



# LIG'S FISHERY OBSERVERS PROTECTION PROGRAM

## THE PROGRAM

Has been designed exclusively for Fishery Observers working wholly or partially for NOAA's National Observer Program, to provide not only the coverage necessary to fulfill the requirements of the various contracts, but also allow an array of options to protect the provider's business and ensure the observers are delivered the benefits needed when injured.

## QUALIFICATIONS

The nature of Employee injuries and the moving jurisdiction make the WC/Longshore and MEL sections the required minimum package of coverages. All other sections are optional.

Minimum premium is \$25,000

For more information on this program, email

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

## 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

This provides the critical coverage for observers at sea, especially when not covered by FECA. An automatic limit of \$1 million is provided.

### OCCUPATIONAL ACCIDENT/AD&D

Offers optional accident supplemental benefits and medical expenses to cover benefits not available through FECA. Limits are customized for each account and request.

## LIABILITIES

### MARINE GENERAL LIABILITY

Will ensure that all the liabilities to third parties are fully covered. Options include Protection & Indemnity and Pollution for any owned vessels, Umbrella and Professional Liabilities.

## PHYSICAL DAMAGE

### HULL, EQUIPMENT AND WATERFRONT PROPERTY

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



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