



We understand Regional Rail Insurance.

An overview of our appetite.



For over 25 years we have been insuring rail risks worldwide. We work closely with our customers creating a partnership to ensure their businesses are strong and resilient.

We create bespoke and flexible insurance solutions to close any gaps in cover and address current and emerging risks.



Build and maintain trains.



Operate or finance passenger and freight services.



Work together to help the networks run smoothly.



The best of Intact Insurance rail specialism

Differentiators:

- Strong understanding with deep knowledge and expertise of the rail industry
- Offer seamless integration with all aspects of the customers business
- Being a responsive and trusted partner to the customer's business
- A consistent approach to underwriting and risk management
- Open to innovation
- Supporting the customer in their journey to continually develop superior rail transport solutions
- Embracing the customer's existing claims procedures if necessary
- Understand work with claims and handling allocation for claims settlement
- Provide the customer with a compliant, comprehensive and timely service

Value-added services:

- Property and casualty risk management consultation post loss consultation and project reviews
- Intact Insurance Risk Analytics Dashboard
- Large loss scenario planning
- Crisis management (partnered with DWF)
- Tailored partnership with StrongArm who provide a bespoke solution in manual handling risks
- Slips/trips - tailored partnership with Rob Shaw & Associates



Positive risk features

Recommended minimum deductibles/premiums:

Minimum premium	Casualty deductible	Property Damage deductible
£25k →	£50k →	£50k →

Please note lower options can be considered on a case-by-case basis.

Capacity

Property on an EML basis	Casualty: Primary	Casualty EL: Up to
£50m →	£10m →	£25m →



Principle cover.

- All Risk, including:
 - Rolling stock - includes operator error
 - Infrastructure - track, signals, overhead power cables etc.
 - Stations, maintenance depots, offices
 - Business Interruption
- Employers Liability, Public and Products Liability - Excess of Loss but would not rule out primary
- Ancillary covers can be considered, such as Professional Indemnity/ Personal Accident Travel/ Crime/Management Protection

Our experienced team, covering everything from account management to underwriting, harness their rail expertise and take the time to fully understand your risks and needs. We create bespoke and flexible solutions that include:

- Insuring the physical rail network (tunnels, track, bridges, embankments) for loss or damage from fire, major derailment/collision, flood, wind storm, or other scenarios
- Helping to protect stations following major damage/incident
- Supporting the protection of key locations across a network such as signalling control centres
- Helping to provide revenue protection
- Helping to support the company's negligence in the event of a major incident
- Supporting major risk engineering programmes and infrastructure projects
- Complementing existing risk engineering strategy, risk management and claims defensibility
- Offering a fresh perspective on existing controls and highlighting emerging trends

How to trade with us.

Complex requirements for risk profiles?

Trade regionally 

For more information and to get a quote, speak to our local underwriting team for manually traded cover.

Alternatively, please contact:

Steve Medhurst

Global Transportation Specialism Leader

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