



# MARITIME EMPLOYERS LIABILITY (MEL) U.S. LONGSHORE AND HARBOR WORKERS' (USL&H) AND JONES ACT

**WORKERS' COMPENSATION  
APPETITE GUIDE**



Part of the Enstar Group



# STARSTONE

Part of the Enstar Group

## The StarStone Advantage

StarStone provides Workers' Compensation coverage for a range of industries, from energy and maritime businesses to high-hazard operations with the potential for severe injury. We also cover cross-state, multijurisdictional exposures in a single policy.

We have the knowledge and expertise to help businesses with unusual exposures maximise value from even the most complex risks. We transact business throughout the U.S., either directly with clients or through partnerships with independent agents, managing general underwriters and select wholesale brokers.

## SUBMISSION GUIDELINES

### Eligible Classes

- Marine Construction
- Shipbuilding and Repair
- Stevedoring
- Terminals
- Marine Fabricators
- Pilot Services
- Towing Services / Tugs
- Oil & Gas Service Contractors
- Millwrights – Crane Maintenance
- Pleasure Craft / Yacht Builders

### Restricted Classes

#### (Do Not Submit)

- Asbestos or Lead Abatement
- Demolition Contractors
- Diving (if more than incidental)
- Employee Leasing/Temp Agencies/ PEOs
- Ship Breaking

### Submission Requirements

- ACORD workers' compensation application
- Currently valued loss runs for five prior years
- Payroll history, by class code, for five prior years
- Complete financial information
- Contact information for loss control pre-survey (required prior to binding)

### Coverages Available

- State Act Workers' Compensation
- U.S. Longshore and Harbor Workers' Compensation, including all Federal Extensions
- Maritime Employers Liability: \$1,000,000 limit

### Programs Available

- Guaranteed Cost
- Retrospective Rated

MINIMUM PREMIUM: \$100,000 EAP

## PAPER

StarStone offers Workers' Compensation coverage from StarStone National Insurance Company, our U.S. admitted carrier.

## CONTACT US

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