

# USL&H Business Program

## WORKERS' COMPENSATION APPETITE GUIDE

Our carrier provides Workers' Compensation coverage for a range of industries, from energy and maritime businesses to high-hazard operations with the potential for severe injury. They also cover cross-state, multi-jurisdictional exposures in a simple policy.

We have the knowledge and expertise to help businesses with unusual exposures maximize value from even the most complex risks.



## SUBMISSION GUIDELINES

### Residential and Commercial Subcontractors

- Marine Construction
- Shipbuilding and Repair
- Stevedoring
- Terminals
- Marine Fabricators
- Pilot Services
- Towing Services / Tugs
- Oil & Gas Service Contractors
- Millwrite - Crane Maintenance
- Pleasure Craft / Yacht Builders
- Marinas

### Territory Available

- West Coast, including Alaska and Hawaii
- Gulf Coast (Florida referral)

### Restricted Classes

- Asbestos or Lead Abatement
- Demolition Contractors
- Driving (if more than incidental)
- Employee Leasing / Temp Agencies / PEOs
- Ship Breaking
- Tank Cleaning
- Catering Contractors
- No new ventures, risk must have three years of experience

### Submission Requirements

- ACORD workers' compensation application
- Currently Valued loss runs for five prior years
- Ex Mod between .60 and 1.50
- USL&H Supplemental Application

### Coverages Available

- State Act Workers' Compensation (required for all employees)
- U.S. Longshore and Harbor Workers' Compensation, including all federal Extensions
- Maritime Employers Liability - \$1M

### Programs

Guaranteed Cost

## PREMIUMS

- Minimum Premiums: \$10,000 EAP (No required USL&H payroll. However, the risk must be marine-related or the account requires USL&H endorsement, even on an "if any" basis.)



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