

United States Longshore & Harbor Workers (USL&H)



Description/Focus

The American Equity Underwriters, Inc. acts as the program manager of a group self-insurance mutual domiciled in Bermuda. This mutual is approved by the US Department of Labor to provide coverages for USL&H exposures in all 50 states.

Target Classes

- Ship Builders
- Stevedoring
- Terminal Operators
- Barge Repair
- Marina Construction
- Ship Repair
- Steamship Agents
- Luxury Yacht Builders
- Coal Docks

The below classes may also have USL&H (possibly incidental only) exposure:

- Heating and A/C Contractors
- Engine Repair
- Fire Extinguisher Servicing
- Sheet Metal Work
- Architects and Engineers
- Refrigeration Repair
- Pest Control
- Carpentry
- Electricians
- Welders
- Painters
- Wallboard Installation
- Communications Repair
- Crane Installations and Repair
- Concrete/Cement Work

Coverages

United States Longshore and Harbor Workers' Compensation Act
Defense Base Act
Outer Continental Shelf Lands Act
Non-Appropriated Fund and Instrumentalities Act
*Companion State Act Program in conjunction with the above coverages

Plans Include

First Dollar
Loss Sensitive Ratings
Excess Over Qualified Self-Insurance
Deductible



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Limits	Federal Acts: Statutory Employer's Liability: \$1,000,000
Minimum Premium	\$12,000
Carrier	US Department of Labor Approved Self Insurance Group *State Act Program: "A" Rated Carriers
Availability	National; All account sizes - incidental to excess
Requirements	Completed and signed Acord Workers' Compensation Application Currently valued loss runs (five years preferred) Five year payroll history Financials Current experience mod worksheet Additional information which will assist in the quoting process: <ul style="list-style-type: none">• Details on large claims will be requested. If a deductible is involved, please indicate whether the amounts shown are gross of the deductible ("ground up"), or net of the deductible. We welcome data in an electronic format.• If the Insured owns, operates or leases aircraft, an Industrial Aid Aircraft Application will need to be completed.• Please elaborate on any change in operations over last five years to explain payroll or loss history.• Any elaboration on safety program in place is appreciated. It should be appropriate for size of account and exposures. We will pre-inspect where needed.

For more information, please contact:

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