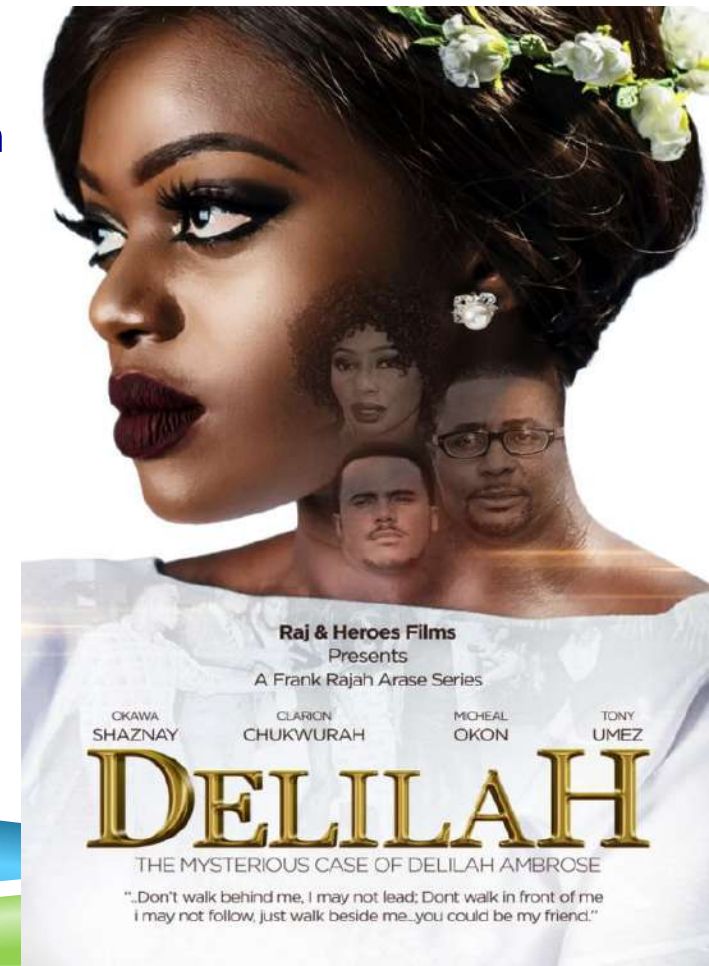
INTENTION TO SUE



- ▶ Wrong Drug Tetracycline Skin Ointment to Client, Esmerelda Escoffery
- ▶ I was Relaxed and Cool
- ▶ Attorney Explained the Medication Error
- ▶ No Explanation re: Patient's Name

DR JONES' SITUATION

- ▶ How come Esmerelda Escoffery Suing for Rx Written and Labelled for Rotunda Rainford?
- ▶ Esmerelda was the Patient
- ▶ Esmerelda asked Dr Jones to use Rotunda's Health Insurance
- ▶ Esmerelda Sued Dr Jones
- ▶ Esmerelda a Delilah



OPHTHALMOLOGIST'S WORDS

- ▶ “If a Person Says Eyes (Body Part) Hurting,
No Clinician, Attorney, Pharmacist Can Say No”.



MY ATTORNEY, CRAFTON MILLER

*“For every evil under the sun,
There is a remedy or there is none,
If there’s a remedy, You can find it.
If there is none, Then never mind it.”*

► So We Did a Michael Jackson



WHAT DOES PROFESSIONAL LIABILITY INSURANCE COVER?

- ▶ Defense Costs (Attorney Fees) and Compensatory Damages Awarded
Lost Wages
- ▶ Legal Expense Coverage for Disciplinary hearings Held by Pharmacy Council



MALPRACTICE PON TOP A MALPRACTICE



- ▶ Break the Law to Help the Patient
- ▶ Little Old Man Needs His Glaucoma Drops
- ▶ This one? This one? This one?
- ▶ Eye Patch plus Letter from Lawyer
- ▶ “But Sir, I was only trying to help you, remember?”
- ▶ “But yuh neva have nuh right fi give mi without a prescription.”
- ▶ Pharmacist’s WILLFUL Violation of a Pharmacy Regulation

WHAT DOES PROFESSIONAL LIABILITY INSURANCE NOT COVER?

