

Rail contracting

Zurich provides insurance coverages for railroad contractors, railroad service companies, railroad suppliers and railroad components parts manufacturing. Our railroad insurance specialists are long-standing members of the railroad community with extensive experience managing railroad insurance-related risks.

Drawing on in-depth knowledge, strong industry relationships, and the worldwide resources of the Zurich Financial Services Group, these professionals are able to customize solutions and services that meet both traditional and newly emerging needs of the rail industry — globally and locally.

Customer profile

- Railroad contractors
- Service companies
- Suppliers

Coverages

The following are primary and excess coverage highlights and options:

Railroad protective liability

- Occurrence and claims-made forms
- Basic limits
 - \$2,000,000 occurrence
 - \$6,000,000 aggregate
- Higher limits available on request
- Blanket railroad protective program-contractors
- Fuel and lubricant endorsements available
- Admitted and nonadmitted paper

Comprehensive general liability

- Limits of liability \$1,000,000 to \$5,000,000 any one occurrence with matching aggregate
- Stopgap liability

- Independent contractors coverage available
- Incidental malpractice
- Occurrence and claims-made policy forms
- Limited worldwide policy territory
- Per job aggregate, per location aggregate available
- Admitted and nonadmitted paper

Workers' compensation/employers liability

- Admitted policy
- Employers liability limits up to \$1,000,000/\$1,000,000/\$1,000,000
- Waiver of subrogation in favor of railroads when required by written contract

Automobile liability and physical damage

- Primary and excess coverage available
- Owned, nonowned and hired vehicle coverage
- Drive other car coverage
- Railroad as additional insured where needed
- Admitted policies

For more information, call

866-860-7292

to talk to your representative today

Umbrella liability/excess liability

- Limits of liability up to \$25,000,000 any one occurrence, aggregate where applicable
- Additional limits available upon request
- Occurrence and claims-made policy forms
- Defense outside limits forms
- Pollution coverage available
- "Pay on behalf of" forms
- Worldwide territory
- Admitted and nonadmitted policies

Other services available

- Contractors equipment
- Contamination and pollution liability
- Employment practices liability

Contact us

To learn more about insurance solutions for railroad operations, contact your agent or broker, call us at 866-860-7292 or visit us on the web at www.zurichna.com/railroad.

Zurich

One Liberty Plaza, New York, New York 10006
866 860 7292 www.zurichna.com/railroad

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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