

Our Rail capabilities



As rail insurance specialists, we look at business from both a rail and an insurance perspective to create bespoke and flexible solutions.

Intact Insurance has the broadest possible experience in the rail sector with over 90 clients in 25 territories around the world and involved in 3 of the top 5 railways companies in the world.

Our team of experts is made up of specialised underwriters, covering everything from account management to underwriting, claims handlers, proactively managing large complex claims and specialist risk consultants to reduce your risk profile.

Property

01. Key focused areas

- Rail Networks
- Metros / Tramways / Light Rails / High speed
- Infrastructure owners / operators
- Rolling stock owners

Casualty

01. Key focused areas

- Rail Networks
- Metros / Tramways / Light Rails / High speed
- Infrastructure owners/operators
- Rolling Stock owners/lessors
- Passenger Operating companies
- Freight Operating companies
- Train manufacture companies

02. Core product offering

- Material damage: Rolling stock & Infrastructure / Stations / Maintenance depots / Offices
- Business Interruption
- Machinery breakdown
- Electronic Equipment

02. Core product offering

- General Liability
- Employees Liability
- Mixing and blending
- Product Liability
- Product Recall
- Pure Financial losses
- Professional Indemnity

03. Capacity

- €300m (TIV)
- Primary cover
- Excess of Loss cover

03. Capacity

- €50m
- Primary cover
- Excess of Loss cover

Being specialists in rail insurance allows us to tailor solutions to your needs.



Why choosing us as your Rail partner

- One of the widest knowledge of the rail industry within the insurance market
- Global approach to rail allows us to bring you best practice across the Industry
- Use of innovation to support our customers to make informed decisions
- A combined offering with Property and Casualty which provides a strong added value
- Specialist claims handlers proactively manage large complex claims and deal with the major rail loss adjusters and solicitors
- Risk engineering proposition not only focused on traditional risks, but also on the management of emerging risks for the Rail industry
- IntactRED - innovative, on-line risk evaluation database to enabling you and us to gather and analyse data
- Global Network with local expertise in over 150 territories



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