

## Maritime Employer's Liability (MEL)

**NEW — Liberty International Underwriters Ocean Marine is now offering comprehensive MEL.**

MEL is insurance specifically designed to provide cover for employees who may be required to operate on vessels at times but where their employer does not own or operate the vessel itself.

Adequate MEL coverage is important in the United States for any marine contracting company whose employees may try to claim personal injury under the Jones Act, even though the employee operates shore-side for the majority of time.

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### Who needs Maritime Employer's Liability coverage?

If in the course of your employee's job role they find themselves on a vessel operated by another company, you should consider obtaining MEL Insurance. Other times, many subcontractors are contractually required to have adequate MEL insurance before starting work.

LIU's MEL product can protect any company performing the following operations:

- Engineering/Research/Educational
- Security & Guard Services
- Sea Trials
- Line handling/Minor vessel repairs
- Local County Transportation
- Fishery Observers
- Onsite Medical Support
- Installation of Marine safety equipment
- Seismic Activity
- Dry Dock Maintenance
- Nonprofit activities
- Marina operators & Boat repairs

### Product Highlights:

- \$5,000 targeted minimum premium
- \$1,000,000 Any One Person/Occurrence/Aggregate Limit
- Limit of Liability includes Indemnity and Expenses of Investigation and Defense
- Coverage available on Worldwide basis
- Rated against over-the-water payroll, adjusted annually
- Completed LIU MEL application required for a quotation

**We can help.**

