



NOTICE TO EMPLOYER

Longshore and Harbor Workers' Compensation Act

You, as an Employer, may be liable under the Longshore and Harbor Workers' Compensation Act (contained in Title 33 of the United States Code 901) for the payment of benefits to your worker injured in the course of his employment, if that worker:

- **is your employee, or an employee of an independent contractor or subcontractor of yours that has no insurance for its liability under the Longshore Act; and**
- **works on navigable waters of the United States in a port, shipyard, boatyard, dock, harbor or pier, or other area adjoining navigable waters; and**
- **performs any of the following types of work:**
 1. Builds, repairs, dismantles, services or performs any other work on commercial vessels or on any equipment on commercial or government vessels of any size; or
 2. Builds or repairs recreational vessels over 65 feet in length; or
 3. Constructs, repairs, replaces or expands a marina, dock, residential dock, harbor, sea wall, drawbridge or similar facility; or works on a bridge from a barge on navigable water.

If your company employs such workers, or hires uninsured subcontractors with such workers, you need insurance to secure the payment of Longshore benefits. Coverage can be provided under a Longshore and Harbor Workers' Compensation Act Coverage Endorsement to be attached to your standard workers' compensation insurance policy.

Warning: employers (including corporate officers personally) that are subject to the Longshore and Harbor Workers' Compensation Act who fail to secure the payment of benefits there under, either by obtaining insurance or becoming authorized as a self-insurer by the U.S. Secretary of Labor, may be liable to the federal government for penalties or subject to criminal charges. In addition, the employer (and corporate officers) may be sued by the injured employee or his representative for unlimited damages for which the employer may be uninsured.

Workers' compensation insurance, as required by Florida state laws, will not cover your employee, or an employee of a contractor or subcontractor, when performing tasks that fall under the Longshore Act.

This is a summary of the coverage requirements of the Longshore Act, and must be by its nature general in scope. Specific detailed information may be found in the Longshore and Harbor Workers' Compensation Act. Information regarding the Longshore and Harbor Workers' Compensation Act, including a link to the statute itself, can be found online at <http://www.liginsurance.com/longshoreact.asp>. If you are uncertain as to whether you are subject to the Longshore and Harbor Workers' Compensation Act, we recommend you contact your marine insurance professional and/or Longshore attorney. Many other resources and news on Longshore are available at <http://www.liginsurance.com/longshorenews.asp>.

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