

Pull out your current workers' compensation and maritime policies and check the box next to each feature you can confirm they include — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

— Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ USL&H Endorsement	Adds federal Longshore benefits to your workers' comp policy for dock, pier, and shipyard workers.	STANDARD
☐ Every State Listed	Confirm the endorsement names every state where waterfront work is done.	STANDARD
☐ Maritime Employers Liability	Covers Jones Act negligence suits by employees who qualify as seamen.	STANDARD
☐ Maintenance and Cure	Owed to injured seamen regardless of fault — confirm the MEL or P&I policy pays it.	STANDARD
☐ Crew on P&I	Some P&I policies leave out crew injuries unless crew is added.	OFTEN LIMITED
☐ Defense Costs Outside the MEL Limit	Jones Act suits are tried before juries; defense inside the limit can use it up.	OFTEN LIMITED
☐ Transportation and Repatriation	Pays to return an injured or ill crew member home.	IF NEEDED
☐ OCSLA Endorsement	Needed for work on fixed platforms on the Outer Continental Shelf.	IF NEEDED
☐ Alternate-Employer Endorsement	Extends coverage to a customer who may be treated as the worker's employer.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is the worker who moves between the dock and the vessel. A USL&H endorsement does not answer a Jones Act suit, and courts often treat a worker who spends about 30% of the workday aboard a vessel as a seaman. Claimants frequently file under both laws because Jones Act awards can be much larger. If any employee works aboard a vessel, even part-time, carry maritime employers liability alongside USL&H.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Standard / Often Limited / If Needed labels describe general market patterns for this coverage — not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.