"We" [insurance company] do not pay for "property damage" arising out of ... a willful violation of a regulation or statute relating to "pharmacy services"; or ... a violation of criminal or penal statute or a criminal act ..."

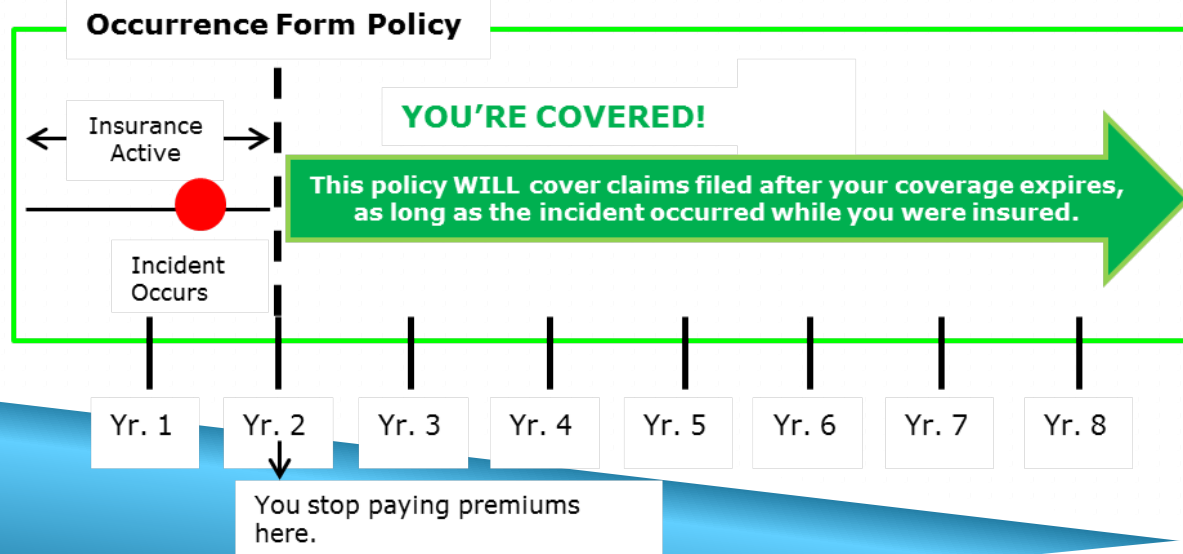
- ▶ Punitive Damages (e.g Fraud, Sexual Harassment)



TWO TYPES OF PROFESSIONAL LIABILITY INSURANCE CONTRACTS



- ▶ Incident Must Occur While Insurance is Live
- ▶ Occurrence-Based – Pays for Loss which “Occurred” During Term of Policy

