



# LIG'S COMMERCIAL VESSEL OWNERS PROGRAM

## THE PROGRAM

Has been designed exclusively for Commercial Vessel Owners where their vessels are the epicenter of their business, to provide the needed coverage options to protect their business and employees.

The program features a **flexible and creative** underwriting approach to allow it to be tailored to most circumstances. With LIG, you can have the confidence of the best Marine and Workers Compensation underwriters working together for your client.

## QUALIFICATIONS

Operations where the vessels are crucial to the success of the business.  
Each section is available monoline.

Minimum premium is \$10,000

For more information on this program, email

[ASK@LIGMarine.com](mailto:ASK@LIGMarine.com)

## HULL

### COVERAGE DETAILS

Provides coverage for physical damage to owned vessels. Can also include Collision & Tower's Liability.

### PROTECTION & INDEMNITY

#### COVERAGE DETAILS

Provides coverage for third party Bodily Injury and Property Damage from scheduled vessels.  
Can also include Crew and Passengers as and when needed.

### OTHER LIABILITIES & PHYSICAL DAMAGE

#### MARINE GENERAL LIABILITY

Will ensure that all the liabilities to third parties are fully covered.  
Options include Pollution for any owned vessels, Professional Liabilities, and Excess layers up to \$100 million limit.

#### EQUIPMENT AND WATERFRONT PROPERTY

Can be included as and when needed.  
Limits to \$10 million and up as required.

## EMPLOYEES

### WORKERS COMPENSATION/LONGSHORE

Protects workers on land and on the waterfront.  
Statutory limits are provided for the WC & Longshore.  
Automatic \$1 million of Employer's Liability coverage is included.

### MARITIME EMPLOYERS LIABILITY

This provides the critical coverage for employees working from non-owned or operated vessels. Can be tailored to include Crew for owned vessels if needed.  
An automatic limit of \$1 million is provided.  
Ability to cover Crew in the Protection & Indemnity as described above.



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