



# LIG'S LAND AND SEA PROGRAM

## THE PROGRAM

Has been designed exclusively for businesses that have a mixed dry land and marine exposure, and overcomes the problems when the Marine exposure is too much for the dry insurance carrier and the dry exposure is too heavy for the Marine carrier.

The program eliminates the need for two separate GL/MGL policies and carriers, and the issues that can arise with claims and audits caused by overlapping policies or worse, policies that leave gaps between them.

## QUALIFICATIONS

MGL/GL mixed exposure between dry land and marine.

All other sections are optional.

Minimum premium is \$10,000

For more information on this program, email [ASK@LIGMarine.com](mailto:ASK@LIGMarine.com)

## LIABILITIES

### MARINE GENERAL LIABILITY & GENERAL LIABILITY

Will ensure that all the liabilities to third parties are fully covered in one policy.

### PROTECTION & INDEMNITY

Provides coverage for third party Bodily Injury and Property Damage from scheduled vessels.

Can also include Crew and Passengers as and when needed.

Options include Pollution for any owned vessels, Professional Liabilities, and Excess layers up to \$100 million limit.

## 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.

Ability to cover Crew in the Protection & Indemnity as described above.

## PHYSICAL DAMAGE

### HULL

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

### EQUIPMENT

Covers tools and equipment that are utilized in day-to-day operations on and off premises. Including overwater usage by deleting Waterborne Exclusion.

### WATERFRONT PROPERTY

Covers unique risks with properties near the waterfront, including CAT areas. Values to \$10 million and up as required.



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