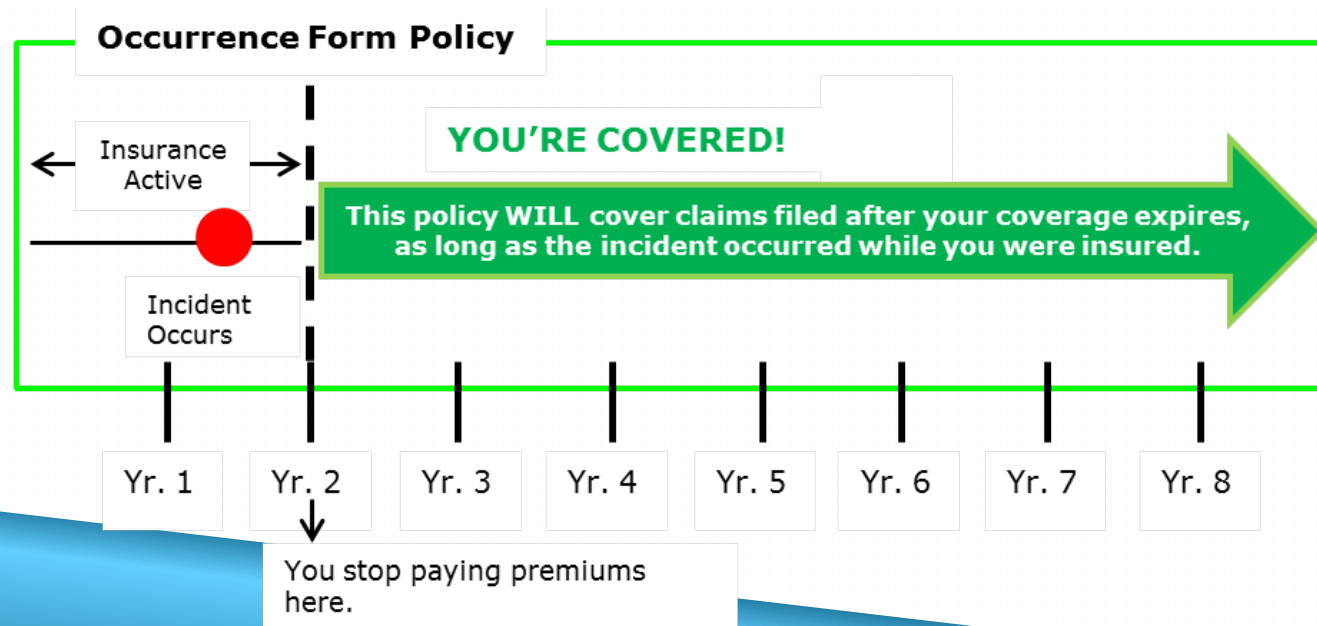


OCCURRENCE BASED INSURANCE

► “Prior Events” Coverage

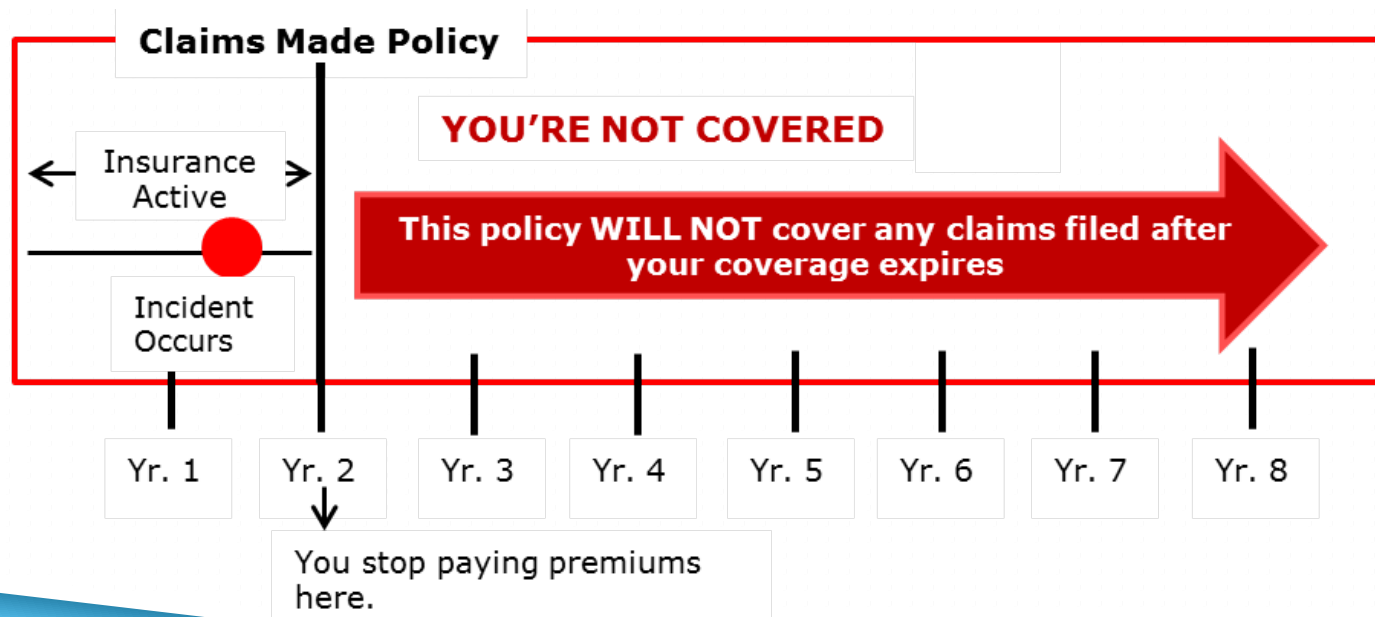
Covers Incidents Before Occurrence-Based Insurance

Source: <https://pharmacists.ab.ca/nRegistrationLicensure/Pharmacists.aspx?id=5922#3>



