

# Types of Insurance Offered by PrimeGuard Insurance

At PrimeGuard Insurance, we offer a full spectrum of insurance products tailored to the needs of individuals, families, and businesses nationwide. Each policy is designed with flexibility, affordability, and long-term protection in mind.

Our offerings are grouped into the following major categories:

## Auto Insurance

Protect your vehicle, yourself, and others with comprehensive and legally compliant auto insurance policies.

### Coverage Options:

- Liability Insurance Covers bodily injury and property damage you cause to others
- Collision & Comprehensive Covers damage to your vehicle from accidents, theft, fire, weather
- Uninsured/Underinsured Motorist Protects you from drivers without adequate insurance
- Roadside Assistance Emergency towing, jump-starts, lockouts, and more

## Homeowners Insurance

Safeguard your home and personal assets with customizable protection plans.

### Coverage Includes:

- Structural Damage Fire, theft, storms, and natural disasters
- Personal Property Furniture, electronics, valuables inside your home
- Liability Protection Injuries to guests or damage to others' property
- Additional Living Expenses (ALE) Temporary housing if your home becomes uninhabitable

## Renters Insurance

Affordable protection for tenants who want to secure their belongings and liability.

Key Features:

- Personal Property Coverage Protection for clothing, furniture, electronics, etc.
- Liability Coverage Injuries to others in your rented space
- Loss of Use Covers costs of temporary housing after covered incidents

Life Insurance

Prepare for the unexpected and protect your loved ones' financial future.

Policy Types:

- Term Life Affordable, fixed-period coverage
- Whole Life Lifetime coverage with cash value accumulation
- Final Expense Insurance Designed to cover funeral and burial expenses

Business & Commercial Insurance

Insurance solutions to protect your companys operations, assets, and reputation.

Coverage Options:

- General Liability Third-party injuries and property damage
- Workers Compensation Coverage for employee injuries and medical care
- Commercial Property Buildings, equipment, and inventory
- Professional Liability (Errors & Omissions) Coverage for claims of negligence or mistakes
- Business Interruption Insurance Covers lost income during covered disruptions
- Commercial Auto Insurance Liability and physical damage for business-owned vehicles

Health Insurance

Comprehensive healthcare options for individuals, families, and temporary needs.

Plan Types:

- Individual & Family Plans Marketplace-compatible or private plans

- Short-Term Medical Temporary coverage for transitions
- Supplemental Insurance Dental, vision, critical illness, accident plans

## Travel Insurance

Reliable coverage for domestic and international travel mishaps.

Protection Includes:

- Trip Cancellation & Delay Reimbursement for canceled trips or delays
- Emergency Medical Medical coverage while abroad
- Lost Luggage Compensation for lost or delayed baggage

## Commercial Auto Insurance

Coverage for vehicles used in the operation of your business.

Options Include:

- Fleet Insurance Covers multiple business vehicles under one policy
- Cargo Insurance Protection for goods in transit
- Commercial Liability & Collision Damage and liability arising from business-related accidents

## Senior & Medicare Insurance

Specialized health coverage designed for individuals aged 65+ and retirees.

Coverage Includes:

- Medicare Supplement (Medigap) Fills gaps in traditional Medicare
- Medicare Advantage (Part C) Comprehensive plans through private insurers
- Long-Term Care Insurance Coverage for nursing home and home health care services

## Specialty Insurance

Unique protection for high-risk, high-value, or specialized scenarios.

Products Offered:

- Landlord Insurance Coverage for rental properties
- Flood & Earthquake Insurance Natural disaster protection not included in standard policies
- High-Value Home Insurance Enhanced limits and protection for luxury properties
- Umbrella Insurance Extra liability protection above existing policy limits
- Cyber Liability Insurance Safeguards businesses against data breaches and cyberattacks

### Need Help Choosing the Right Coverage?

Our licensed agents are available to provide free consultations and personalized recommendations based on your unique needs. Whether you're looking to protect your car, your health, your business, or your home, we'll guide you every step of the way.

Call us: (888) 555-0199

Email: [support@primeguardinsurance.com](mailto:support@primeguardinsurance.com)

### Keywords / Ontology (for chatbot/LLM systems):

Insurance Types: Auto, Home, Renters, Life, Health, Business, Specialty, Travel, Medicare

Coverage Elements: Liability, Property, Medical, Supplemental, Emergency, Cyber

Customer Types: Individuals, Families, Landlords, Business Owners, Seniors

Use Cases: Vehicle damage, natural disaster, medical need, employee injury, business loss, travel disruption, data breach