



# RAILROAD

Whether you are a rail operator, lessor, contractor, supplier or service provider, your company's potential loss exposure is always present. Fortunately, the knowledgeable professionals of Arch Insurance Group's Railroad team will work with you to manage these risks, offering quality risk assessment and underwriting expertise, as well as first-rate claims handling and emergency response services.

## Customer Profile

- Railroads
- Railroad contractors
- Railroad service companies & suppliers
- Contractors looking for railroad protective liability

## Key Features

- Experienced railroad insurance underwriters
- Claims made & occurrence forms available
- Offering quality risk assessment
- First rate claims handling capability

## Excluded Classes

- 100% Hazardous materials haulers
- Vegetation control contractors
- Private railroad crossing coverage other than railroads

## Distribution

Select retail and wholesale producers

## Capacity/Attachment Points

- Railroad classes \$25 million Occ/\$50 million Policy Aggregate/Minimum \$25,000 attachment
- Excursion/Scenic/Tourist Railroads \$25 million Occ/\$50 million Policy Aggregate/Minimum \$5,000 attachment
- Passenger/Commuter Railroads \$25 million Occ/\$50 million Policy Aggregate/Minimum \$2 million attachment
- Contractors/Service Cos/Suppliers \$25 million Occ/\$50 million Policy Aggregate/Minimum \$5,000 attachment
- Either a self-insured Retention or Deductible attachment basis. (Railroads usually an SIR)

## Submission Guidelines

- Arch applications or any other railroad application
- Prefer 30-day lead time when available
- Five year loss history with current validation date

## EMERGENCY INCIDENT REPORTING

**24 hours a day, 7 days a week**

**(866) SOS-ARCH**

**(866) 767-2724**

## CLAIMS

Arch Insurance Group adheres to a proactive claims handling program in order to achieve cost efficient, superior results. Our claims professionals have extensive experience handling most types of losses and are dedicated to providing customized, responsive customer service to each insured. Partnership with our insured is the cornerstone of the Arch claim handling philosophy. For more information email [claims@archinsurance.com](mailto:claims@archinsurance.com).

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### NORTHEAST REGION

CT, DE, MA, ME, NH, NJ, NY, PA, RI, VT, D.C., MD

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### SOUTHEAST REGION

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### CENTRAL REGION

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### WESTERN REGION

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