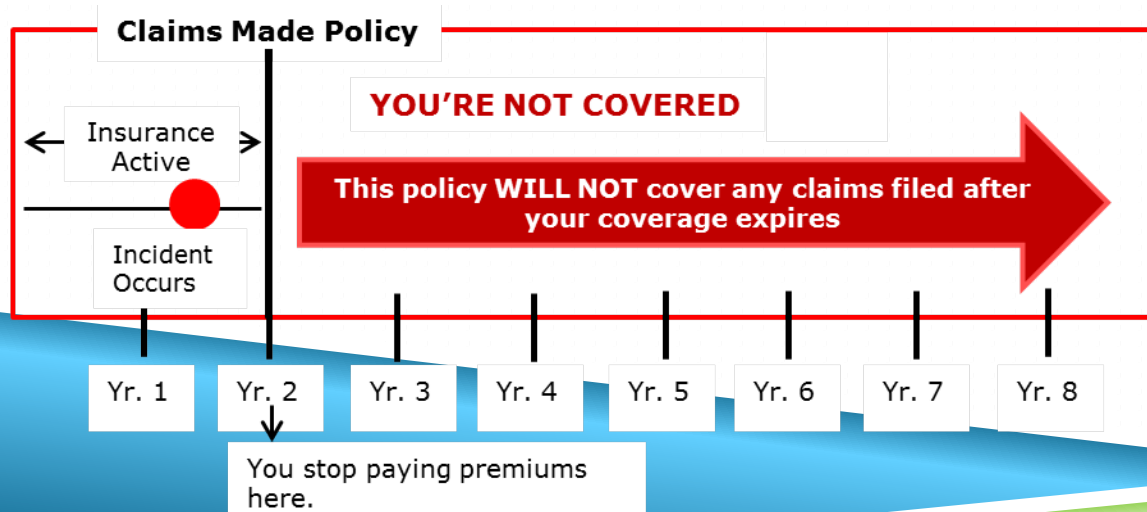
TWO TYPES OF PROFESSIONAL LIABILITY INSURANCE CONTRACTS

- ▶ Claims- Made Pays for “Claims Made” During Term of Policy
- ▶ Pays When Incident AND Claim Happen During Term of Policy
- ▶ May Pay AFTER Coverage Period ONLY IF We Buy “Tail Coverage”



CLAIMS-MADE INSURANCE COVERAGE

- ▶ May Pay AFTER coverage period IF we notify Insurer during Policy period
- ▶ Rx Error - Patient Threatens to Sue Pharmacist in 11th Month
- ▶ Notify Insurer IN WRITING DURING policy period



THE “BRINKS” STORY



PURCHASING PROFESSIONAL LIABILITY INSURANCE FOR PHARMACISTS

- ▶ Pharmacy Policy Is Designed to Protect the Pharmacy
- ▶ Pharmacist Insurance Protects Pharmacist First
- ▶ Pharmacist Insurance Is Portable within the Country



WHAT SHOULD I LOOK FOR IN A GOOD PLI POLICY?



- ▶ Buy From Knowledgeable Agent Who Explains Policy
- ▶ “Who Is Insured?”
- ▶ “What Is Insured” (in “coverage” section)
- ▶ “How Is Coverage Provided?”. The pharmacy’s policy should say “Primary,” (Pharmacy Policy Covers Employees first).
- ▶ PLI Policy for Individual Pharmacist should say “Secondary” or “Excess” Coverage
- ▶ Independent Contractors Not Covered by the Pharmacy's Policies - Special Coverage Needed

UNITED STATES OF AMERICA



CVS/pharmacy



Publix



WAL-MART Walgreens



- ▶ Various Forms of Malpractice Insurance
- ▶ Some States Require Proof of PLI Coverage before Registration
- ▶ Do You Supervise Technical Pharmacy Ancillary Personnel?

