The Southern Agency
Insurance & Bonds

VINTAGE EQUIPMENT AND PUBLIC EXCURSIONS

A steam spark can start a fire.

You restore vintage trains and welcome excursion guests. Agree equipment values and actual steam/passenger duties; paid staff, volunteers and governance need their own accepted arrangements.

RISKS WORTH DISCUSSING

01 **Fire or burns from steam equipment**

02 **Visitor falls at historic depots**

03 **Physical loss of rare rolling stock**

Scan to get a quote today

Or call
800-777-1872

HISTORIC RAILWAY INSURANCE

Coverage worth discussing

General liability
Covered visitor injury at accepted depots/events.

Inland marine
Declared rolling stock/artifacts under accepted terms.

Equipment breakdown
Qualifying failures of accepted boilers/shop gear.

Commercial property
Insured depots, museums and restoration shops.

Directors and officers
Governance claims for accepted leaders/entity.

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

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TheSouthernAgency.com