

TracksSM Specialized Railroad Insurance Protection

Railroad Industry Solutions

From regional railroads to short line railroad operators to locomotive and railroad parts manufacturers, each has unique insurance requirements that demand specialized coverages as well as access to sophisticated loss prevention and risk management services. That's why a growing number of these companies are turning to Westchester for a comprehensive railroad insurance solution.

At Westchester, we understand the needs of today's railroad industry. TracksSM is specifically designed to provide coverage for damages resulting from covered perils to protect your railroad operations and railroad contractor clients. When you choose Westchester, you're choosing underwriting expertise, dedicated claims handling and expeditious "can do" customer service.

TracksSM is Broad Specialized Coverage for Railroad Companies

TracksSM offers railroad liability coverage for Railroad Operations and Railroad Contractors with the following options:

- Railroad liability claims made and occurrence forms including Federal Employers' Liability Act (FELA), foreign rolling stock and bill of lading coverage
- General liability with tailored coverages for railroad contractors
- Railroad protective liability (ISO) filed forms may be available
- Excursion railroad liability occurrence coverage with tailored coverages for your clients unique exposures

Highlights and Advantages

- Limits up to \$25 million
- Railroad liability minimum SIR of \$25,000
- Railroad contractors & excursion operations minimum deductible of \$5,000
- Highly skilled and railroad focused underwriters
- Professional claims & loss control team
- Superior customer service
- Financial Strength: A+ by A.M. Best & Rated AA- by Standard & Poor's

Submission Requirements

- Westchester's application and supporting documents
- Complete description of operations
- Five year loss history
- Five year exposure data
- TracksSM submission email box: railroad@westchester.com