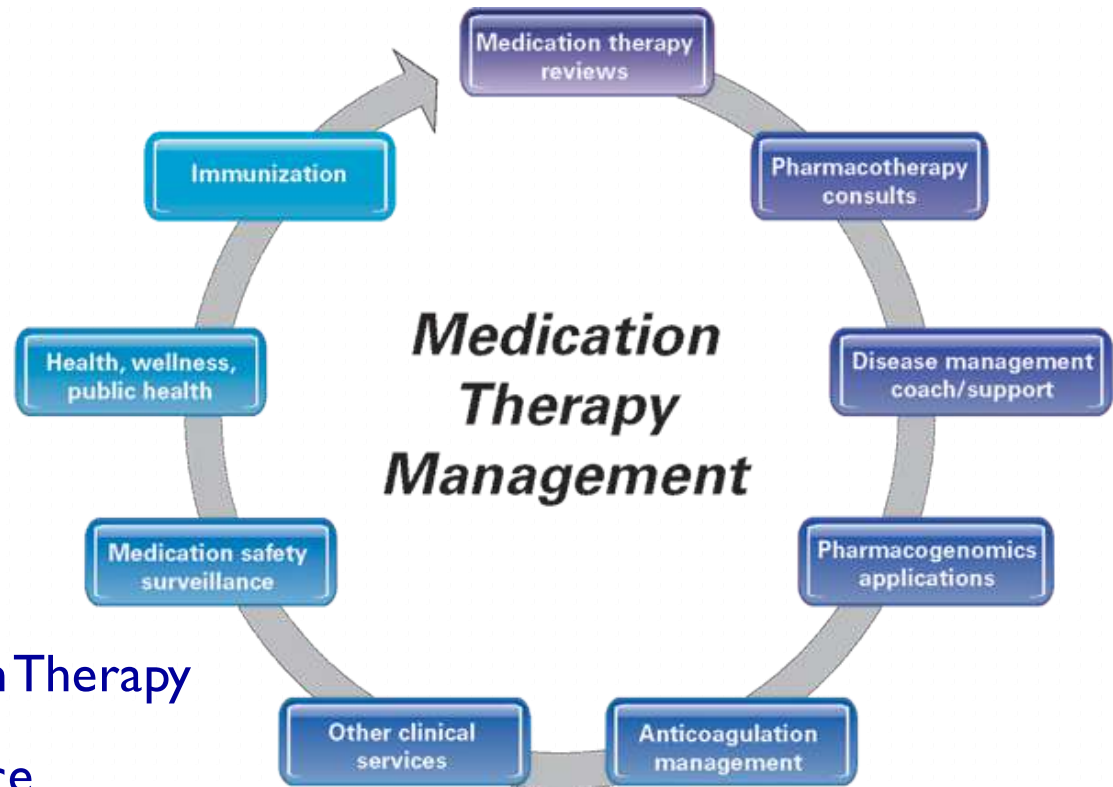
Higher Monkey Climb, Di More Him Expose Himself.....

- ▶ Do You Prepare and Dispense Risky Products? You Need PLI

MEDICATION THERAPY MANAGEMENT (MTM)

- USA

- ▶ Range of Professional Activities
- ▶ Performing Patient Assessment, Medication Review
- ▶ Formulating Treatment Plan
- ▶ Monitoring Safety of Medication Therapy
- ▶ Enhancing Medication Adherence
- ▶ Documenting and Communicating MTM to Prescribers



PHARMACISTS IN PENNSYLVANIA, USA

- ▶ Pennsylvania State Board of Pharmacy Requires PLI only for MTM Pharmacist
- ▶ PLI Minimum USD \$1,000,000 per Occurrence or Claim Made

“I don’t think that it is mandatory. Well I did not get any for myself so I don’t think so.”

1-412-788-9110

Pittsburgh, Pennsylvania



PLI, UNITED STATES OF AMERICA

PHARMACISTS IN BALTIMORE, USA



“PLI is recommended but not mandatory”.

1-410-625-1971

Baltimore

“Our coverage is through our employer. We may take out our own insurance individually but we don’t have to”.

1-301-737-4420

Baltimore

PLI, UNITED STATES OF AMERICA

PHARMACISTS IN NEW JERSEY, USA



“The insurance is optional. If you want you can get additional private insurance, but your employer insures you.”

I-201- 620-6512

Bayonne, New Jersey

PLI, UNITED STATES OF AMERICA

PHARMACISTS IN CALIFORNIA , USA



“The company that you work for, gives you the insurance. You don’t have to have it”.

