

About SeaBright

SeaBright Insurance Company provides specialty workers' compensation products and services to industries that have unique and complex exposures. We offer industry-specific expertise and solutions designed around our customers' needs. Our loss control and claim services are time-tested and help our policyholders achieve their risk management objectives. While we consistently receive high marks for customer satisfaction, we're always working to make our services even more effective and convenient.

SeaBright has the financial strength our brokers and policyholders require and is rated A- IX (Excellent) by A.M. Best*.

SeaBright offers its products through independent brokers and through PointSure® Insurance Services, Inc. our wholesale broker affiliate. We provide coverage and service in selected states nationwide. Contact us today to learn more about what SeaBright can do for you!

*A.M. Best ratings range from "A++" (Superior) to "F" (In Liquidation), and ratings from "A++" to "B+" are considered "Secure"



For more information contact your insurance agent, broker or call:

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Specialty Workers' Compensation Maritime Employers Liability



Effective Coverage Solutions for Maritime Employers

At SeaBright Insurance Company, we know that maritime employers have unique coverage needs. As a leading specialty writer of workers' compensation for marine-related businesses, SeaBright is proud to offer our Maritime Employers Liability (MEL) Policy. Presented as a companion to our Maritime Workers' Compensation product, companies operating on or near navigable waterways can now enjoy the benefits of receiving all employee-related coverages from a single insurer. Our MEL policy is designed for firms that need coverage due to contract requirements and those with employees that are assigned to vessels on navigable waters.



MEL Policy Features



- Coverage responds to Jones Act, Death on the High Seas Act and general maritime law claims
- Owner indemnified for liabilities owed to employees on owned and non-owned vessels
- Combines the best of a crew coverage section of a P&I policy and a MEL policy, providing unified, seamless coverage for all employment on vessels
- Available limits of up to \$1 million per accident/occurrence and \$1 million aggregate for bodily injury by disease
- Limits include defense costs, allocated loss adjustment expenses, and deductible
- Provides injured workers no-fault transportation, wages, maintenance and cure
- Excludes coverage for third party P&I, workers' compensation, USL&H, Submerged Lands Act, OCSLA and other state and federal acts (USL&H, State Act WC and OCSLA are available under our Workers' Compensation policy)

SeaBright's Single-Source Solution for the Maritime Industry

Companies with operations on or near navigable waters often purchase the various coverages needed from multiple insurers. Coverage disputes over claim jurisdiction can make this approach costly and difficult to manage. Purchasing MEL coverage with workers' compensation from SeaBright provides the maritime employer a seamless solution!

- Virtually eliminates cross-litigation between multiple carriers. Saves effort, time and money!
- Without having to determine which carrier should respond, claims can be handled faster and more effectively
- Helps minimize claim cost and hastens return to work

For crew, longshore and land-based employers, let SeaBright be your single-source solution for Maritime Workers' Compensation.

