

RUSH-HOUR RIDERS AND RAIL EMPLOYEES

Rush-hour falls can injure riders.

Rush-hour trains link suburbs and city stations. Review peak crowds and asset interests, plus each worker's employer and injury framework; FELA duties need separate suitable terms.

RISKS WORTH DISCUSSING

- 01 Crowded-platform boarding injuries
- 02 Collisions at grade crossings
- 03 Internal signal-system failures



Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



General liability

Injury claims under accepted station/rail terms.



Workers compensation

State benefits for employees who qualify.



Cyber liability

Covered mobile–ticketing data response and privacy.



Commercial property

Expressly insured stations and suitable rail assets.



Equipment breakdown

Accepted internal signal/locomotive system failures.

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

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