



RAILROAD PROTECTIVE LIABILITY PROGRAM UNDERWRITING GUIDELINES AND RATE STRUCTURES (November 2015)

All projects attached to Hudson Railroad Protective Liability Insurance Policies shall conform to the following Hudson Insurance Company (HIC) underwriting specifications:

1. Projects with durations longer than **24** months must have prior written approval by HIC Underwriting prior to quotation.
2. Coverage may not be bound subsequent to the date upon which the project has commenced.
3. The following project types are excluded:
 - a. Any project involving blasting, explosives or fireworks
 - b. Subaqueous Projects
 - c. Underground work, including subways, mines and tunneling*
 - d. Work within refineries, chemical plants, mills or grain elevators
 - e. Projects involving track work while any trains pass through the right of way
 - f. Work involving any hazardous chemicals
4. The following project types require written approval from HIC prior to quotation:
 - a. New building construction
 - b. Bridge work for risks requesting \$5,000,000 occurrence / \$10,000,000 aggregate limits
 - c. Projects in which railroad employees, except flagmen or supervisors, have been assigned
5. Contract values within the **50' Right of Way** that exceed \$10,000,000 must be approved in writing by the HIC Underwriting.
6. The carrier reserves the right to refuse any binder for ineligible exposures including but not limited to: any erroneous, incomplete or inaccurate applications.

* Clarification Regarding Underground Boring Projects follows on next page: