

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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Prime Insurance Company ("PIC") is an unlicensed 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.



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