1-559-252-9518

Fresno, California

PLI, UNITED STATES OF AMERICA

PHARMACISTS IN NEW YORK , USA



“The employer insures the pharmacist”

1-914-285-0690

White Plains, New York

PLI COVERAGE IN SOME STATES, USA



- ▶ Assault Coverage – up to \$25,000 Annually
- ▶ Victim of Violence at Work, or To or From Work

PLI COVERAGE IN SOME STATES, USA



► Personal Injury Coverage

Claims arising from Allegations - Slander, Libel, Assault and Battery, and other Injuries through Performance of Duties

PLI COVERAGE IN SOME STATES, USA



- ▶ Sexual Misconduct/ Abuse - Up to \$25,000 Annually
To Defend you Against Allegations of Sexual
Misconduct

PHARMACISTS IN CANADA



“Yup...as a pre-requirement for registration with the Ontario College of Pharmacists and yearly registration thereafter...you must declare on paper that you have purchased liability insurance. Based on ethics and societal norms they do NOT ask you to present proof of the Certificate of Insurance. However, the purchase of the liability insurance is "wired into" the system, precluding the registration from going forward if in fact the applicant did not purchase it. Requirement in law.”

Dr. Mark Wellington, Jamaican/Canadian Pharmacist

ONTARIO COLLEGE OF PHARMACISTS,“



Ontario College
of Pharmacists

Putting patients first since 1871

The Registering and Regulating Body for **Pharmacy** Practice
in **Ontario**.

► Article II, Section 2.2 of College By-Law:

*“All members engaged in the practice of pharmacy,
including Students, Interns, Pharmacists and Pharmacy
Technicians, are required to maintain personal
professional liability insurance coverage”.*

INSURANCE REQUIREMENTS FOR CERTIFICATE OF REGISTRATION, ONTARIO COLLEGE OF PHARMACISTS

- ▶ Professionals Listed in Part A* of Register Must Maintain **Personal** PLI
 - * Part A
- ▶ Counsel or Dialogue with Patients Re: Medications
- ▶ Provide Information and Education re: Drug use
- ▶ Compounding or Dispensing.
- ▶ Supervise Compounding or Dispensing
- ▶ Review Prescriptions, Perform Patient Profile or Clinical Reviews.
- ▶ Administer Medications by Injection or Inhalation
- ▶ Prescribe Medications
- ▶ Perform Procedures on Tissue Below Dermis
- ▶ Develop Drug Therapy Protocols or Policies



INSURANCE REQUIREMENTS FOR CERTIFICATE OF REGISTRATION, ONTARIO COLLEGE OF PHARMACISTS



Part B

- ▶ “No Patient Care”
- ▶ Pharmacist Cannot Work in Pharmacy as Pharmacist
- ▶ Pharmacist Cannot Fill-in
- ▶ Pharmacist Cannot Provide Drug Use Info
- ▶ Pharmacist Cannot be Designated Manager of Pharmacy

INSURANCE REQUIREMENTS, CANADA



- ▶ Limits of Liability - Policy Must Cover Minimum of \$2,000,000 per claim or occurrence - \$4,000,000 per Year
- ▶ Definition of Insured Services - Must Include All Pharmacy Services
- ▶ Retroactive Date - Must Provide for Full “Prior Events” Coverage
- ▶ Extended Reporting Period – “Tail Coverage” for At Least Three Years
- ▶ Personal Professional Liability Insurance- Issued in Pharmacist’s Name – Portable in Ontario
- ▶ Legal Defense Payments – Payments to Attorney MUST NOT Erode Amount Covered for Entire Policy (\$2M per claim)

PHARMACISTS IN GRAND CAYMAN



- ▶ To Open New Health Care Facility – Application MUST Provide Evidence of Medical Malpractice Insurance for ALL Health Practitioners
- ▶ Section 3(I)- c/d Health Practice Law (2005)
- ▶ Malpractice Insurance Coverage Provider Must be Licensed Company Approved by Health Practice Commission

PHARMACISTS IN GRAND CAYMAN

INTERVIEWS WITH TWO JAMAICAN PHARMACISTS
PRACTISING IN GRAND CAYMAN FOR SEVERAL YEARS



- *“In Cayman it is compulsory for the pharmacists to have malpractice insurance. Health insurance for employees is also compulsory. The pharmacy owner usually pays for the malpractice insurance and 50% of the health insurance premium, since these are requirements for the registration of the pharmacy. However, some pharmacy owners refuse to pay the premium and the pharmacist is “forced” to pay it. However the insurance is in fact a personal insurance for the pharmacist because it has the pharmacist’s name on it”.*

Ms. Donna Goodall, Jamaican/Caymanian Pharmacist

PHARMACISTS IN GRAND CAYMAN



DM: Considering that it is a personal professional liability insurance, can you travel from one pharmacy to another with it?

