Zurich offers tailor-made casualty insurance policies for railroad operations. 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 specialists are able to customize solutions and services that meet both traditional and newly emerging needs of the rail industry – globally and locally.

**Customer profile**
Zurich provides solutions for a wide range of railroad industry operations, including:

- Shortline and regional railroads
- Class I, II and III railroads including
  - passenger and freight railroads
  - tourist and scenic railroads
  - terminal and switching railroads
- Commuter, mass transit and light rail systems
- Force accounts
- Lessors of rail equipment and locomotives
- Lessees of rail equipment and locomotives
- Track owners
- Railroad contractors, suppliers and service providers

**Coverages highlights**
*(written on an occurrence or claims-made basis)*

- Primary and excess programs available
- Comprehensive liability insurance policy for railroads (CLIPR) including, but not limited to, the following standard coverages:
  - FELA
  - foreign rolling stock
  - bill of lading
  - evacuation and evacuation expenses
  - fire suppression expenses
  - limited contamination and pollution coverage directly resulting from a railroad accident
  - definition of railroad accident amended to include unintended fire and explosion
  - bodily injury and property damage
  - acts of God
  - Contingent liability for lessors of rail equipment (LCNTG)
  - General liability for track owners (GLRR)
  - Railroad force account insurance

**Other value-added services**
- 24-hour, 7-day-a-week emergency response number 1-800-RRESCUE (800-773-7283)
- Underwriting survey (engineering)
- Underwriting claim services and claim audits
- Zurich Environmental Emergency Response (ZEER): Environmental emergency solutions for railroads

**Related products for railroads**
- Railroad protective insurance
- Automobile insurance
- Boiler & machinery
- Employment practices liability insurance
- Environmental impairment liability insurance
- Professional liability insurance
- Ocean marine insurance
- Financial services (401k)
- Asset management
- Property
Your railroad team

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