



RAILROAD PROTECTIVE LIABILITY – APPLICATION PROCESS FOR CONTRACTORS

Lockton Companies is pleased to offer Railroad Protective Liability (RPL) coverage through Westchester Insurance Company (Chubb) to contractors of Pioneer Railroad. The Westchester policy will satisfy the requirement for RPL included in Pioneer Railroad's *Right of Entry Process*. If you wish to apply for this coverage, please follow the procedures outlined below.

Instructions to apply for coverage:

- Complete the attached Westchester application. The document is a PDF fillable form, so you can complete online with a digital signature.
- All information must be completed. If a question does not apply, please indicate N/A.
- The application can be signed electronically through an Adobe Acrobat account. When you click into the signature line, instructions will be provided for creation of a new account.
- Email completed applications to: PioneerRPL@Lockton.com.
- Upon receipt, applications will be reviewed and provided to Chubb for policy issuance.
- If no additional information is required, policies are normally issued within 24 – 48 hours (business days).
- Policies will be transmitted to Contractor electronically, along with an invoice for the premium (payable to Lockton Companies). The Railroad will also receive an electronic copy of the policy.

Policy Highlights:

- Insurance Carrier: Westchester– admitted paper, so no taxes or fees apply
- Limits of Liability: \$2,000,000 per occurrence / \$6,000,000 aggregate
- Policy Form: ISO Railroad Protective Liability Form
- Premium: \$2,500 for projects up to \$1 million. Over \$1M rated separately
- Named Insured: Railroad entity as indicated on application

Please direct any questions to:

Application or coverage inquiries:

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Policy status or invoice inquiries:

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