



Marine Contractors Coverage Checklist

Use this checklist when you're evaluating a contractor account that involves any work near, over, or on navigable water, even if the client doesn't consider themselves a "marine contractor."

	Section	What does it cover?	Recommended Primary Limits	Exposure Exists?	Currently Covered?
Your People	Workers Compensation	Your legal responsibility to employees in your office, warehouses, workshops, and non-waterfront locations.	Statutory	Yes	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	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.	\$1mil	Yes	Yes <input type="checkbox"/> No <input type="checkbox"/>
	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.	\$1mil	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.	\$1mil	Yes	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Crew P&I	Coverage for bodily injury to the Master and Members of the crew of owned or operated vessels.	\$1mil	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Your Liabilities	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. Don't test at time of claim.	\$1mil	Yes	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Commercial General Liability	If you perform 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 from your non-marine work.	\$1mil	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	P&I (Protection & Indemnity)	Your liability to the public arising out of the operation of any vessel. Includes Bodily Injury, Third Party Property Damage, and, in most cases, removal of wreck.	\$1mil	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Vessel Pollution	Your legal liability to clean up any oil, fuel or pollutants you discharge or spill from a vessel.	\$1mil	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Land Pollution	Liability protection resulting from damage cause by hazardous waste materials, typically covering the costs associated with clean-up of soil, ground water or property.	\$1mil	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Excess/Umbrella	Excess liability for limits over the P&I, Employers Liability, Marine General Liability, Crew/MEL and Pollution coverages listed above. Check ALL underlying liability policies are included.	As high as you can afford or required by contract	Yes	Yes <input type="checkbox"/> No <input type="checkbox"/>

Section

What does it cover?

Recommended
Primary LimitsExposure
Exists?Currently
Covered?

	Auto Liability	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 consists of two coverages: Bodily Injury liability and Property Damage liability.	\$1mil	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Professional Liability / E&O	Professional liability insurance, (AKA Errors and Omissions, or E&O insurance) helps cover you if you are found negligent in the professional services you provide which would cause financial harm to your customers. This is most commonly applicable for services like Design, Engineering, Surveying and similar “professional” types of services.	\$1mil	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Your Assets	Hull	Physical Damage to your owned, chartered, or leased vessels, barges, 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 agreed values	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Builders Risk	Intended to cover a vessel and related property and materials from the start of construction through the final delivery to the customer. Coverage can be placed for the builder or owner of the vessel and insures against physical loss or damage to the vessel, Collision Liability and Protection & Indemnity exposures during sea trials and delivery.	Completed value of vessel	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
		Intended to cover docks/piers/seawalls and related property and materials from the start of construction to the finished result. Coverage can be placed for the builder or owner of the structure and insures against physical loss or damage, along with collision liability.	Completed value of structure	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Equipment	Physical Damage to your owned or leased 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, as well as coverage over-water.	Current values or Replacement Cost	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Property	Coverage for high hazard and waterfront property. Docks and piers separate or included in the main property policy.	Current values or Replacement Cost	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Other	Global Protection	International package policy can be dovetailed around and with the Marine coverages to ensure complete coverage for Marine workers working overseas.	Various, include in Excess/ Umbrella	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 usually packaged with Auto Liability.	Current values	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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.

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LIGMarine.com
727-578-2800
Ask@LIGMarine.com