

# TBG Now Offers U.S. LONGSHORE & HARBOR Coverage

The Builders Group has partnered with The American Equity Underwriters, Inc. to provide TBG members and your subcontractors with a USL&H program designed specifically for their needs.



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**.

If you are working on or near any body of water that meets the USL&H definition of a navigable waterway, you may be legally required to have this coverage. If you think you may have this exposure, or would like a more in depth definition, contact your agent.

## **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.

**Contact your agent today if you have any questions.**



The Builders Group  
2919 Eagandale Boulevard, Suite 100  
Eagan, MN 55121-1214  
Phone: (651) 389-1140

