

TBG Is Now Providing U.S. LONGSHORE & HARBOR Coverage

This program is exclusive to TBG-appointed agents to offer to any of your clients.



The U.S. Longshore and Harbor Workers' Compensation Act (known as the Longshore Act, or USL&H) is a federal law that provides benefits to workers injured while working on or near navigable waterways. The Builders Group has partnered with The American Equity Underwriters, Inc. to provide USL&H coverage that is designed specifically for any of your clients.

- The minimum policy premium will be \$3,500, due at inception.
- A deductible of \$1,000.00 applies separately to each claim.
- Each submission will be individually underwritten and will need a completed Acord application and the AEU Supplemental application.

Below are classes of business that could potentially have USL&H exposure:

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

Why Is It Important?

The penalties for not securing USL&H coverage can be costly; failure to obtain coverage could result in:

- A fine of up to \$10,000.
- Potential Imprisonment.
- Personal Liability of corporate officers for any unpaid benefit.
- Loss of sole remedy, so that once Longshore benefits are paid, the (un)insured can also be subject to tort liability in excess of the Longshore benefits.

If you have clients who have USL&H coverage, need coverage, or have had to pay a 10K minimum premium, contact your TBG underwriter for a quote.



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