

RAILROAD PROTECTIVE LIABILITY



Socius (so-see-us): Latin for "partner".

"Socius" best describes our business philosophy: that your success and our success are inseparable.

Eligible Classes

Range of contractors and property owners, including those working for railroad and at rail crossings.

Enhancements

Can be extended to cover:

- *Pollution Liability
- *Most work done near tracks

Premium/Limits

- *Min prem: \$3,000 for policy periods of up to three years with limits of \$2,000,000 or less (occurrence basis)
- *Min prem: \$7,500 for policies with limits above \$2,000,000 (occurrence basis)
- *Min prem: \$1,250 for policy purchased solely due to the existence of a railroad crossing on private property

Underwriting Requirements

Railroad Protective application, including:

- *Complete specifications of the job
- *Number of passing trains
- *Complete contract cost, including that portion that is within 50 feet of the track
- *The contractor's GL and umbrella occurrence limits combined should be as great as the requested railroad protective limits

Policy Overview

A project specific coverage that protects rail companies (who are the named insured) from covered losses that arise from the activities of a contractor working within 50 feet of the railroad. Coverage may also be requested solely due to the existence of a rail crossing present on a private property.

Features

Quick quote turnaround time and flexibility to bind coverage for contractors in a time crunch!

For more information, or to receive a quote in this program, please contact your local Socius P&C broker.