

# THE **TRU** DIFFERENCE

**Focus is everything.** That's why Technical Risk Underwriters provides market leading all-risk capacity dedicated to our clients with large, complex construction risks. We are professional engineers and construction specialists with an exclusive suite of insurance products developed specifically for clients in need of a new approach to insuring their construction exposures.

## Why Choose TRU

TRU provides market leading service and expertise for aligning policy coverage solutions for unique and complex construction exposures. We're more than just a provider of insurance. We add value to your project through loss control services, security expertise, broad coverage and advocacy in the event of a claim.

**\$150M+ of capacity on Large COC All-Risk**  
**\$75M+ of Wood Frame capacity**  
**\$100M+ of Wind, Flood, and/or Earthquake critical capacity**

### Excellent Capacity Providers

Backed by A.M. Best "A XV" rated insurers or better

**Distributed through wholesale brokers only**

## Superior Policy Form

- ◆ TRU Completed Value Builder's Risk Form
- ◆ Available delay trigger based on occupancy
- ◆ Superior terms in the event of a loss

## Enhanced Sublimits & Coverage Extensions

- ◆ Manuscript coverages bespoke to each of your client's projects
- ◆ Expediting and Extra Expense
- ◆ Water Damage and Intrusion
- ◆ Pollution Coverage
- ◆ Ensuing Mold Coverage

## Commitment to Loss Control Services

At the first inspection, our inspector meets with your project manager to go through our Loss Control Toolbox, which outlines the best practices for construction projects in order to avoid catastrophic fires, and additional losses.

## TRU Preferred Vendor Security Program

**The Problem:** Construction sites are dynamic installations. They're subject to equipment and property theft, vandalism, fire and water damage.

**The Solution:** Our approved security vendors' goal is to intercept arson attempts and eliminate theft and vandalism through the use of leading edge technology. They utilize electronic video analytics capabilities that detect and alert intrusion, which ultimately reduces and mitigates losses for you. Our list of vetted security vendors is tailored specifically to protect construction sites based on our experience with similar projects nation-wide and will help protect your project.

## Industry Leader in Water Damage Loss Prevention

- ◆ TRU leads the industry in the use of Water Flow Detection Devices and mitigating losses
- ◆ We work with you to mitigate the severity of a loss which protects your project along the way
- ◆ Lower Water Damage deductibles may be offered with the inclusion of a detection system

## Claims Advocacy

- ◆ Claims are handled by designated loss adjusters that specialize in construction projects
- ◆ We utilize post-loss engineers that specifically focus on builder's risk claims and get your project back on track as quickly as possible
- ◆ TRU is your insurance advocate throughout the project's life cycle, including the claims process

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