



SPECIALIST
PROFESSIONAL
INDEMNITY
INSURANCE

Professional Indemnity Insurance for Rail Professionals



- ➔ With over 1900 members in more than 100 countries, ITIC is the world's leading insurer for professionals who provide services to the transport industry.
- ➔ For more than 80 years ITIC has been offering transport industry professionals peace of mind. The experienced ITIC team working in your sector knows your business. ITIC helps to identify problems before they become issues.

Expert alignment

Who does ITIC cover?

- ▶ Railway consultants
- ▶ Railway designers
- ▶ Railway surveyors
- ▶ Track & infrastructure consultants
- ▶ Rail safety & training advisers
- ▶ Signalling system designers
- ▶ Expert witnesses
- ▶ Other railway professionals

Policy highlights

- ▶ Worldwide professional indemnity (errors & omissions) cover
- ▶ Legal defence costs insurance
- ▶ Automatic cover for subcontractors
- ▶ Contractual risk management guidance
- ▶ Quality loss prevention advice
- ▶ Support from worldwide network of correspondents
- ▶ Discretionary insurance adjudicated upon by fellow transport industry professionals
- ▶ No external shareholders
- ▶ Mutual dividends paid at renewal over the last ten years
- ▶ Underwritten with industry knowledge

The above list is merely to show examples of the areas ITIC covers. If your particular field is not included, just contact ITIC to discuss your needs.

Beijing | Bermuda | Hong Kong | The Isle of Man | London | New Jersey | San Francisco | Shanghai | Singapore | Sydney

ITIC
IS MANAGED
BY **THOMAS
MILLER**

For further information on any of the products, services or cover provided by ITIC contact Charlotte Kirk at:
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...because everyone makes mistakes

Any specialist within rail sector services, facing any day-to-day exposure to risk, can rely on ITIC to help mitigate the risk. To demonstrate potential liabilities in this sector, the following claims scenarios may be helpful.

➡ Railway Consultant

Proving your point to validate your actions

A health and safety consultant delivered a training programme for staff working in the rail industry. He received a letter from lawyers claiming to act for the family of a railway engineer who had been killed in an accident at work. The lawyers alleged that the engineer's life would not have been lost had the team of workers correctly implemented appropriate health and safety procedures they had received from the consultant. A significant sum in damages was sought.

ITIC helped the consultant prepare a response. This involved a review of the training that took place, the emphasis placed on the actions of team members, and an analysis of the events leading to the accident. ITIC drafted a detailed reply. No response was received and the claim, and threat of litigation, was eliminated.

➡ Railway Surveyor

Solutions negate problems

A firm of surveyors specialising in mapping and surveying railway infrastructure had a sustained period of staff illness during a popular holiday period. This left the firm short of surveyors experienced in the use of specialist survey equipment.

An important contract was close to completion and a team of less experienced surveyors was given the task of completing the survey. Subsequently the contractor reviewed the data provided, and alleged that it was inaccurate and unusable. The contractor threatened to instruct solicitors to pursue a damages claim. Together with ITIC, the firm of surveyors agreed to appoint an independent consultant to analyse the data and report on its value. This process showed that the survey data was accurate. This encouraged the contractor to drop the claim.

➡ Railway Designer

Making it right if it's wrong

A railway design engineer designed a new form of switch lever for a major manufacturer of rail components. The design was tested and certified. The new switch entered production and was installed in a new rail system. Subsequent operational failures were encountered when used in extreme temperatures. The contractor who had installed the new switch system appointed solicitors to seek compensation from the design engineer, alleging negligent design. Legal proceedings commenced.

Together with ITIC, the design engineer located an independent party who could analyse the design process, subsequent manufacture and installation. This expert testimony was critical in establishing that the operational failures were caused by improper installation, not negligent design. The cost of the investigation and defence were covered in full by ITIC.



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