

So it's always smooth sailing

Maritime Employers Liability Myth or Mystery?

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Federal & International
OCSLA
FCHSA
FELA
DBA
NAFIA
International

Longshore & Harbor Workers Compensation Act

Protection & Indemnity & Maritime Employers Liability

State Workers' Compensation


Maritime Employers Liability aka M.E.L.

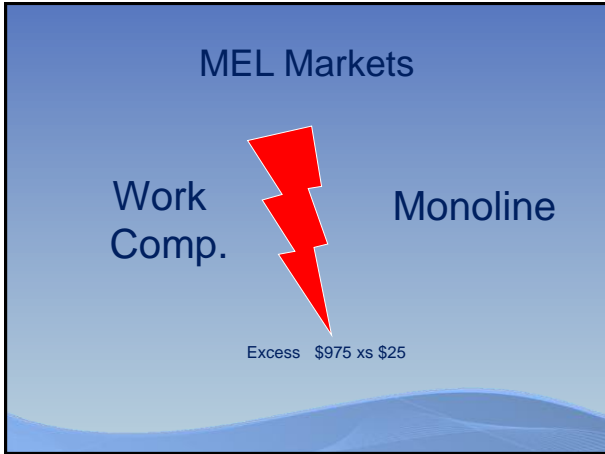
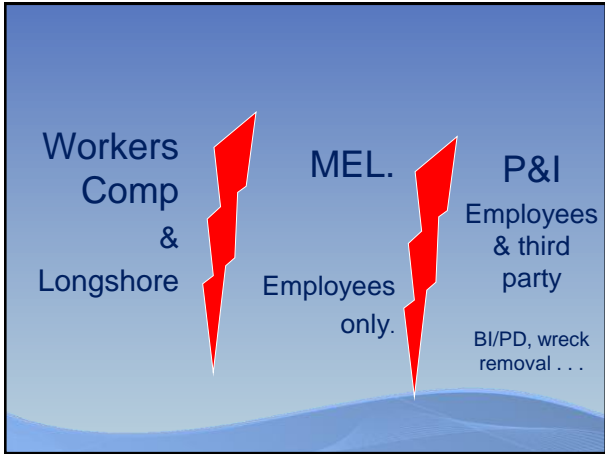
Twilight Zone Between

Ocean Marine
&
Workers Compensation

MEL is NOT

- A Compensation Policy
- Protection & Indemnity Replacement
- Standard forms excludes true 'crew' of an employer on owned vessels





Who does MEL cover?

Your employees on someone else's vessel

MEL can be endorsed to cover your employees temporarily onboard one of your vessels

MEL not Longshore Replacement

“But some MEL policies charge a rate on the Longshore payroll – how can it exclude Longshore?”



The Longshore Gap



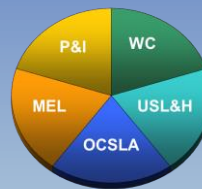
MEL - Soft or Hard?

Measure time “in service” of a vessel

If under 25%, considered ‘Soft’
If over 25%, described as ‘Hard’



Major MEL Forms



London:

LSW607A
LSW675A
LSW609 - excess form, so most conditions follow underlying LSW676A

US

Manuscript US MEL Form
NCCI MEL Endorsement

Basic forms unendorsed

Where are we covered?

“The territorial limits of the United States of America and Canada or over their Outer Continental Shelves”



Monoline – Endorse

WC/Longshore – usually cannot be extended



Limits

Problem For XS

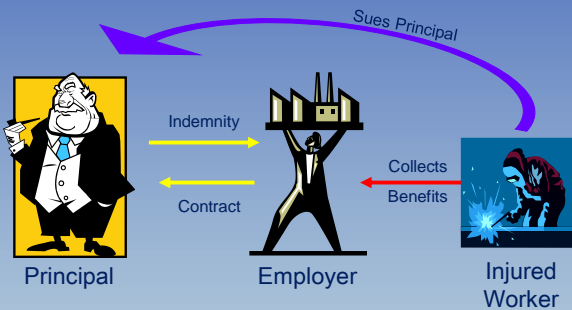
MEL limits are often different to the Employers Liability Limits



MEL basic limits start at only \$25,000



Action Over



MEL Coverage Review

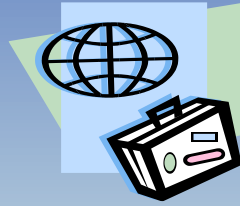
	WC Endorsement	Monoline Policy
Limit	\$25,000 basic + up	\$1,000,000 Typical Primary
Territory	U.S. Territorial	Can manuscript to match exposure
Benefits	Program II Pays State benefits only and requires a release	As liable
Excess Coverage	Follows underlying	Follows underlying
Actions Over	Not Covered	Possible Endorsement

NOT LONGSHORE

Maritime Employers Liability Web Resources

Longshore Toolbox www.LongshoreToolbox.com Library Tab
 Longshore Blog blog.LIGMarine.com
 Wiki wiki.LIGMarine.com
 Longshore Act www.LIGMarine.com/LongshoreAct
 Federally Approved Longshore Authorized Carriers and Self Insured Employers
<http://www.dot.gov/owp/dhwa/lsu/carrier.htm>
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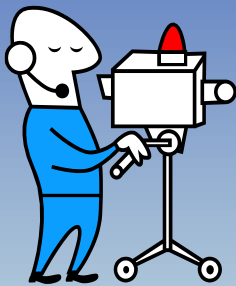


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Longshore Status	April 7, 2015
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Longshore Situs	June 2, 2015
Protection & Indemnity	July 7, 2015
Longshore Insurance Coverage, Payroll, Mod, and Rules	August 11, 2015
Understanding Mutuality	September 1, 2015
Stock Throughput	October 13, 2015

