The **Marine Package Program** Field Guide for Agents

A marine account with vessel operations, waterfront exposure, and employees on the water has risks that standard commercial policies aren't designed to cover.

The table below outlines how five lines of coverage, placed as a coordinated package, address what separate policies typically miss.

	THE PIECEMEAL PLACEMENT RISK	WHAT THE PACKAGE PROVIDES
MGL	• Standard GL watercraft exclusions often leave bodily injury and property damage due to watercraft operations uncovered. • Loading and unloading, dockside work, and marine construction often excluded	• Marine-specific GL provides the core business liability protection for shore-side operations, offices, docks, yards, customers, vendors & incidental non-marine GL claims. • Coordinates directly with P&I so there are no gaps between the two
Hull	• Standard hull forms often restrict coverage during haulout, maintenance, or transits • Physical damage during the periods of highest risk may not be covered	• Coverage structured around the vessel's operating and maintenance cycle • Coordinates with MGL and P&I so vessel-related claims have a clear coverage home
P&I	• Without P&I, vessel liability defaults to GL, which was not written for it • Collision liability, wreck removal, third-party vessel damage, and crew injury often fall outside standard GL	• Covers vessel-related liabilities GL was not designed to address: collision, passenger injury, crew claims, wreck removal, dock damage • Essential for any account operating owned, chartered, borrowed, or managed vessels
MEL	• Standard WC policies do not address Jones Act claims, unseaworthiness, or maintenance and cure • GL policies exclude employee injury	• Fills the gap between WC and maritime law for employees who qualify as seamen • Addresses Jones Act negligence, unseaworthiness claims, and maintenance and cure in one coverage
Equipment	• Standard property policies stop covering equipment once it is overwater • Equipment used on vessels, barges, or docks often has no clear coverage home	• Covers physical loss or damage across operating environments: dockside, afloat, in transit, at job sites • Can include recovery and salvage costs for equipment that enters the water

A single incident on a marine account can trigger Hull, P&I, MEL, MGL, and Equipment simultaneously. With separate policies from separate carriers, claims handling slows down, carriers point to each other, and the insured absorbs the gaps. A well-structured marine package gives every part of that incident a coverage home, with one underwriter who understands the full account.

That coordination is the value. The premium efficiency is a bonus.

Is Your Account a Package Candidate?

Here's what to watch for

You've just taken over a marine account — or you're looking at a renewal that's been placed the same way for years.

If you suspect the client could benefit from the pricing, convenience, and peace of mind that come with a coordinated coverage package, use the guide below to look for signals.

Account Structure

Piecemeal programs accumulate over time. The structure of the placement itself is often the first signal that nobody has looked at the account as a whole.

- Coverage placed across three or more carriers with no single point of coordination
- Policies added at different times in response to individual needs, not as part of a plan
- One or more lines placed with a standard market not known for marine expertise
- Renewal dates staggered across the year rather than aligned
- No one has reviewed how the policies interact since the account was originally written

Coverage Lines

These are the specific places marine accounts develop gaps when coverage is placed line by line without marine-specific forms.

- The GL policy has a watercraft exclusion — vessel liability may be sitting in a gap
- No P&I in place for an account that operates owned, chartered, or managed vessels
- Hull policy hasn't been reviewed for haulout or maintenance gaps
- Equipment is on a standard inland marine floater with no marine operating environment language
- Employees work aboard vessels, but MEL has never been discussed

Client Signals

What the client says — and doesn't know — about their own coverage often reveals more than the policy schedule does.

- Operations have grown or changed since coverage was originally structured
- The client has had a claim where two carriers disputed who was responsible
- The client doesn't know which policy covers them for their most common exposure

If any of these apply, the account may be a strong package candidate.

A coordinated marine package can close gaps, consolidate carriers, and frequently price better than the sum of separate placements. **Submit the account to LIG or contact us for a no-obligation review.**

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