



LIG's EcoGuard Program

THE PROGRAM

This program has been designed specifically for ecological marine contractors who protect/improve marine ecology (for instance, replacing seagrass or oyster beds), to give an array of coverage options to protect their business and their 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, so they can focus on protecting our planet.

QUALIFICATIONS

Marine Contractors where environmental protection is the main emphasis.

All sections are optional.

Minimum premium is \$10,000

For more information on the program, email

ASK@LIGMarine.com

PRIMARY PACKAGE

MARINE GENERAL LIABILITY

Will ensure that all liabilities to third parties are fully covered, to include Marine Contractor's Legal Liability and other Care Custody and Control endorsements as needed.

HULL

Covers damage to owned or chartered/leased vessels. Can also include Collision & Tower's Liability.

PROTECTION & INDEMNITY

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

EQUIPMENT

Covers tools and equipment that are utilized in day-to-day operations on and off premises. Including overwater usage by deleting Waterborne Exclusion.
Can add leased/rented equipment as and when needed.

EMPLOYEES

WORKERS COMPENSATION/ LONGSHORE

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

MARITIME EMPLOYERS LIABILITY

Provides the critical coverage for workers on non-owned or operated vessels.
An automatic limit of \$1 million is provided.
Ability to cover Crew in the Protection & Indemnity as described above.

OTHER LIABILITIES & PHYSICAL DAMAGE

PROPERTY, VESSEL POLLUTION, INTERNATIONAL PACKAGE, PROFESSIONAL LIABILITIES, UMBRELLA/ EXCESS

Can be included as and when needed.
Limits up to \$10 million and up as required, and Excess Liability layers up to \$100 million limit.



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