Jones Act Insurance (Maritime)

Workers comp & employment - coverage overview, limitations and how to get a quote



OVERVIEW

Seamen injured aboard a vessel can sue their employer for negligence under the Jones Act, and also claim maintenance and cure.

WHAT'S COVERED

Jones Act liability
Negligence suits by injured crew members.

Maintenance and cure
Living costs and medical care for injured seamen.

Unseaworthiness
Claims that the vessel or gear was not fit for use.

Transportation and wages
Repatriation and unearned wages owed to crew.

Crew P&I
Usually written within a protection and indemnity policy.

Good to know
A documented crew training program and current Coast Guard inspections go a long way with marine underwriters.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Passengers and non-crew workers
- × Who need separate P&I or USL&H coverage
- × Injuries from intoxication on many forms

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Vessel names, types and lengths
- Crew counts per vessel
- Navigation limits
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/jones-act-maritime/

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