

## LONGSHORE INSURANCE REQUIRED

In order to work for this Maritime Employer you are required to provide evidence of coverage under the **Longshore & Harbor Workers Compensation Act**, provided by an insurance carrier or program approved by the federal government as a federally approved Longshore carrier. If you or your agent are not sure that your current coverage is provided by a carrier that is federally approved, please go to the Federal DOL's website to verify:

[www.dol.gov/owcp/dlhwc/lscarrrier.htm](http://www.dol.gov/owcp/dlhwc/lscarrrier.htm)

- If you have Longshore coverage already, make sure it is shown clearly on your Certificate of Insurance.
- If you do not have Longshore coverage, please instruct your agent to add it to your existing workers' compensation policy immediately AND to provide the certificate.
- If your agent cannot readily provide coverage with a federally approved carrier, then instruct them to submit to Signal SafeShore.

**IMPORTANT**, please note: You will NOT be able to work for ANY Maritime Employer without this coverage. There are **significant penalties** by way of fines and personal liability of officers, for not obtaining coverage in the event of uncovered claims. For more information visit the Federal DOL's website:

[www.dol.gov/owcp/dlhwc/lhwca.htm#938](http://www.dol.gov/owcp/dlhwc/lhwca.htm#938)



[www.SignalSafeShore.com](http://www.SignalSafeShore.com)  
[Underwriting@SignalSafeShore.com](mailto:Underwriting@SignalSafeShore.com)  
SafeShore Hotline: 877-215-1125

## *The Need*

*A source of dedicated,  
responsive, competitively priced  
Longshore Act coverage  
for small to mid-sized  
maritime businesses*



*The Solution*  
**Signal SafeShore**

**SafeShore** is the USL&H workers' compensation program backed by Signal Mutual Indemnity Association to support waterfront employers whose limited exposures do not qualify them for entry into the Association. SafeShore provides full statutory Longshore & OCSLA coverage backed by the unmatched financial strength, customer service, and expertise of Signal Mutual.

**SafeShore:** Open to USL&H and OCSLA-subject employers meeting underwriting criteria, who are not eligible for full Mutual membership due to their size.



**\$10,000 Minimum Premium:**  
\$5,000 for vendors of Signal Mutual Members.

**State Act WC coverage:**  
Available through a separate companion program.

**MEL cover:**  
Available through a stand-alone program for ANY type of operation.

**How to access:**  
Visit [SignalSafeShore.com](http://SignalSafeShore.com) for program details and a fast, easy online application.

**Questions?**  
Contact Signal SafeShore Underwriting today!

- Call SafeShore Hotline: **877-215-1125**
- Email: [Underwriting@SignalSafeShore.com](mailto:Underwriting@SignalSafeShore.com)
- Web: [www.SignalSafeShore.com](http://www.SignalSafeShore.com)

### Why was SafeShore created?

To meet strong market demand for cost-effective, responsive Longshore cover for the smaller waterfront employer.

Until now, those not meeting Signal's minimum Advance Call requirement had few options, none of which offered the level of quality and service offered by Signal.

### Who will be eligible to join?

Any waterfront employer subject to the Longshore Act and meeting the underwriting criteria of the program.

### How do I apply for coverage?

All submissions are made online through a dedicated website with a targeted 24-hour response time or by emailing an application to: [Underwriting@SignalSafeShore.com](mailto:Underwriting@SignalSafeShore.com).

### Will there be Supplementary Calls?

No. Signal SafeShore is a fixed cost product. The rates charged include all associated costs, and employers are not subject to Supplementary Calls or deferred payments. The Department of Labor assessment will be shown as a separate charge. Upon full payment of cover charges there is no future liability for additional charges.

### Is there any difference in Signal Mutual Membership and the SafeShore program?

Participating employers in SafeShore will be known as Covered Employers alongside the traditional Membership. Covered Employers will not have voting rights in the Mutual and will not be jointly and severally liable.



# Your Solution USL&H | WC

### Will participants have access to Signal's safety & loss prevention services?

Yes. SafeShore participants will have 24-hour access to Signal's safety website, be eligible to attend local safety and training seminars, and will receive all safety newsletters. Additional on-site safety consultation will be available to fully meet employer needs.



### Who will handle claims?

All claims will be managed and administered by Charles Taylor's Third-Party Administrator (TPA) in the United States. A team of claims managers and administration dedicated exclusively to Longshore will provide the Covered Employers with complete claims service. In addition, local adjusters are in place nationally to conduct investigations and face-to-face interviews with injured workers, and provide other local services.

### Is the rating model the same?

No. Coverage rates will be based on employer operations (payroll and class codes) rather than individualized loss rating.

### Who oversees and manages the program?

Charles Taylor manages the SafeShore program.