

OnTrack

Rail
Industry
Insurance

Assured Safety | Peace of Mind



Members of:



 square mile broking
business insurance solutions

About OnTrack



Whether you work directly on the railways, or conduct activities near the vicinity such as, clearing the vegetation by the side of the tracks, you need specific insurance to make sure your business is correctly covered. Most standard policies will exclude rail activities.

OnTrack has been specifically designed for companies who work on or near the railways.

OnTrack is a unique offering that is available **exclusively via Square Mile Broking** with meaningful benefits that protect your business in the event of a claim.

Don't take a chance on your insurance cover, talk to us today to see what we could do for you.



Who are Square Mile Broking?

Square Mile Broking are an independently owned brokerage that always put our clients' needs first. We recognise that each of our clients is unique and with this in mind we will tailor specific service standards for you and your business. These will include the day to day administration of your account as well as the handling of any claims.

Building long term relationships with our clients is the cornerstone of our business. You will always have direct access to Director level contacts, including 'out of hours' numbers as well as a specific team allocated to your account giving you the continuity that we know our clients' welcome.

Why are we different?

We break the mould of 'traditional' brokers by offering you an alternative, dynamic and innovative solution to how we approach the placement of your insurance portfolio. Our non-traditional methods have been proven to yield the best results for our clients both in terms of competitive pricing and levels of cover.

From the outset of any insurance review we undertake for you, we will obtain your objectives in relation to service, pricing and cover. We will then be totally focussed on achieving all of these, with the aim being to exceed your expectations.

We have well established relationships with all of the key and emerging Insurance markets in the City's 'Square Mile' and look for clients and underwriters to meet periodically so that a true three way transparent relationship can be established.

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Key benefits of OnTrack:

1 **Employers Liability Insurance**

Health & Safety statistics suggest that the cost to employers of accidents at work exceeds £1bn per year! RIDDOR reportable incidents were recorded at 233,000 in 2009/10.

Under the **OnTrack** facility and to help act as a deterrent for a claim being made against the company following a RIDDOR reportable injury at work (where the absence exceeds four weeks), our facility will provide for the employee's salary to be paid. This is something not available under the majority of insurance policies.

This will assist in ensuring that your claims experience is not adversely affected and in turn keep the cost of your insurances down. It also ensures that you can retain the services of the injured employee with no direct cost to yourself.

2 **Public Liability Insurance & Financial Loss Insurance**

Has your broker explained that your Public Liability Insurance only provides covers for 'injury or damage caused to Third Party persons or property'? What if you were liable for a pure Financial Loss? Standard policies would not cover this – our facility will automatically include cover for Financial Loss up-to £250,000.

3 **Corporate Manslaughter Defence Costs**

We will automatically cover you for £5m in respect of Corporate Manslaughter Defence Costs whereas many other Policies will offer you significantly less than this, with some only offering £1m. In addition we offer Directors & Officers Liability to the same level.

4 **Hazardous Work**

Red Zone Work – We automatically cover all Contractors working in this area.

5 **Premium Stability**

To offer you stability in terms of budgeting and insurance costs, we can offer you extended policy periods of 24 and 36 months, where required. Where these policies are taken we can also provide a claims rebate facility where a payment will be made to you at each anniversary, where the claims experience permits.

6 **Premium Payment Assistance**

In uncertain times it is often difficult to predict just what level of Turnover you should be forecasting to insurers for the forthcoming year. With policies typically being on a 'Minimum & Deposit' basis if you lose a Contract, or just forecast too high, you will have paid too much for your insurances with no chance of any premium being rebated to you.

To help you with this, we can offer **extremely** low Minimum & Deposit premiums. We will then work with you throughout the year to ascertain how your Turnover is progressing so as to assist with paying 'as you go', thereby avoiding any nasty shocks at year end.

7 **Policy Excess**

Is your current Public Liability excess higher than you would like? The traditional way of charging excesses is outdated and will offer you solutions to this starting at levels of just £500.

To find out more please
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