

RAILROAD PROTECTIVE LIABILITY

Our **RailPro⁺**™ product provides you with a platform to ensure your clients never come off the rails

The Balance Partnership

Railroad Protective Liability (RPL) is a contractually required coverage for 3rd parties performing work on, for, or near railroad property. The coverage is specific to the project scope and location of the work for which it is required. At Balance Partners we seamlessly bridge the gap between the needs of the Contractors and Railroads by providing the following:

Pre-Bid

- Bind-able indications with required underwriting data
- Developer/contractor specific rating matrices
- Design phase/construction phase cost savings

Post-Bid

- 24 hour formal quote turnaround
- Same day binder turnaround
- 48 hour policy turnaround
- Same day change endorsements
- 2 week project end notification

Product Offering

- ISO 00 35 04 13 Coverage Form – approved form of the Railroad Insurance Management Association
- A+ XV Carrier
- Admitted Paper
- Occurrence based form/Defense outside limits
- Low minimum premiums:
 - \$2MM/\$6MM - \$2,000
 - \$5MM/\$10MM - \$3,000
- No AP for extension endorsements (no change in CV and within calendar year)
- 24/7 railroad claims services
- Dedicated team with industry knowledge in construction and railroad industries



Contact Us

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Send Submissions to:

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At Balance Partners, we understand the transactional nature of this product and are built to provide unbeatable industry **knowledge**, **coverage**, and **service** to our industry partners.

