

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 single policy.

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



SUBMISSION GUIDELINES

Eligible Classes

- Marine Construction
- Shipbuilding and Repair
- Stevedoring
- Terminals
- Marine Fabricators
- Pilot Services
- Towing Services / Tugs
- Oil & Gas Service Contractors
- Millwrights - Crane Maintenance
- Marinas

Territory Available

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

Restricted Classes

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

Submission Requirements

- Acord workers' compensation application
- USL&H Supplemental Application
- Currently Valued loss runs for five prior years

Coverages Available

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

Programs

Guaranteed Cost

PREMIUMS

- Minimum Premium: \$10,000 EAP
- Maximum Premium: \$100,000 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")



 BROKERAGE

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