

Marine Contractors Coverage - Insurance Self Check Up

Line of Coverage	What Does It Cover?	Recommended Limits	Do I Need?	Do I Have?
Workers Compensation*	Your legal responsibility to employees in your office, warehouses, yards and other non-waterfront locations.	Statutory	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Longshore (USL&H)*	Your legal responsibility to employees working on, over or in areas "adjoining" navigable waters.	Statutory	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employers Liability*	Insurance that covers an employer's liability for bodily injury to employees occurring within the scope of their employment when that liability is not covered by workers' compensation.	\$100,000 basic limits included in all W.C. Policies	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Protection & Indemnity* (aka P&I) (other than crew)	Your liability to the public arising out of the operation of any boat/vessel. Includes Bodily Injury, Third Party Property Damage, and in most cases removal of wreck.	\$1,000,000	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Crew / Maritime Employers Liability*	Your liability to your employees working on or from vessels. Often referred to as Jones Act coverage, this is only one of a handful of maritime remedies. Coverage can be provided under a P&I policy or by a separate MEL policy.	\$1,000,000	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Hull / Equipment*	Physical Damage to your owned or leased vessels, barges, contractors equipment etc. Most policies only provide coverage for listed items, so double check everything you own is listed and items leased/rented can also be included.	Current Values	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Marine General Liability*	Your liability to the general public arising out of your work being performed in a marine job, including products / completed operations for liabilities after the work is completed. Many marine policies can also cover an incidental amount of non-marine work IF the insurance company is aware of it up front.	\$1,000,000	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Pollution*	Your legal liability to clean up any oil, fuel or other pollutant you discharge or spill from a vessel.	\$1,000,000	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Excess / Umbrella / Bumbershoot*	Excess liability for limits over the P&I, Employers Liability, Marine General Liability, Crew/MEL and Pollution coverages listed above. Check ALL underlying policies are covered.	As high as you can reasonably afford	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Auto Liability	Auto Liability insurance protects you against the cost of damage and injury that you cause to another in an automobile accident, EVEN IF THE VEHICLE IS NOT OWNED by the business. It is actually made up of two different policies, Bodily Injury liability, and Property Damage liability. Bodily Injury insurance protects you from the cost of personal injury to others, and Property Damage insurance protects you from the cost of damage you cause to any physical property.	\$1,000,000	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Auto Physical Damage	Physical damage to vehicles you own or lease.	Current values	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employment Practices Liability Insurance	Protection against claims made by employees, former employees, or potential employees. It covers discrimination (age, sex, race, disability, etc.), wrongful termination of employment, sexual harassment, and other employment-related allegations.	\$1,000,000	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Commercial Liability / Excess Liability	If you do a significant amount of non-marine work, your marine general liability carrier may exclude the non-marine work and require that you obtain a separate DRY policy to cover the same liability to your non-marine customers.	\$1,000,000	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Do your subcontractors / business partners have the same level of coverage?
If not, You may be insuring them!

DISCLAIMER:

*Not only are policy forms, clauses, rules and court decisions constantly changing, but each risk is unique and policy forms and conditions vary from company to company and state to state. This checklist is intended as a general guideline and may Not apply to all situations. **JBW shall not be liable or responsible to any individual or entity with respect to any loss or damage allegedly caused directly or indirectly resulting from the use of this checklist.***

Once you have completed the checklist, save as a PDF and attach it to your email.
For a prompt response, please email the completed form to **greg@JohnBWright.com**.