

Railroad Protective Liability

Are your clients on the right track?

CHUBB®



The Chubb 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 Chubb 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) coverage essentials in one package.

Seamless Submission Requirements

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

At Chubb, 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 a Chubb Railroad Protective Liability policy today.

Contact Us

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Chubb. Insured.SM

Chubb is a world leader in insurance. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. The company is defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb employs approximately 40,000 people worldwide. Additional information can be found at: www.chubb.com.