

# Prime Excess Casualty Insurance Coverage



Excess Casualty insurance coverage brings policy options to the table for individuals and businesses to layer with existing policies. This coverage allows the policyholder to have additional coverage by extending the limits of their primary policies.

## Excess Casualty vs True Umbrella

Although Excess Casualty and True Umbrella are both types of excess liability insurance, they can be confused with one another. The main difference between the two lies in the coverage. Excess Casualty coverage follows the underlying primary policy by extending the policy limits of a primary policy and nothing more. Umbrella coverage may extend the policy limits and provide broader coverage for one or more underlying policies. Excess Casualty coverage must have the same limits, coverages and exclusions as the underlying primary policy, whereas umbrella coverage may not.



Excess liability insurance is useful for a majority of business owners and can allow them more financial security in their business from a liability standpoint, which is why Prime Insurance Company offers both Excess Casualty and True Umbrella (Prime's custom umbrella solution). Prime's decades of experience providing superior customized coverage and extraordinary claims management makes it the perfect partner for excess liability insurance. It's important to have a trusted partner that can navigate the intricacies of this valuable coverage.

**Contact us today for more information or to get a quote**



Prime Insurance Company ("PIC") is an excess and surplus lines insurance company domiciled in the State of Illinois and its principal place of business is in Sandy, Utah. Full disclaimer at [www.primeis.com/legal](http://www.primeis.com/legal).

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