

For employers whose workers fall under the federal Longshore Act (USL&H) or could claim Jones Act seaman status. The right policy depends on where each worker spends the day: on land, on a dock or pier, or aboard a vessel. Many workers move between all three, so answer for every group. Dredging and marine construction contractors also complete CWCO-SUP-DREDGE. Attach ACORD 125 and 130, a payroll breakdown by job, a vessel schedule, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL

STATES WHERE WORK IS PERFORMED	BODIES OF WATER WHERE WORK IS PERFORMED

2 OPERATIONS

DESCRIBE THE WORK, WHERE IT IS DONE, AND HOW EMPLOYEES MOVE BETWEEN LAND, DOCKS, AND VESSELS

Operations (check all that apply):

- ☐ Ship repair ☐ Shipbuilding ☐ Stevedoring / longshore ☐ Marine terminal ☐ Marine construction ☐ Commercial diving
☐ Vessel operation (tug, barge, crew boat) ☐ Offshore platform work ☐ Other waterfront work

Employees:

- Total employees Work on docks, piers, or terminals Work aboard vessels Divers Office / clerical only
 Vessels owned or chartered

WATERFRONT LOCATION / ADDRESS	OWNED / LEASED	ACTIVITIES	EMPLOYEES

3 EXPOSURE & RISK QUESTIONS — LONGSHORE (USL&H)

USL&H applies when a worker does maritime work (status) on or next to navigable water (situs). Going without it where required can bring fines of up to \$10,000 per claim and personal liability for company officers, and benefits are generally higher than most state workers' compensation.

3-1 Do employees load, unload, or repair vessels? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Do employees build or repair any vessels used for recreation? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Do employees work on piers, docks, wharves, terminals, or dry docks? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Do employees work over water from barges, floats, or scaffolding? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-5 Do employees work on fixed platforms on the Outer Continental Shelf? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-6 Do employees work overseas on U.S. government or military contracts? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Does the current workers' compensation policy carry a USL&H endorsement? ☐ Yes ☐ No
IF NO, EXPLAIN

3-8 Does any customer contract require USL&H coverage or an alternate-employer endorsement? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — JONES ACT & VESSELS

A worker who spends about 30% or more of the workday aboard a vessel in navigation may be a Jones Act seaman, who can sue the employer for negligence instead of taking workers' compensation. Claimants often file under both laws because Jones Act awards can be much larger.

4-1 Does the applicant own, operate, or charter any vessels, barges, or work boats? ☐ Yes ☐ No
IF YES, EXPLAIN

VESSEL NAME / TYPE	LENGTH / YEAR	CREW	OPERATING AREA

4-2 Do any employees spend 30% or more of their working time aboard vessels? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Do any crew members sleep or live aboard vessels? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Do vessels operate outside harbors, bays, or rivers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do shore-based employees sometimes work aboard the applicant's vessels? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the applicant's P&I policy cover crew injuries? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Does the applicant have a written procedure for paying maintenance and cure to injured crew? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PAYROLL, SALES & REVENUE

STATE ACT PAYROLL — LAND ONLY (\$)	USL&H PAYROLL — DOCKS / SHIPYARDS (\$)	JONES ACT / VESSEL CREW PAYROLL (\$)
CLERICAL PAYROLL (\$)	OCSLA / DEFENSE BASE ACT PAYROLL (\$)	ANNUAL REVENUE (\$)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years, including any P&I crew claims.

WORKERS' COMP CARRIER / USL&H ENDORSED?

MEL OR P&I CARRIER / LIMIT

EXPIRATION DATE

DATE OF LOSS	LAW CLAIMED UNDER / DESCRIPTION	TOTAL INCURRED (\$)	OPEN / CLOSED

6-1 Has an employee claimed Jones Act seaman status in the past 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

6-2 Has an employee filed a Longshore Act claim in the past 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

6-3 Has the Department of Labor penalized the applicant for lack of Longshore coverage? ☐ Yes ☐ No

IF YES, EXPLAIN

6-4 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No

IF YES, EXPLAIN

6-5 Is the applicant aware of any injury or circumstance that could give rise to a claim? ☐ Yes ☐ No

IF YES, EXPLAIN

Coverage requested (check all that apply):

- ☐ USL&H endorsement
 ☐ Maritime employers liability
 ☐ OCSLA endorsement
 ☐ Defense Base Act
 ☐ Alternate-employer endorsement
 ☐ P&I with crew

MEL limit requested:

- ☐ \$1M
 ☐ \$2M
 ☐ \$5M
 ☐ Other

7 RISK MANAGEMENT & SAFETY

7-1 Must employees wear life jackets when working over or near water? ☐ Yes ☐ No

IF NO, EXPLAIN

7-2 Is a written hot-work and confined-space program used aboard vessels? ☐ Yes ☐ No

IF NO, EXPLAIN

7-3 Are man-overboard drills held on every vessel at least quarterly? ☐ Yes ☐ No

IF NO, EXPLAIN

7-4 Are employees drug and alcohol tested before hire and after accidents? ☐ Yes ☐ No

IF NO, EXPLAIN

8

SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE