

Delivering ALL the Pros – Without Any of the Cons



All the Pros of the SafeShore Program



DOL 8F ASSESSMENT

Every Longshore provider pays the department of labor a contribution for the Special Fund. Traditional carriers have embedded this assessment in their filed rates; other providers charge a lot more. SafeShore's 4.25% DOL assessment is not only one of the lowest in the industry, close to half the competitor, but is also clear, transparent, and used ONLY to pay the DOL and nothing else.



LONGSHORE APPETITE

Longshore is our business. Other carriers have a "Longshore division" and may swing in or out of this business.

In addition, coverage includes not only Outer Continental Shelf Lands Act, but also incidental Defense Base Act in many areas of the world.



PRICING

SafeShore Longshore rates are not bound by arbitrary state rate filings and Longshore surcharges. Instead rates are determined for each risk based on the individual nature and character of the risk, their experience, and history. We also have the flexibility to provide split rating by class or composite rating on most accounts.



MARITIME EMPLOYERS LIABILITY

Is provided as an integral part of our program with options from \$1mil up to \$5mil limits. The "soft" exposures are covered in domestic, licensed carriers, so you don't have all the hassle of surplus lines taxes/fees and filing. Yet we have the flexibility to cover even the hardest MEL when needed.



CLAIMS

The Multiple Jurisdictions on the waterfront can be confusing, so we designed the SafeShore claims protocol to not only guide the employer through the process but also give them a real person to steer them through the course. We then have the most extensive network of professional Longshore adjusters in the country with local representation in virtually every marine center in the US. This network of adjusters knows all the physicians, clinics, hospitals, the local attorneys, and the DOL adjusters and judges, and how to navigate through the system locally. No one else comes close to this local depth of knowledge.



LOSS CONTROL, SAFETY AND EDUCATION RESOURCES

Loss control is provided through the industry leading waterfront specialists, Signal Safety. SafeShore includes unlimited access to the Signal Training and Safety meetings, all the waterfront specific videos, and other support services.

Without the Cons of Other Longshore Programs

THE “MULTI YEAR CONDITIONS ENDORSEMENT”



Ties you in to the program for 3 years and if you want to leave midterm, you still must pay ALL the remaining premium for the remaining years EVEN IF the carrier raises the rates!



SafeShore will never make you pay a penalty to leave at the end of a policy period!

“LOSS DIVISOR ENDORSEMENT”



Works a little like a retro but usually has:

1. no max per claim, and
2. a high overall maximum.

A formula like 100/60 or 100/65 of incurred claims means that the final premium is 167% or 154% of the carriers estimate of the incurred claims. Often there is no per claim cap allowing one claim to drive you to the max very quickly. High collateral requirements which stack each year can further make this type of program very costly and often causes buyer’s remorse.



SafeShore offers Guaranteed Cost Programs Only. You know what you will pay up front based on your payroll estimates. No surprises!

TERRITORIAL LIMITS



Traditional carriers only offer coverage in “a state listed in the schedule” and will deny a claim in a state not scheduled in the Longshore endorsement. They will also often run into issues when an employee goes into a monopolistic state or an US territory, or even a state where that carrier is not Licensed.



SafeShore covers your US Longshore employees wherever the act may follow you.

LIABILITY OF EMPLOYER



The liability of the employer for Longshore benefits is absolute, if their carrier fails, it falls back on the employer to pay that claim regardless of whether that carrier is licensed, surplus lines or Mutual. 14 states (including places like California) will not pay any Longshore claims under their guarantee fund even if the carrier is licensed and rated. Other states provide limited coverage under their Guarantee fund, So, the financial security and stability of your Longshore carrier is paramount. Some carriers also load you with Joint and Several Liability. Signal’s financial security is transparent and unmatched in the Longshore market.



SafeShore is a Non-assessable product and designed for the small to mid-size employer where Joint and Several liability or any potential for “calls” or “assessments” would be inappropriate.



SAFESHORE HOTLINE
877-215-1125



CLAIMS
SafeShore.online/Claims
or 203-935-3230



QUESTIONS
SafeShore.online