

Transportation Insurance



Railroad Liability Insurance & Excess Liability Insurance for Motor Vehicle Operators

Lexington Insurance has been a leading provider of transportation casualty coverages for over 30 years. We have a proven record of delivering creative, timely solutions for a variety of casualty transportation risks, from long-haul truckers to short-line railroads. And we can take on various risks and tackle tougher, more complex exposures too. As a result, we have built a reputation as a carrier ready to respond rapidly and commit meaningful capacity. Lexington has become the trusted underwriter of some of the most significant and complex transportation accounts in the United States.

Lexington Insurance, one of the strongest and most stable excess and surplus lines insurers, has been serving the casualty market for decades. Lexington provides security, flexibility, and quality with each insurance policy.

A Transportation Industry Leader

Outstanding underwriting flexibility, impressive financial strength, and market commitment have made Lexington the market leader for casualty transportation risks, including many of the:

- Class I railroads
- U.S. regional railroads
- Larger for-hire workmen
- Nation's largest metropolitan transit authorities
- Larger hazardous cargo carriers in the U.S.
- Top household goods van lines in the U.S.

Railroad Liability Insurance

Lexington provides expansive, highly customized railroad liability protection that includes bodily injury and/or property damage, Federal Employers Liability Act (FELA), foreign rolling stock, and bill of lading coverages. Coverage can also extend to pollution incidents or evacuation expenses. As a top quality lead insurer, Lexington provides up to \$25 million in capacity.

Lexington also helps brokers round out their clients' rail insurance programs with numerous companion coverages, including excursion

coverage, contingent liability insurance, railroad protective liability insurance, terrorism liability insurance, and property insurance.

Excess Liability Insurance for Motor Vehicle Operators

Lexington provides limits up to \$25 million for a wide range of motor vehicle operators. Policies can be customized to respond to the individual needs of:

- Trucking operations including local, intermediate, and long-haul operations, such as truck-load (TL), less-than-truck-load (LTL), hazardous materials, and flatbed hauling operations. Lexington typically attaches excess of \$1 million and focuses on fleets of 50 trucks or more.
- Household goods carriers, including van lines and large van line agents
- Bussing enterprises of many types, from large tour bus operators to smaller charter, school, and commuter busses
- Specialty vehicles, including ambulances, public autos, para-transit, municipal, and miscellaneous commercial vehicles

Additional coverages are available to address specialized vehicular liability exposures and terrorism liability.

Transportation Insurance

Wrongful Termination of a Truck Driver Coverage

Lexington provides trucking operations with innovative Wrongful Termination Coverage, which pays losses the insured incurs if sued by a truck driver for wrongful termination, as defined in the policy.

The coverage endorsement serves a dual function, providing financial protection while supporting companies' efforts to promote high quality driving.

Truck Brokerage Liability Coverage

The Lexington Truck Broker Liability policy is a hybrid primary liability policy that addresses the truck broker's general liability arising out of the ownership and use of a truck by the motor carrier of a brokered cargo move in conformity with a written truck brokerage agreement.

Out Ahead of Emerging Needs

Lexington is well known for its flexibility in tailoring protection to unique risks and providing new, innovative solutions for emerging needs. An example is BusPlus,[®] an excess auto liability policy that includes coverage for sexual misconduct liability and liability arising from terrorist acts. Lexington designed this unique umbrella liability policy to respond to the broadened liability school bus operators now face. Special coverage enhancements and risk management services are also available.

Experienced, Dedicated Claims Management

Lexington provides the critical ingredients policyholders need when a claim arises. It has strong claims-paying ability, and deep experience handling liability claims for railroad and motor vehicle operators. In fact, Lexington's claims specialists are among the most experienced in the business. Time and time again, their knowledge and expertise prove pivotal in protecting a policyholder's balance sheet, as well as their reputation in complex claims and litigation.



For updates on today's rapidly changing risk landscape – and how Lexington is responding – tune into our ongoing Lexcasts[®] series at www.lexingtoninsurance.com.

Contact

For more information, please email lexcasualty@chartisinsurance.com, or visit www.lexingtoninsurance.com.

LEXINGTON INSURANCE
CHARTIS 

Lexington Insurance Company (Lexington Insurance), a Chartis Company, is America's leading surplus lines insurer. Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at <http://www.chartisinsurance.com>. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



Insuring a Green Future[®]
Lexington only prints
using recycled materials.