



2025

NORTH AMERICAN RAILCAR OPERATORS ASSOCIATION (NARCOA)
COMMERCIAL INLAND MARINE
INSURANCE APPLICATION

Insured Name:		Effective Date:		PAGE	1
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INSTRUCTIONS

A minimum of 100 cars must be insured before physical damage coverage will be written. If NARCOA applications received total less than 100 cars, the program will be cancelled and premium checks will be returned.

You must provide a "unique" description of the motorcar that distinguishes it from any other motorcar you own. **Effective date of coverage** will be the date the application & payment is received by USIS, but no earlier than the term's renewal date.

\$500 deductible applies per car. Note: Values > \$20,000 subject to increased deductible.

CARRIER: HANOVER INSURANCE GROUP, A.M. BEST RATING "A"

PREMIUM CALCULATION

MOTORCAR VALUE	\$5,000 or lower	\$5,001 to \$10,000	\$10,001 to \$20,000	\$20,001 +	Hi-Rail Vehicle
ANNUAL PREMIUM *PER CAR	\$107	\$171	\$240	<i>Refer to Company</i>	\$201

INSURED INFORMATION

Insured Name					
e-mail					
Phone #1		Phone #2		Fax #	
Mailing Address					
City		State		ZIP	

ANY LOSSES IN THE LAST 5 YEARS? YES NO

To report new losses or if you are a new NARCOA member, please inform United Shortline Insurance direct at (989) 738-6400.

MOTORCAR SCHEDULE

Complete Description of Insured Motorcar Year, Make, Model, Serial Numbers &/or Identifying marks unique to the motorcar	Motorcar Value	Premium
#1		
#2		
#3		
#4		
HiRail #1		
HiRail #2		
	Hi-Rail Total	»»»
	Sub-Total from Page 1	»»»
*Continue to page 2 for additional motorcars.	Sub-Total from Page 2	»»»

Total Premium »»»

This information is not a representation that coverage does or does not exist for any particular claim or loss under any policy. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

***NO REFUNDS or RETURN ON PREMIUM**



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Insured Name:	Effective Date:	PAGE 2
MOTORCAR SCHEDULE (continued)		
Complete Description of Insured Motorcar <small>Year, Make, Model, Serial Numbers &/or Identifying marks unique to the motorcar</small>	Motorcar Value	Premium
#5		
#6		
#7		
#8		
#9		
#10		
#11		
#12		
#13		
#14		
Total Premium for Motorcar's #5 - #14: transfer total to page 1 totals		»»

POLICY INFO	What is Inland Marine / Rolling Stock coverage?			
	1st party coverage for damage to your motorcar caused by covered perils such as collision, overturn, derailment, fire, vandalism, etc.			
	Carrier	Hanover Insurance Group (AM Best Rated "A")	Valuation	Actual Cash Value
	Co-Insurance	80%		
	› Add'l Acquired Property	Up to \$250,000	› Pollutant Clean-up & Removal	Up to \$25,000
	› Valuable Papers & Records	Up to \$50,000	› Fire Protective Systems	Up to \$75,000
	› Fire Dept Service Charge	Up to \$25,000	› Rerailment Expense	Up to \$25,000
	› Debris Removal	per policy form	› Communication equipment covered while in use with railcar.	
	Values exceeding members limits can be submitted for underwriter approval. Coverage for Hi-rail vehicles is in effect only while the vehicle is being operated on railroad tracks.			
	Who do I contact in the event of a claim?			

You may contact the Hanover's claim department direct at 800-628-0250, prompt 2.

However, it may be easier to file the initial report through United Shortline Insurance Services AT 989-738-6400.
 (Because there are many members endorsed to NARCOA's policy, Hanover's claims department may be a little baffled if a member attempts to report the initial claim. USI will be able to provide the "missing links".)

Insured Signature _____ Date _____

Printed Name _____

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