

Railway Contractors Insurance Scheme

CAUNCE
O'HARA

THE BUSINESS
INSURANCE BROKERS



Insuring railway contractors throughout the UK

Counce O'Hara were the pioneers of online insurance policies for freelancers and contractors in 1997. We are proud to be able to directly offer online railway contractor insurance policies through our Rail Scheme.

Cover Provided

- Professional Indemnity Insurance – up to £5million
- Employers Liability Insurance – up to £10million
- Public/Products Liability Insurance – up to £5million
(Optional £10million cover to be referred to our underwriters)

Acceptible Criteria For Cover

- Turnover or fee income of less than £250,000 pa.
- A maximum of 5 employees.
- No claims or circumstances in the last 3 years.
- Need to be a UK-based company.
- All UK-based work – no overseas exposure.
- No previous insurance cancelled or declined.
- Work as part of a team, with no sign-off responsibility for work undertaken.



Risk Classes

Rail professions with access to cover under the Rail Scheme have been segmented into categories of risk using a simple traffic light rating. **Green** = Low level of risk. **Amber** = Moderate level of risk. **Red** = High level of risk. See the next page for a full list of the professions eligible for cover.

Benefits of insuring with Counce O'Hara

- Competitive pricing
- Dedicated handlers to assist with your queries
- Documents issued instantly via e-mail
- Access to your own claims team
- Cover for legal defence costs and compensation bills
- Monthly payments
- Award-winning Customer Service
- Award-winning Broking Services

NEED A QUOTE?
**Call our award
winning Schemes
team today on:**
0333 321 1403

Counce O'Hara & Co Ltd is authorised and regulated by The Financial Conduct Authority under firms reference number 306183.



Railway Contractors Insurance

We cover all of these professions

For further information about your insurance category and for a quotation please call our award-winning schemes team on **0333 321 1403**

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GREEN Low risk

Alternative transport officer
Area controller
Asset engineer
Cartographer
Catering logistics officer
Closed circuit tv cctv operator
Communications and control systems engineer
Crew manager
Customer service attendant
Depot manager
Duty officer
Engineering technicians and draftspersons
Environmental scientist
Environmental engineer
Estimator
Facilities management officer
Freight liaison officer
Geotechnical engineer
Human resources HR officer
ICT manager and ICT project manager
Industrial relations workplace relations officer
Learning and development officer
Marketing officer
Multimedia specialist
Operations and service delivery staff
Payroll officer
Property manager
Purchasing officer
Rostering officer
Scada engineer
Station manager master
Stores clerk
Train monitoring officer
Train planner
Training officer
Transport officer

AMBER Moderate risk

Chief engineer
Civil and structural engineering associate
Civil engineer
Civil engineering draftsperson
Civil engineering technician assistant
Civil engineering technologist
Construction project manager
Design engineer
Electronics and communications technician
Electronics engineer
Engineering manager
Engineering assistant
Fire officer
Investigations officer
Network controller
Operational engineer
Project manager
Project planner
Protection engineer
Radio communications technician
Setting out engineer
Structural engineer
Systems control engineer
Technical officer
Technical surveyor surveying technician
Telecommunications and control systems workers

RED High risk

Air conditioning and refrigeration mechanic
Assistant engineer
Boiler maker
Brake mechanic
Cable jointer
Construction workers
Electrical engineer
Electrical linesperson
Electrician
Electrolysis technician
Fitter and turner
Maintenance engineer
Mechanical engineer
Mechanical signaller
Mechanical trades
Metal fabrication trades
Panel beater
Rolling stock engineer
Sheet metal worker
Signal box manager
Signalling engineer
Substation electrician or technician
Track engineer
Vehicle body builder