Aspera INSURANCE SERVICES

RAILROAD

Aspera offers tailored solutions for railroads, contractors, and other railroad-related risks.

Our products are targeted toward unique small to midsize railroad-related risks, including those with characteristics that make them harder to insure. We offer Railroad General Liability and Railroad Protective Liability for contractors working on or performing support operations near railroads, both with available excess options.

TARGET CLASSES

- Railroad engineering construction
- Railroad track contractors
- Railroad electrical contractors, including signaling equipment
- Railroad earthwork & grading contractors
- General railroad contractors
- Railroad mobile equipment operators
- Maintenance of way contractors
- Transloading
- Railcar cleaning & repair

POLICY STRUCTURE

RAILROAD GENERAL LIABILITY

- $1M/$2M limit capacity
- Up to $5M in excess capacity available

RAILROAD PROTECTIVE LIABILITY

- $2M/$6M limit capacity
- Up to $5M in excess capacity available, available standalone or combined

SUBMISSION REQUIREMENTS

- Commercial Insurance application & General Liability application with a complete description of operations (signed & dated by the insured when bound)
- Supplemental application, where appropriate (signed & dated by the insured when bound)
- Five-year currently-valued company loss runs with a description provided for losses over $25,000
- Website information

AVAILABILITY

Visit our Open & Closed Marketing Guide for information on Aspera's operational territory.

SUBMISSION ADDRESS

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