



**We are the UK's leading RISQS
accredited specialist rail industry
insurance broker, acting for 230+
railway companies of all types
from Scotland to Kent**

www.jjrail.co.uk



NO
TRESPASSING



Passengers
are not permitted
beyond this point.
Use the subway or
footbridge to access
other platforms



DANGER

Risk of
serious injury
or even death.



STAFF
ONLY

Staff permitted to
access the track
must comply with
safety instructions

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A rail worker in an orange high-visibility suit and white hard hat stands on a platform. He is carrying a blue bag with the word 'LOOKO' on it. The background shows a railway track with overhead power lines and other workers in the distance.

A rail worker in an orange high-visibility suit and white hard hat stands on a platform. He is facing away from the camera, looking towards the railway tracks. The background shows a railway track with overhead power lines and other workers in the distance.



JOBSON
JAMES RAIL

THE RAIL BROKER

1. Introduction to Jobson James Rail



There is no substitute for knowledge and experience when providing specialist insurance programmes for railway companies. Jobson James Rail provides a high level of rail and insurance expertise, which is why our rail client base is growing year-on-year.

240+
RAIL CLIENTS

OUR RAIL CLIENTS ARE
SPREAD ACROSS THE **UK,**
IRELAND, MIDDLE EAST
AND **AUSTRALIA**

OUR HEAD OFFICE
IS IN **BIRMINGHAM**



OUR LARGEST RAIL
CLIENT TURNOVER
IS £65M

**JOBSON
JAMESRAIL**
THE RAIL BROKER

1. Why Choose Us?



KNOWLEDGE

What singles us out as the **preferred insurance broker** for railway companies, is our **comprehensive knowledge** of the rail industry, its risks and the cover needed to **provide complete protection**.



BESPOKE SOLUTIONS

We are highly experienced in analysing railway supplier contracts, to identify areas which leave the client vulnerable to uninsured risks. We then create a **bespoke insurance programme**, which covers our rail clients for all of their needs.



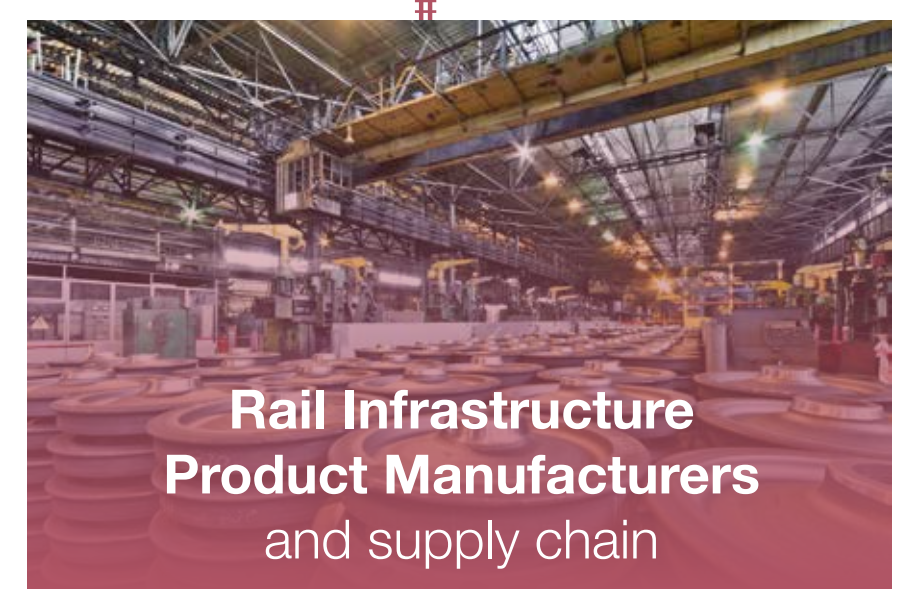
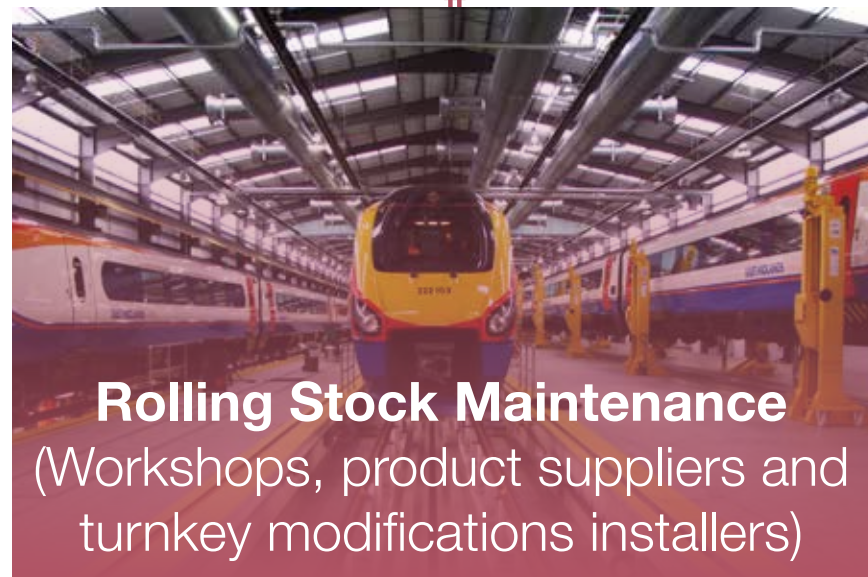
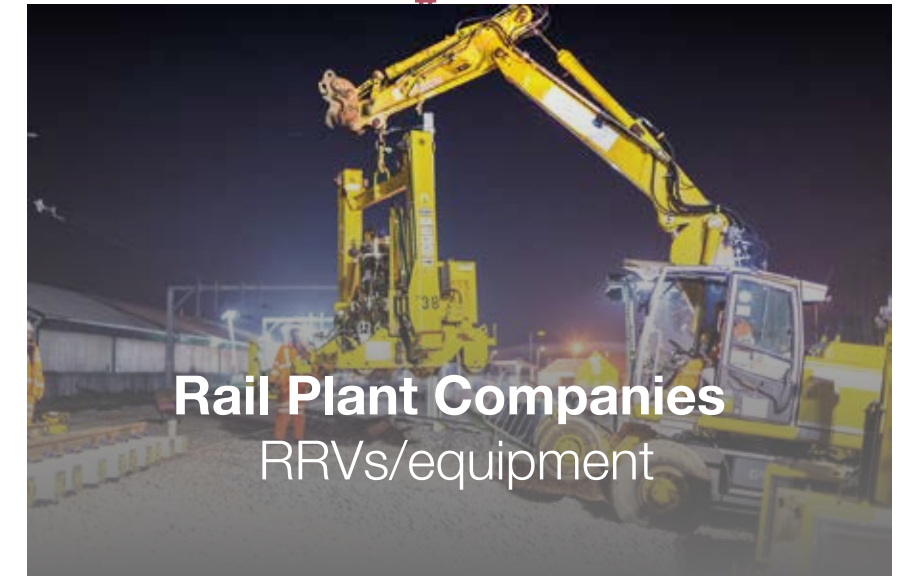
COMPETITIVE

