

TRAIN MOVEMENTS, CARGO AND TRACK RIGHTS

A derailment can release cargo.

You move freight under track and interchange duties. Declare commodities, asset ownership and custody; rail-worker/FELA arrangements need separate review, alongside accepted rail and pollution forms.

RISKS WORTH DISCUSSING

- 01 Derailment damage near communities
- 02 Hazardous tank-car cargo releases
- 03 Internal locomotive-system failures



Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



General liability

Claims under expressly accepted rail-operation terms.



Inland marine

Suitable rail-cargo physical-loss/liability terms.



Workers compensation

State injury benefits for employees who qualify.



Environmental liability

Cleanup under accepted cargo/fuel-release terms.



Commercial property

Expressly insured rolling stock and track assets.



Equipment breakdown

Internal failures of accepted locomotive/yard systems.

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