

# Customized Solutions for Specialty Risks

Ask about Prime's **TRU Umbrella** filling the gaps and exclusions in primary policies with customized coverage for businesses and individuals.



## COMMERCIAL AUTO

Coverage Not Available in All States

### CLASSES

- Taxicabs
- Limousines/Black Cars
- Buses – All types
- Trucking
- Fleets

### COVERAGES

- Auto Liability
- Auto Physical Damage
- Hired & Non-Owned
- Motor Truck Cargo
- Terminal Operations
- Excess Coverage Available

## PERSONAL LINES

### CLASSES

- Homeowners
- Landlords
- Mobile Homeowners
- Pet Owners
- Dwelling Fire
- Hobby Farms

### COVERAGES

- TRU Umbrella
- TRU Homeowners
- Tenant Liability
- Mobile Home Coverage
- Animal Liability
- Optional Earthquake & Burglary Coverages
- ATVs & 4 Wheelers
- Watercraft
- Snowmobiles
- Jewelry, Firearms & Antiques
- Excess Flood
- Excess Coverage Available

## GARAGE LIABILITY/TOWING

### CLASSES

- Repossession Companies
- Towing Operations
- Motorcycle & Recreational Vehicles
- Recreational Vehicle Dealers
- Car Washes
- Valet Parking
- Mechanical Repair Shops
- Auto Body Shops
- Custom Shops

- Auto Dealerships
- Used Car Dealerships

### COVERAGES

- Garage Liability
- Towing – On Hook & Cargo
- Recovery
- Wrongful Repossession
- Garage Keepers Legal Liability
- Dealer's Open Lot
- Drive Other Car
- Excess Coverage Available

## COMMERCIAL LIABILITY

### CLASSES

- Amusements Industry
- Inflatables
- Contractors / Building Trades
- Health Clubs
- Restaurants, Bars, Nightclubs
- Cabarets, Comedy Clubs
- Outdoor Recreation
- Events Liability
- Equipment Dealers
- Manufactured Home Dealers
- Motorsports
- Drones
- Underground Storage Tanks

### COVERAGES

- TRU Umbrella
- General Liability
- Active Shooter Liability
- Communicable Disease Liability
- Riot & Civil Commotion Liability
- Special Events Liability
- Liquor Liability
- Product Liability
- Alleged Assault & Battery
- Parades & Fireworks Liability
- Watercraft
- Alleged Sexual Abuse & Molestation
- Excess Coverage Available

## COMMERCIAL PROPERTY / INLAND MARINE

### CLASSES

- Bars and Taverns
- Restaurants
- Habitational
- Offices
- Warehouses

### COVERAGES

- Inland Marine
- Builder's Risk
- Jeweler's Block
- Optional Theft Coverage
- Equipment Floaters
- Basic, Broad, Special Form Coverages Available
- Vacant Property, Building, Land
- Wind & Earthquake
- Excess Flood
- Excess Coverage Available

## HEALTHCARE SERVICES

### CLASSES

- Healthcare Professionals
- Medical Directors
- Doctors, Nurses, Midwives
- Nursing Homes
- Senior Care Centers
- Home Health
- Hospitals
- Clinics & Group Practices

### COVERAGES

- Malpractice
- Commercial Liability
- Alleged Sexual Abuse & Molestation
- Excess Coverage Available

## AVIATION

### PILOT CLASSES

- Private Pilots
- Commercial Pilots
- Student Pilots
- CFIs
- AMTs

### AIRCRAFT CLASSES

- Helicopter & Rotorcraft
- LSAs
- Experimental
- Homebuilts & Kit-planes
- Ultralights
- Vintage/Antique

### AVIATION COVERAGES

- Hull
- Commercial & Personal Liability
- Drones
- Non-Owned Aircraft
- Hangar Liability

- Aircraft Liability
- Excess Coverage Available

## PROFESSIONAL LIABILITY AND ERRORS & OMISSIONS

### CLASSES

- Accountants
- Architects & Engineers
- Attorneys
- Business Professionals
- Commercial & Residential Inspectors
- Consultants – Any Industry
- Financial Advisors
- Miscellaneous Professionals
- Personal or at Home Service Co.
- Real Estate
- Security Guards & Rel. Ops.
- Service Companies
- Small Business Owners
- Tax Preparers

### COVERAGES

- Wrongful Acts
- Alleged Assault & Battery
- Alleged Sexual Abuse & Molestation
- Excess Coverage Available

Also see Healthcare Services section

## DIRECTORS & OFFICERS LIABILITY INSURANCE

### CLASSES

- Board Members
- Business Professionals
- Retired Consultants and Mentors

### COVERAGES

- Wrongful Acts
- Alleged Assault and Battery
- Alleged Sexual Abuse & Molestation
- Deposition Coverage

If you don't see it on this list, ask us!



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