We saved one RRV company **over £211,000** on their EL/PL renewal premium – the result of four months of work to understand, analyse and strategically present the business professionally to niche rail insurers. Most of our rail clients save a significant amount of money with us, and yet we widen the cover.

OUR ACCREDITATIONS & MEMBERSHIPS



2. Who Do We Insure?



3. What We Do

At Jobson James Rail, we have the expertise to find the right insurer partners for our clients and negotiate preferential terms at lower premiums, whilst often providing wider cover.



We write a bespoke presentation for your approval, upon which our quotations are then based, disclosing all material facts.



We have **extensive experience** of providing competitively priced insurance solutions for a variety of companies within the rail industry.



We have strong relationships with specialist rail insurers.



We highlight **good risk management** to negotiate better terms.



Our experienced in-house claims team, managed by our qualified barrister, ensures we provide the **right technical advice** for our rail clients.



We have strong relationships with rail specialist claims investigators and loss adjusters and we have experience working with the **RAIB** and **RSSB**.



Personal service, no call centres and **attention to detail**. Regular face-to-face meetings so your insurance evolves with you.

3. Insurance Protection We Provide

Asset Protection – Property Insurance

- Premises, machinery, fixed and mobile plant including RRVs – for manufacture, maintenance and use trackside
- Rolling stock and other assets
- Materials, tools, plant and customers goods within vehicles, compounds and in the cess

Business Continuity and Revenue Protection

- Revenue and/or gross profit
- Customer/supplier dependence
- Employee infidelity – physical assets and treasury functions
- Insurance of your customer debts and performance bonds

Legal Liabilities – Statutory, Non-Statutory and Contractual

- Employee and contractor injury
- Third party property damage up to ORR £155M PL required limits
- Motor Fleet
- Plant hire liability under CPA and HAE contracts
- Professional Indemnity any one claim or aggregated
- We can provide cover to match onerous ROSCO terms and conditions
- Product liability for Network Rail approved products

4. Our Senior Rail Advisors



Keven Parker
Client Director

Keven Parker is a Chartered Risk Manager, NEBOSH qualified and is also a member of the Permanent Way Institution.

