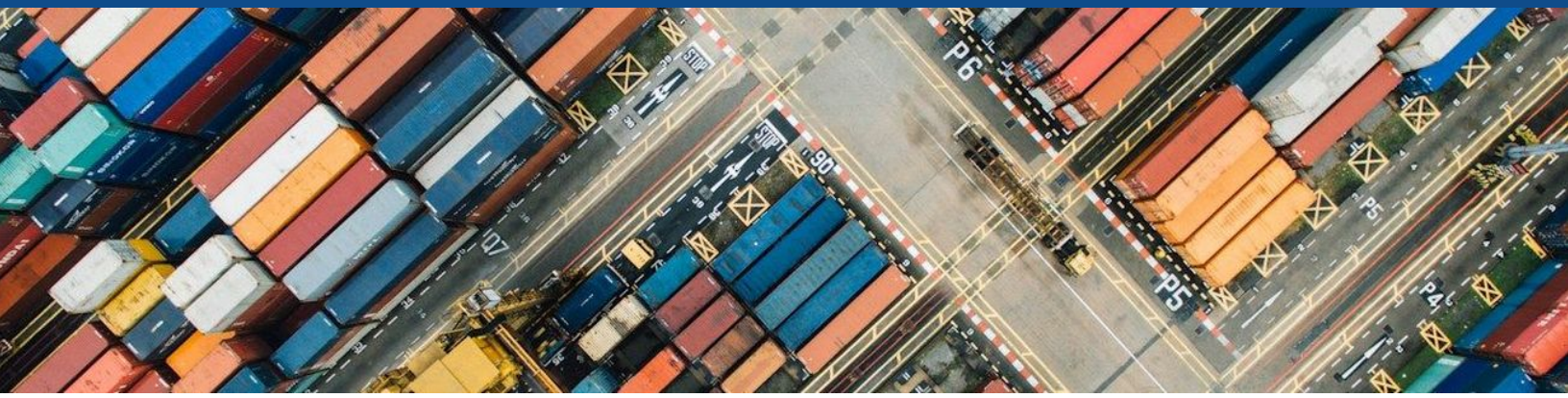
USL&H Insurance (Longshore)

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



OVERVIEW

The federal Longshore and Harbor Workers Act pays higher benefits than state comp for work on or near navigable waters.

WHAT'S COVERED

Federal LHWCA benefits
Medical and wage benefits under the federal act.

Employers liability
Injury suits by covered maritime workers.

Waterfront work
Docks, piers, wharves, shipyards and terminals.

State comp coordination
USL&H endorsement on your state workers comp.

Contract compliance
Coverage owners and port authorities require.

Good to know
If only part of your work is over water, an incidental USL&H endorsement on your state policy is usually far cheaper than a standalone federal program.

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:

- × Masters and crew of a vessel
- × Who fall under the Jones Act instead
- × Work in states outside the policy schedule

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

- Payroll for waterfront vs. upland work
- Job sites and waterways
- Contracts requiring USL&H
- 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/uslh-longshore/

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