“Free-lancing is not common in Cayman, due to the limited scope for it, and the fact that many pharmacists are there on a work permit which ties them to one pharmacy. In the unlikely event that it is going to be done, the pharmacist must get permission from the substantive employer. If the pharmacist ceases to be employed by the substantive employer, the employer cannot terminate the malpractice insurance policy without the confirmation from the pharmacist. The insurance company will contact the pharmacist to ensure this. The insurance company is Medical Protection Society (MPS) a United Kingdom based organization”.

PHARMACISTS IN GRAND CAYMAN



- ▶ Medical Protection Society - Leading Provider of Comprehensive Professional Indemnity and Expert Advice to Doctors, Dentists and Health Professionals around the World
- ▶ Coverage Includes Clinical Negligence, Complaints, Medical Council Inquiries, Legal / Ethical Dilemmas, Disciplinary Procedures, Fatal Accident Inquiries

UNITED KINGDOM (ENGLAND, NORTHERN IRELAND, SCOTLAND AND WALES)



Four categories of Healthcare Professionals including Pharmacists in UK:

- ▶ Employed or engaged by an NHS hospital
- ▶ Work in NHS “branded” care environments, such as primary care
- ▶ Work in the independent/ private sector but are employed
- ▶ Work in the independent/ private sector but are self-employed

Source: Dept of Health/ PriceWaterhouse Coopers, 2010

UNITED KINGDOM (ENGLAND, NORTHERN IRELAND SCOTLAND AND WALES)



**Royal
Pharmaceutical
Society**
of Great Britain

- ▶ Royal Pharmaceutical Society of Great Britain Cannot Confirm the existence of Insurance Coverage as part of the Registration
- ▶ But Principle 7.7 of Code of Ethics for Pharmacists and Pharmacy Technicians Requires Insurance

Source: Dept of Health/ PriceWaterhouse Coopers

UNITED KINGDOM (ENGLAND, NORTHERN IRELAND, SCOTLAND AND WALES)

Interview With a Jamaican/ British Pharmacist



“You need indemnity insurance to register with the General Pharmacy Council (GPhC) Most companies have indemnity insurance and the pharmacist is covered as an employee but the cover is basic.

Pharmacists have their own individual insurance. The cover depends on your practice in terms of the level of risk. Community Pharmacist’s cover would be different from a Hospital Pharmacist and a Practice Pharmacist. Also, the type of cover will depend on if you are an independent prescriber, if you administer the flu vaccines and travel vaccines etc.”

Janet Fray, Jamaican/British Pharmacist

UNITED KINGDOM (ENGLAND, NORTHERN IRELAND, SCOTLAND AND WALES)



Interview with Chemist / Owner of Tudor Pharmacy, Wooton,
Northampton England

*“Professional Indemnity Insurance for Chemists is not compulsory **as yet**, whether the chemist works in Hospital or Community Pharmacy. However, when you are a pharmacy owner like me, you’d be stupid not to have it. I have it.”*

THE JAMAICAN SITUATION

- ▶ Medical Association of Jamaica started Medical Association of Jamaica Insurance Fund (MAJIF)
- ▶ July 1 is Annual Start Date
- ▶ Firm Insurance Brokers for MAJIF



BENEFITS OFFERED BY MAJIF

- ▶ Professional Liability Insurance – Indemnity Against Legal Fees, Costs and Damages Awarded, Out of Court Settlements, from Professional Practice
- ▶ JAD \$ Premiums and Payouts
- ▶ Covers Caricom Territories for 90 Days per Year (MAYBE)
- ▶ Legal Advice and Assistance (MAJIF Attorney)
- ▶ Free MAJIF Risk Management Seminars (2 CE Credits)

ARE YOU COVERED?

What would you do if a medical negligence suit was brought against you tomorrow?

NOT SURE?
The MAJIF may well be the answer that you are looking for.

