

# Railroad protective liability

Zurich offers insurance policies for railroad protective liability. 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, and strong industry relationships, these specialists are able to customize solutions and services that meet both traditional and newly emerging needs of the rail industry – locally and worldwide.

## Customer profile

- General contractors
- Subcontractors
- Movie production companies

## Coverages

- Primary and excess programs available
- Occurrence (claims-made available on a case by case basis)
- Basic limits
  - \$2 million occurrence
  - \$6 million aggregate
- Higher limits available on request
- Blanket railroad protective program
  - Contractors
  - Railroad
- Pollution exclusion amendment (aka: fuels & lubricants) available
- Non-admitted paper

## Coverage options

- Limited seepage, pollution and contamination
- Physical damage to property wording amendment

## 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](http://www.zurichna.com/railroad)**, or contact our specialists.

## Zurich

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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 are 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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