

Rail

Insurance expertise,
intelligently applied



RSA 
INSURANCE

Specialists in rail

When it comes to managing risk, you need someone who speaks your language, understands your business and can bring a fresh perspective. A partner who will act swiftly and appropriately should the unthinkable happen. A partner who'll help you build the business resilience you need to operate with peace of mind.

We look at business from both a rail and an insurance perspective to create tailored solutions. Closing gaps in cover and anticipating new and emerging risks so, no matter what happens, you're always prepared. Whether a train or freight operating company, ROSCO, infrastructure company or a railway contractor, we bring first class service before, during and after.

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, windstorm or other scenarios
- Protecting stations following major damage/incident
- Protecting key locations across a network such as signaling control centres
- Providing revenue protection
- Protecting the companies 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.

Your chosen supplier needs to:



have deep knowledge
expertise in providing
insurance to the rail sector



offer seamless integration
with all aspects of your
business



bring a consistent
approach over the next
five years



understand the rail
industry



be a responsive and
trusted partner



be open to
innovation



provide a compliant,
comprehensive, high-
quality and timely service
– at a competitive price



support you in your
journey to continually
develop superior rail
transport solutions



embrace your existing
claims procedures



Preparing for the worst brings out the best in us.

From preparation and risk management, through to swift incident response, with our flexible approach we can help you ensure businesses are ready if the unthinkable should happen.

- Specialist claims handlers proactively manage large complex claims and deal with the major rail loss adjusters and solicitors
- Nominated adjusters, solicitors and access to Crisis Management teams
- We understand the urgency and sensitivities following accidents such as loss of life and investigations by government bodies
- Global approach to rail allows us to bring you best practice across the industry
- Project-managed approach to large rail claims, with cases reviewed by local and international experts from among RSA's pool of approximately 90 large loss specialists around the world
- Claims planning before the event linked with our rail specialist risk engineers.



Our rail credentials

- Insurer on HS1 since 2008
- Selected as insurance partner for Network Rail from 1st July 2019 and appointed as lead market for the Property and Construction all-risks
- Underwriter of Eurostar package insurance requirements for 2017-2020
- Excess liability insurer and property insurer for Northern Ireland Transport Holding Company/Translink since 1994
- Property lead and primary Casualty for Infrasppeed since 2010. We've also held the excess liability in London since 2014.
- Involved in SNCB/NMBS (Belgium rail) and Infrabel (Belgium infrastructure) since 2008. Led SNCB/NMBS property programme since 2009, handling several high-profile incidents including those as Hermalle-sous-Huy, Halle and Schellebelle
- A significant interest in ProRail and NS accounts since 2013, brought in for our experience and knowledge of these types of risks
- Longstanding involvement with SNCF since 2007 for Property, and since 2014 for the excess Casualty. Proven ability to pay complex large claims quickly and efficiently, as demonstrated in the SNCF high speed loss in 2015
- Leading role in both Canadian Pacific and Canadian National for both Property and Casualty
- Selected as insurance partner for RATP (Paris Metro) from 1st November 2019 and appointed as lead market for the Property.

Why RSA?



Broad risk appetite

Involvement in
3 of the top 5
railway companies in the world



Providing cover for more than
65 clients in
20 countries



Over £9m
of new business over the past two years

Offering up to
£400m
of property capacity



Offering up to
£50m
of casualty capacity



Delivered on
major risk engineering programmes
and led major rail claims

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Alternatively, please visit rsagroup.com/rail or contact your local RSA representative or your insurance broker to find out more.