



USL&H Coverage & Why You Need It

Worker's Compensation coverage is required if you have employees. In good faith employers purchase a Worker's Compensation policy and believe they have adequate coverage should their employees be injured while working on behalf of the firm.

Many are surprised to learn that a Worker's Compensation policy typically excludes injuries sustained while working on or around navigable waters (see below links for Navigable Waters) such as marinas, docks, shorelines, etc. If an employee is injured while working in these areas the firm is at risk for a potential uninsured loss - which could be financially devastating to the business.



USL&H - The U.S. Longshore and Harbor Workers' Compensation Act is a federal act that governs Worker's Compensation for employees who work on or near the water and who are not seamen (i.e., who are not members of a crew of a vessel). Quite frequently we find that Hydrographic Surveyors and occasionally Land Surveyors have a significant gap in coverage due to their operations in these areas. Some Worker's Compensation Insurance carriers can endorse USL&H coverage to a current policy. If a Worker's Compensation policy is unable to be endorsed to include USL&H coverage, a separate policy may be purchased to specifically cover USL&H operations.

If there is any question as to whether this coverage is applicable to your firm, please contact us at 360-598-3700 or visit our website at <https://hallandcompany.com> and we will help you navigate these waters.

<https://www.oregon.gov/osmb/boater-info/Pages/Navigability.aspx> - Oregon

<https://apps.oria.wa.gov/permithandbook/permitdetail/36> - Washington

https://www.watershedcouncil.org/uploads/7/2/5/1/7251350/document_1_section_10_waters_.pdf - National List