Keven joined Jobson James in 2011 after 10 years at Willis, the Global Broker, and set up Jobson James Rail. With a keen interest in all things railway from childhood, allied to a substantial knowledge of railways built up over a 30-year career in risk and insurance, he has grown Jobson James Rail from humble beginnings to a major broker working for over 230+ railway companies of all types across the UK, Middle East and Australia.

email: keven.parker@jjrail.co.uk

call: 07816 283 949



Clare Brecknell
Client Director

Clare has 30 years' experience in business insurance for a variety of industries, but it wasn't until 2015 that she began to focus on specialist insurance for the rail industry.

Upon joining the company, Clare's role saw her working mostly with railway contractor and rolling stock clients. Her ability to understand the complex needs of these clients and provide precise insurance solutions, led to her appointment as Director of Jobson James Rail. Clare has developed a specialism in railway infrastructure.

email: clare.brecknell@jjrail.co.uk

call: 07794 019 669



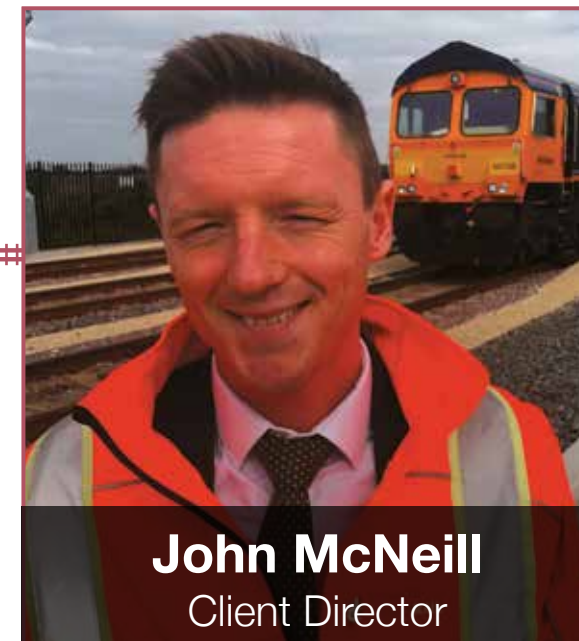
Tim Smith
Client Director

Tim is NEBOSH qualified and comes to the company with widespread experience in commercial insurance broking, having been promoted to a senior broking role prior to joining Jobson James Rail.

Tim creates bespoke, risk management-led insurance programmes that analyse the exact risks his clients face and how they are managed. His approach to broking has seen him achieve extremely competitive results time and time again for his clients, whilst ensuring that cover is provided to pinpoint accuracy. Tim has developed a specialism in railway plant and design liability.

email: tim.smith@jjrail.co.uk

call: 07493 868 305



John McNeill
Client Director

John McNeill is the newest member of the rail team. John has 15 years' experience in the insurance industry and was born in Northern Ireland. He has previously worked for a number of national and international brokers.

Much of his work since he joined has been in relation to our Irish rail clients. John is developing a specialism in rolling stock and design and manufacture contracts as well as infrastructure companies that work in all stages of GRIP. He is a keen golfer when he gets time away from giving advice on railway contractual liabilities.

email: john.mcneill@jjrail.co.uk

call: 07867 459 054

5. Case Studies

RAIL PLANT AND CIVILS PRINCIPAL CONTRACTOR – £65M TURNOVER CASE STUDY



This client is one of the UK's leading Plant/RRV providers and a Multidisciplinary Principal Contractor carrying out PWAY, Civils, M&E, S&T and OLE projects directly for Network Rail and as a sub-contractor to other PCLs.

Following a detailed review of their insurance cover, Jobson James Rail identified that premiums were unreasonably high, as were the policy excesses in respect of plant, motor and third party liability claims. We pointed out numerous, rail-relevant gaps in cover which had left the client both uninsured for day-to-day exposures and in breach of a contract had an accident/claim occurred. The client had received very little support from their previous broker in the management of claims (particularly motor) and they did not know of the current position on many of their claims.

Jobson James Rail carried out a detailed fact find to carefully understand the risks that the business faces and the excellent systems that are in place to manage these risks. We suggested further methods of reducing risk that the business has since adopted. We wrote a 33 page risk report describing this in detail and we analysed their contracts to understand their contractual liabilities. We used this information to sell our client to underwriters and successfully negotiated substantial premium savings and an enhanced retrospective premium rebate for the expiring policy year by an additional £95,000 that would not have previously been paid by insurers.

