

PLATFORMS, CROSSINGS AND ELECTRIC SYSTEMS

A crossing crash can injure riders.

Your light-rail line carries riders through shared streets and stations. Declare passenger and crossing duties, owned or leased assets and signal systems; rail-specific terms and worker frameworks matter.

RISKS WORTH DISCUSSING

- 01 Collisions at street-level crossings
- 02 Passenger falls during boarding
- 03 Internal signaling-system failures



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quote today

Or call
800-777-1872



Coverage worth discussing



General liability

Injury claims under accepted rail/passenger terms.



Equipment breakdown

Internal failures of accepted signal/power systems.



Umbrella liability

Limits above expressly scheduled rail liability.



Commercial property

Expressly insured stations and rail assets.



Cyber liability

Covered fare-data response and privacy claims.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full
guide

800-777-1872

TheSouthernAgency.com