

Railroad Protective Liability

Are your clients on the right track?

The Westchester Difference

A contractor's general liability policy is not sufficient to address the unique set of risks that construction projects built alongside or over a railroad tend to carry. In fact, CGL policies typically exclude the contractor's work within 50 feet of a railroad. Therefore, railroad operators will require the contractor(s) to provide a Railroad Protective Policy in addition to all other insurance requirements. The coverage is project specific and covers bodily injury and property damage arising from acts or omissions relating to job-site operations being performed by the designated contractor, including liabilities caused by acts or omissions of certain railroad employees in connection with those operations. At Westchester we invite you to experience our comprehensive coverage, an experienced and skilled group of underwriters and a seamless submission process.

Comprehensive Coverage

- Limits up to \$25 Million
- Admitted paper in all 50 states
- 24/7 rail claims services
- Available on an occurrence basis:
 - Typical coverage limits are \$2 million each occurrence /\$6 million aggregate or \$5 million each occurrence /\$10 million aggregate (25 million in total capacity)
 - Policy periods that span from the project start to end date (5 year maximum)

Why Westchester?

- Highly skilled and responsive underwriters specializing in Railroad Protective Liability insurance
- Quote turn around in 24 hours or less with complete application
- Professional claims and loss control team dedicated to the rail practice
- ISO CG 00 35 04 13 – Form approved by the Railroad Insurance Management Association

Seamless Submission Requirements

- Railroad Protective application (we accept other carriers' applications)
- TracksSM submission e-mail box: railroad@westchester.com

At Westchester, we understand the evolving needs of today's railroad industry. We also know that contractors are often left scrambling at the last minute when they need to find the best coverage. Ensure that your clients are effectively protected with an Westchester Railroad Protective Liability policy today.

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