

Global rail liability insurance facility

Facility profile

The London insurance market has become a centre for rail risks globally, with significant capacity available and considerable underwriting expertise within the insurers.

Marsh has developed a Global Rail Liability Insurance Facility placed in London and supported by leading rail insurers, to underwrite primary and excess liability for rail risks.

Key features of facility

- Global territorial appetite (other than USA) across the rail industry, for both primary and excess layer business.
- Tailored broad form coverage via the Marsh Rail Facility Policy wording.
- Competitive pricing from some of the market leading insurers.
- Substantial capacity of over US\$500 million.
- Access to strong financial security.
- Pre-agreed claims protocols.
- Rail expertise via the dedicated Marsh Global Rail Practice.
- Flexible long-term policies including low/no claims discounts or risk management bursaries.
- Terrorism – ability to provide silent (no exclusion) or affirmative cover.
- Benchmarking information available showing trends in programme limits/retentions. Analysed by geography and type of rail operation.
- Extension options – Environmental liability cover, enhanced railway inquiry costs cover, electromagnetic field cover, and drones cover.

The facility will be flexible in offering

- Variable attachment points.
- Choice of limits (up to maximum capacity).
- Renewal date selected by insured.
- Choice of currency.
- Choice of policy period.

The facility will be attractive to a wide variety of companies operating in the sector

- Owners and managers of rail infrastructure.
- High-speed rail operators and infrastructure.
- Passenger train operators.
- Mass transit and metro systems.
- Rail freight operators.
- Rail projects including public private partnerships (PPP)/private finance initiatives (PFI).
- Railroad product manufacturers.
- Rolling stock manufacturers/maintainers.
- Rolling stock leasing companies.
- Technical safety consultants for rail providers.
- Public agencies sponsoring rail services.

GLOBAL REACH:
1000+
CLIENTS*

US\$
600m+
RAIL PREMIUM SPEND*

OPERATING IN
50+
COUNTRIES*

*Based on Marsh data

About Marsh's Global Rail team

Marsh is a global leader for insurance solutions in the rail sector. We provide the full range of insurance broking, claims management, and risk consulting services to our clients:



Global rail team

Our global rail team has colleagues with many years of rail experience, including former risk managers from railway operators.



Broking

We have one of the most experienced rail broking teams in the international insurance markets – specialising in complex rail property and liability risks, rolling stock, and placing global programmes.



Global rail facility

We have dedicated insurance facilities for rail risks with London Market insurers.



Consulting

Our risk consulting team has worked on many international rail projects addressing estimated maximum loss studies, business interruption risk evaluation, business continuity planning, and risk retention levels, supported by benchmarking data and analytics.



Contractual advice

The rail sector is heavily contractually bound and Marsh has expertise with the vast array of rail contract forms.



Claims

Our claims experts have many years' experience dealing with rail claims, particularly for train operating companies. We also have a major loss claims team for complex and major rail accidents.



Construction

We have one of the most experienced and dedicated international rail infrastructure construction teams.



Train build

Our specialist team are experts in delivering bid support, contractual advice, and insurance solutions for major rolling stock procurement projects.



Thought leadership

We have a regular thought leadership programme for rail clients, providing insight and information on the most topical subjects.

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About Marsh

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