

## RAILROAD INSURANCE PROGRAM



## STAY ON TRACK WITH INSURANCE DESIGNED ESPECIALLY FOR YOUR BUSINESS.

### A LEADING CHOICE FOR RAILROAD BUSINESSES

Since 1997, The Hartford has provided the protection and service your business needs – all at an affordable price.

The Railroad Insurance Program is a comprehensive package of insurance that's specifically designed to meet the unique exposures of your business.

Join numerous others in your industry who have already discovered the value available through our program.

### CUSTOMIZED PROTECTION

The Hartford Railroad Insurance Program is specifically geared toward contractors, manufacturers and wholesalers that service the railroad industry.

The plan offers general liability, property, commercial auto, inland marine, railroad protective liability, and umbrella protection on admitted paper from The Hartford.

### GENERAL LIABILITY AND PRODUCT LIABILITY

- Automatic protection for work within 50 feet of the track (many carriers have an exclusion)
- Automatic coverage for additional insureds and waiver of subrogation when required by written contract
- Per-project aggregate also available

### PROPERTY

- Buildings and signs, business personal property, valuable papers, and accounts receivable
- Equipment breakdown and expediting expenses
- Property in transit, on business travel and at exhibitions
- Pollution cleanup and removal
- Consequential loss to stock

Prepare. Protect. Prevail.®

continued



### THE HARTFORD DIFFERENCE: 20 YEARS OF EXPERIENCE IN RAILROAD

For contractors, manufacturers and wholesalers that service the railroad industry, we're the natural go-to. Besides our long history, we offer:

- A multi-line program
- Guaranteed cost protection – no GL deductible requirement

### COMMERCIAL AUTOMOBILE

- Hired and non-owned autos
- Hi-rail autos and mobile equipment
- Autos rented by your employees on your behalf
- And 17 other beneficial coverages at no additional cost

### INLAND MARINE

Specialized property coverage is available to help protect:

- Owned tools and equipment, including those that you lease, rent or borrow
- Employees' tools
- Customers' property while in your care, custody or control
- Raw materials awaiting installation at a job site

### RAILROAD PROTECTIVE LIABILITY

Written on a separate policy, this protection provides separate limits of coverage for work conducted on or near railroad tracks or railroad property. Coverage is available when The Hartford is writing the primary general liability.

### UMBRELLA\*

Designed to begin where our primary coverage ends, this extra layer of liability protection can give you added peace of mind.

### COST-SAVING SERVICES

In addition to customized coverage, our program also features The Hartford's comprehensive claims management and risk engineering services, including:

- 24-hour, online claim reporting
- Direct billing
- Knowledgeable claims and risk engineering staff to service your business

To help you enhance safety and reduce losses at your operations, we offer risk management information on a variety of topics, including customer contracts, backing heavy equipment, work zone safety, and more.

### SWITCH TO QUALITY

An insurance program is only as good as the company that stands behind it. Since 1810, we have served our customers responsively with insurance protection to meet their needs. You can count on The Hartford to be here for you whenever you need us.

### GET ON BOARD!

Put the knowledge, experience, broad coverage and competitive pricing of the Railroad Insurance Program to work for your business today.



**ARROWHEAD**  
GENERAL INSURANCE AGENCY, INC.

### KEEP YOUR BUSINESS RUNNING SMOOTHLY WITH HELP FROM OUR RAILROAD INSURANCE PROGRAM.

To learn more, contact Arrowhead General Insurance Agency, Inc. at 1-800-289-4319.

Or visit [arrowheadgrp.com/products/railroad](http://arrowheadgrp.com/products/railroad).



**THE HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home

\* Coverage will be considered when The Hartford is writing the primary general liability.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of June 2017.

In Texas and California, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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