

ONBOARD SERVICES AND LONG RAIL JOURNEYS

A moving-car fall can injure a rider.

You carry rail passengers and may offer meals, drinks or sleeping berths. Declare actual onboard services and rail duties; passenger liability and worker/FELA arrangements need suitable separate terms.

RISKS WORTH DISCUSSING

- 01 Passenger falls between moving cars
- 02 Injury claims involving onboard meals
- 03 Derailment affecting many riders



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800-777-1872



Coverage worth discussing



General liability

Claims under accepted rail/passenger-service terms.



Commercial property

Expressly insured rolling stock and station assets.



Cyber liability

Covered reservation-data response and privacy claims.



Liquor liability

Claims from expressly accepted onboard alcohol service.



Equipment breakdown

Internal failures of accepted rail equipment.

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