



HF 3896 Motor Carriers of Railroad Employees

MN Statute 215.0255 is a great piece of legislation for railroad worker safety. Unfortunately, it is disregarded by some of the railroads and not complied with. HF 3896 increases the amount of uninsured/underinsured coverage required and adds penalties to the existing statute which will bring the offending railroads into compliance with Minnesota law.

The job of a railroad worker is incredibly dangerous. This is a well-known fact. What isn't as well known, is railroad train crews spend a lot of time in deadhead transportation on Minnesota's roadways. These trips are made during all hours of the day and night, and during any type of weather experienced in our state. We're on rural two-lane roads at bar close and crossing the metro during rush hour.

The current 5-million-dollar liability requirement is appropriate, but the 1 million dollar minimum uninsured/underinsured motorist coverage has become outdated and should be increased to 5 million dollars. As the railroad companies have subcontracted this work and tried to pass off liability, workers still need to be covered.

When a vehicle transporting railroad crew members is struck by another driver, the railroad employees have few options. They are not entitled to worker compensation and must, under federal law, find fault to be compensated. If the railroad did nothing wrong and the subcontracted van company did nothing wrong, it falls on the other motorist's insurance and the uninsured/underinsured coverage of the subcontractor to make up the difference.

The multibillion dollar railroad companies have attempted to transfer liability to their subcontractors and it is necessary and appropriate for Minnesota to require this insurance coverage.

Please support HF 3896, increasing the 15 year old required 1 million dollar uninsured/underinsured motorist coverage, to a more time appropriate 5 million dollars.

Reach out to Nick Katich with SMART-TD for more information.
(218) 310-7401 or sld@smart-td-minnesota.org