EL/PL rates were reduced by 25%, Fleet rates by 39%, Excess PL rates by 32% plus further reductions resulting in a premium saving of over £211,000 compared to the previous broker's rates. The larger policy excesses were also reduced, gaps in cover closed and Business Interruption extended to insure incidents both on sites and in transit.

Jobson James Rail agreed to work closely with the client moving forward and conduct regular review meetings with all divisions of the business to ensure that the insurance programme evolves as the business grows.



**BETTER TECHNICAL
ADVICE FROM A
SPECIALIST BROKER**



**£211,000
PREMIUM SAVING**



**33-PAGE RISK REPORT
TO INSURERS SO ALL MATERIAL
FACTS DISCLOSED**



**FULL CLAIM SERVICE
REGULAR REVIEW MEETINGS
FREE CONTRACTUAL LIABILITY ANALYSIS**



**WORKS AND PLANT EMPLOYERS
& PUBLIC LIABILITY PI, FLEET,
PROPERTY & BUSINESS INTERRUPTION**



**GAPS IN
COVER CLOSED**

**JOBSON
JAMES RAIL**
THE RAIL BROKER

5. Case Studies

NATIONAL CONCRETE & CIVILS CONTRACTOR – £50M TURNOVER CASE STUDY

This client is a £50m turnover concrete and civils contracting business with 25 per cent of its operations concentrated in rail.

Before working with Jobson James Rail, the business was tied into a three-year deal with an insurer which increased the company's premium by 30 per cent because of the perceived high risk of rail work.

Jobson James Rail conducted a site audit and interviewed the contractor's senior management team to put together an in-depth 25-page summary of the business, highlighting its safety and training investment and systems. The end result of taking the time to fully understand the business's operations and its exact risks was a premium saving on employee liability and public liability of £178,000 per annum, which represented a 42 per cent saving.

Jobson James Rail also analysed every RIDDOR in the last five years and described carefully to insurers how health and safety systems had been improved to mitigate repeat incidents.



**£178,000
SAVING ON
INSURANCE PREMIUM**



**42%
SAVING**



**25-PAGE RISK REPORT
TO INSURERS SO ALL MATERIAL
FACTS DISCLOSED**



**EMPLOYERS LIABILITY
PUBLIC LIABILITY**

**WORKS & PLANT
DIRECTOR'S LIABILITY
MOTOR FLEET**



**BETTER TECHNICAL ADVICE
FROM A SPECIALIST BROKER**



**SITE VISIT
CONDUCTED**

**JOBSON
JAMES RAIL**
THE RAIL BROKER

5. Case Studies

RAIL SIGNALLING CONTRACTOR - £14M TURNOVER CASE STUDY

This client is a specialist rail civils contractor working on signalling upgrade projects with 90% of their business in the rail industry. Its Liability and Works insurances had key exclusions which were very onerous for the business.

Jobson James Rail did a cover gap analysis of their insurance, carried out a site survey of one of their rail signalling sites and spoke with their site management. In addition, we interviewed the head office management team to understand how risk was managed in the business and the quality of their accreditations and training.

We then went to market to secure insurers' quotations with a 30-page detailed risk presentation that the client has signed off as presenting them professionally to market.

Jobson James Rail secured a £44,000 premium reduction across their insurances which equated to 52% of the expiring premium of last year's rates used on this year's estimates. Our contract of service includes contract checking and we have advised them on approximately 20 contracts, specifically on the contractual liability clauses and the onerous terms therein being passed down from Tier 1 contractors and the state railway institutions so they know what liability they have accepted which is backed by insurance and which is not.



**£44,000
SAVING ON
INSURANCE PREMIUM**



**52%
SAVING**



**EMPLOYERS LIABILITY
PUBLIC LIABILITY**

**WORKS & PLANT
DIRECTOR'S LIABILITY
MOTOR FLEET**



**30-PAGE RISK
REPORT TO INSURERS**



**BETTER TECHNICAL ADVICE
FROM A SPECIALIST BROKER**



**SITE VISIT
CONDUCTED**

**JOBSON
JAMES RAIL**
THE RAIL BROKER

5. Case Studies

RAIL LABOUR SUPPLY & PACKAGES CONTRACTOR - £11M TURNOVER CASE STUDY

This is a specialist rail contractor with six different revenue streams: labour supply, railway training school, safety package contractor providing products and staff to operate rail safety systems, rail civils packages contracting and general rail consultancy.

We found that the client's Liability and Works insurances did not match its business activities and the company was exposed for key areas of activity. Jobson James Rail analysed the cover they had, carried out a critique of their terms and conditions recommending alterations to reduce/mitigate their liability to protect their insurance claims experience and interviewed their head office management team to understand how risk was managed in the business and their investment in accreditations and training.