Protect your **ASSETS!** Protect your **PRACTICE!** Protect your **FUTURE!**



MAJIF

<u>ELIGIBILITY</u>	<u>BENEFITS</u>
✓ All members of the medical profession	✓ Professional Indemnity Insurance
✓ All Dentists	✓ Affordable rates
✓ All other members supplementary to the medical profession, e.g. Pharmacists	✓ Free MAJ subscription <small>*no additional apply</small>
	✓ Free Risk Management Seminars

Medical Association of Jamaica Insurance Fund

A sound prescription for treating medico legal disease.

MAJIF.COM
MEDICAL ASSOCIATION OF JAMAICA INSURANCE FUND

More convenient for you:

Premium Calculator ☒

Online registration ☒

Online renewal ☒

Online payment ☒

...are YOU protected ☐

EXCLUSIONS FROM COVER

- ▶ Telemedicine
- ▶ Claims From “Off Label” Use of Medical Equipment, Supplies, Disposables
- ▶ Reuse of Disposables
- ▶ Uninsured “Free-Lancing” Personnel Working for Insured Members



ELIGIBILITY FOR MAJIF MEMBERSHIP



- ▶ All Members of the Medical Profession
- ▶ All Dentists
- ▶ All Defined Health Personnel (Pharmacy is included)
- ▶ Other Group Declared by MAJ

APPLICATION FOR PROFESSIONAL INDEMNITY COVERAGE
BY THE MEDICAL ASSOCIATION OF JAMAICA INSURANCE FUND (MAJIF)
PHARMACISTS

a) An answer must be given to all questions.
b) If insufficient space is provided to answer a question insert 'see attached' and show question number and answer on a separate sheet of paper.
c) Please tick the appropriate box, 'YES/NO' as applicable.
d) This application will be considered incomplete unless all questions are answered and the form signed in ink by the applicant. Signing the form does not bind the applicant or Medical Association of Jamaica Insurance Fund (MAJIF) to complete the insurance.

APPLICATION TYPE: ☐ NEW ☐ REINSTATEMENT : If this the first reinstatement? Yes | / No |

SURNAME	FIRST	MIDDLE

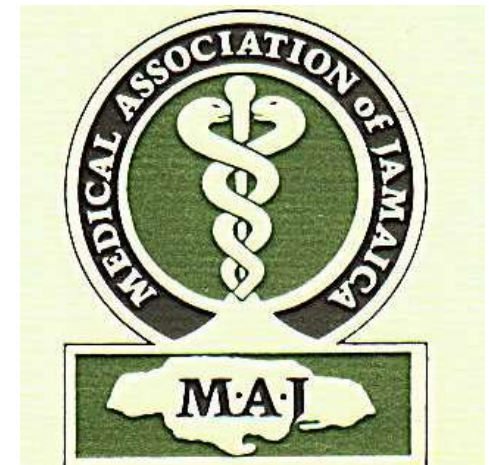
1. ADDRESS OF PRACTICE: _____

MAILING ADDRESS (If different from above): _____

TELEPHONE NOS.: (W) _____ (H) _____ (C) _____ FAX: _____

SEX: ☐ MALE ☐ FEMALE E-MAIL ADDRESS: _____

NAME & ADDRESS OF MEDICAL SCHOOL: _____



BASIS OF MAJIF COVER



- ▶ Adrian Smith of Firm Insurance Brokers
- ▶ “MAJIF Offers Occurrence Based Insurance”

DM: *Has any Pharmacist on your PLI Policy made a Claim recently?*


A.Smith: *No. Nothing comes to mind.*

- ▶ Are Most Pharmacists Uninsured and Choose the Out-of-Court-Settlement Route?

RATES FOR PHARMACIST PLI COVERAGE IN JAMAICA



- ▶ Pharmacy classified by MAJIF as Low Risk (Group 4) Category
- ▶ Two Packages for Pharmacists this year until June 30:
- ▶ Basic Rate – we pay \$16,000 per year for \$5.5M cover
- ▶ Level 4 Rate – we pay \$20,000 per year for \$10M cover

The background is a collage featuring a repeating chevron pattern in shades of brown and beige. On the left, there is a green vine with several leaves. Scattered across the collage are several buttons: a gold one, a dark green one, a blue one, and a yellow one. Thin green lines, possibly representing vines or threads, are also visible. The text "Imagine the Unimaginable" is written in a black, cursive script across the center of the image.

Imagine the
Unimaginable