



We understand that flexible coverage options and customized terms are important in the railroad industry. That's why our dedicated claims adjusters and industry-leading underwriting service standards always keep clients' needs a top priority.



What sets us apart

- Dedicated underwriting team with 30 years of railroad experience
- Experienced claims adjusters
- Flexibility to craft terms to address unusual and specific contracts or coverage needs
- Industry-leading service standards and response times

Policy highlights

- Primary market with quota share and excess capabilities
- Flexible limit and deductible options available
- Earthquake and flood included in base-rolling stock form
- Can accept producer manuscript coverage forms

Coverage structure

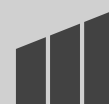
- All risk inland marine
- Railroad-related real and personal property
- Locomotives
- Rolling stock
- Bridges and tunnels
- Track and roadbed
- Contractors equipment
- Maintenance of way equipment
- Hi-rail vehicles
- Crossing signals
- Foreign rolling stock
- Bill of lading
- Time element

Quoting requirements

- Completed application or competitor application

Enhancements

- Dedicated underwriting team with 30 years of railroad experience
- Experienced claims adjusters
- Flexibility to craft terms to fit unusual and specific contracts or coverage needs
- Industry leading service standards and response times



Target classes

- Railroads
- Short-line railroads (Class III)
- Regional railroads (Class II)
- Tourist and scenic railroads
- Leased rolling stock – lessors risk
- Leased rolling stock – lessee risk
- Leased track and roadbed
- Run-through locomotive agreements
- Railroad contractors
- Commuter rail and light rail

Ineligible classes

- Class I railroads

Limits

- \$50m aggregate

Minimum premium

- \$5,000

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Whether you are a business, organization or individual we are passionate about helping you prevent losses and will be there to help get you back on track when the unexpected happens.

**For more information on our loss prevention and claims services, visit:
markel.com/claims**

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