We compiled a 20-page risk analysis that our client was happy with and secured competing quotations from specialist rail insurers. We secured a £40,000 premium reduction across of their insurances which equated to 37% of the expiring premium of last year's rates used on this year's estimates.

We meet the client quarterly and we are helping them by ensuring that the insurance keeps pace with their fast-growing and evolving business.



**£40,000
SAVING ON
INSURANCE PREMIUM**



**37%
SAVING**



**20-PAGE RISK
REPORT TO INSURERS**



**EMPLOYERS LIABILITY
PUBLIC LIABILITY**

**WORKS & PLANT
DIRECTOR'S LIABILITY
MOTOR FLEET**



**BETTER TECHNICAL ADVICE
FROM A SPECIALIST BROKER**



**TERMS & CONDITIONS
ANALYSED**

**JOBSON
JAMES RAIL**
THE RAIL BROKER

5. Case Studies

SPECIALIST RAIL 'CONTRACT LIFT' SERVICE PROVIDER £10M TURNOVER CASE STUDY



This is a specialist and rapidly growing rail contract lifting business, working predominantly with Network Rail and their Principle Contractor Licence holders. After only one meeting, the client decided to appoint Jobson James Rail as their broker on all classes of insurance with immediate effect, due to our specialist rail knowledge, the quality of our people and the quality of advice provided in the meeting.

We then analysed all insurance contracts for suitability of cover and pricing and it quickly became apparent that the previous broker had placed the insurance contracts the year before at prices we felt were uncompetitive.

We wrote a bespoke 17-page broking presentation about the business that explained the risks that the business faced and how they were managed to a high standard, which we issued to the client for sign-off and then to insurers upon which to base their quotations. The presentation helped us convince underwriters that they could go far lower with their rating than previously possible.

As a result of our unique, risk management-focused approach, we reduced the Employers' Liability premium by 35%, the Public Liability premium by 32%, the Motor Fleet by 25% and the Owned/Hired in Plant by approximately 40%, despite increasing cover for goods on hook and widening the cover for machinery movement.

We also realigned the insurance policies so that all policy renewal dates coincided on the same day each year, simplifying the administration of the programme for the client.



**£50,000
SAVING ON
INSURANCE PREMIUM**



**30 - 50% PREMIUM SAVINGS
ON EACH CONTRACT**



**BETTER TECHNICAL ADVICE
FROM A SPECIALIST BROKER**



**17-PAGE RISK REPORT
TO INSURERS SO ALL MATERIAL
FACTS DISCLOSED**



**HAPPY TO
RECOMMEND**

**JOBSON
JAMES RAIL**
THE RAIL BROKER

6. Rail Infrastructure Networking

Bringing railway infrastructure companies together, and putting your business on the right track to success.

Jobson James Rail created Rail Infrastructure Networking (RIN), a unique, quarterly nationwide event bringing rail company directors and business development managers together, to meet and discuss potential opportunities. We run four events a year in London, Wigan, Derby and York.

- Free to attend
- Footfall 500+, 250+ railway companies represented
- 100+ exhibitors
- Jobson James Rail is at the heart of the Rail Industry
- Jobson James Rail is also lead sponsor for a new, separate event called Rolling Stock Networking (RSN) which was introduced in 2019



www.rinevents.co.uk



www.rsnevents.co.uk

**JOBSON
JAMES RAIL**
THE RAIL BROKER



Overview of Jobson James Rail

- We insure and are members of the Railway Industry Association (RIA)
- Active Member of Rail Alliance and we insure and are Members of the Permanent Way Institution (PWI) and Rail Forum Midlands
- We attend Innotrans in Berlin every two years (September), the largest Rail Expo in the world
- We exhibit at Rail Live, the UK's largest rail contractor event held at Long Marston rail terminal, Warwickshire
- Part of the Aston Lark group, which has 850 staff and over 30 offices around the UK and Ireland and has been awarded Chartered Insurance Broker status by the Chartered Insurance Institute.
- We share our broking presentation with you to prove we understand your business and remove any risk of misrepresentation or non-disclosure of a material fact by you to your insurers
- We aim to be close to your operational management because we want to help you operate a safe business to keep premiums low and stable
- We can carry out a review of your contracts to advise you if you are accepting any onerous liability which is not backed by your insurance cover.
- Organiser of www.rinevents.co.uk, founded to help our rail clients make new connections and grow their businesses

We know the rail industry and we would love to come and speak to you...

Contact Us



0121 452 8717



info@jjrail.co.uk



Jobson James Rail



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