



Railroad Contractors
Insurance Account Management

Barmore Insurance Agency, Inc.

Insurance, Risk Management & Bonding for Railroad Contractors

- ***Railroad*** contractors have unique insurance and risk management issues that require specialized underwriting from knowledgeable and skilled insurance professionals.
- ***Our*** agency has staff experienced in managing railroad insurance-related risks, and we have long-standing relationships with strong carriers such as AIG and Zurich that specialize in insurance for railroad contractors.
- ***We*** work closely with our insurance company specialists in order to customize solutions and services that meet both traditional and newly emerging needs of the rail industry both locally and globally.



Coverages Available

- **General Liability**
- **Automobile Liability/Physical Damage**
- **Property and Contractors Equipment**
- **Management Liability Coverage**
- **Worker's Compensation/Employers Liability**
- **Commercial Umbrella Liability**
- **Contract and/or Commercial Bonding**



General Liability

Available Coverages for qualifying risks may include:

- **Railroad Contractual Liability**
- **Blanket Additional Insured when required by written contract**
- **Blanket Waiver of Subrogation when required by written contract**
- **Primary and Non-contributory Wording**
- **30-Day Notice of Cancellation**



Automobile Coverages

Available Coverages for qualifying risks may include:

- Owned, Hired and Non-owned auto liability
- Blanket Additional Insured when required by written contract
- Blanket Waiver of Subrogation when required by written contract
- Physical Damage Coverage for both owned and hired vehicles
- 30-Day Notice of Cancellation



Property & Contractors Equipment

Available Coverages for qualifying risks may include:

- Real Property
- Business Personal Property
- Specifically Scheduled Contractors Equipment
- Coverage for Leased/Rented Equipment



Management Liability Coverages

Available Coverages for qualifying risks may include:

- Employee Dishonesty
- Employment Practices Liability
- Fiduciary Liability/ERISA
- Directors & Officers Liability



Workers Compensation/ Employers Liability

Available Coverages for qualifying risks may include:

- **Work Comp Statutory Limits**
- **Other States Coverage**
- **Employers Liability Limits up to \$1,000,000**
- **Blanket Waiver of Subrogation when required by written contract**
- **First Party Coverage for Federal Laws such as FELA & USLH**



Commercial Umbrella Liability

Available Coverages for qualifying risks may include:

■ **Follow Form as respects**

- additional insured,
- waiver of subrogation and
- primary/non-contributory wording

■ **Limits stack on top of**

- General Liability
- Automobile Liability
- Employers Liability

■ **Limits up to \$10,000,000***

*Higher limits may be available on a case by case basis



Commercial/Contract Bonding

Available Coverages for qualifying risks may include:

- License & Permit Bonds
- Tolerance/Super Heavy Bonds
- Payment & Performance Bonds
- Other Miscellaneous Commercial Bonds



Participating Insurance Carriers

- **AIG Insurance Group**
 - AM Best Rated: A+ XV
- **Central Insurance Company**
 - AM Best Rated: A+ IX
- **Hartford Insurance Company**
 - AM Best Rated: A+ XV
- **Travelers Insurance Company**
 - AM Best Rated: A+ XV
- **Zurich Insurance Company**
 - AM Best Rated: A XV
- **And many more!!!**



Contact Us

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