

We understand



For 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**



**Help to keep the networks running**

## The best of RSA 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
- ✓ Bring a consistent approach to Underwriting & 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, quality and timely service

### Value-added services:

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

## Positive risk features

### Recommended minimum deductibles/premiums:

#### Minimum premium:

£25k

#### Casualty:

£50k  
(deductible)

#### Property damage all perils deductible of:

£50k

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

### Capacity:

#### Property:

£50m  
on an EML basis

#### Casualty: Primary

£10m

#### Casualty EOL: Up to

£25m

Please note depending on attachment point

## 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
- Protecting stations following major damage/incident
- Protecting key locations across a network such as signalling control centre's
- Providing revenue protection
- Protecting 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.

[Visit our website](#)

Alternatively contact the team via the following email address:

[steve.medhurst@uk.rsagroup.com](mailto:steve.medhurst@uk.rsagroup.com)

