

U.S. Longshore & Harbor Workers' Compensation Act (USL&H) Awareness Handout for Subcontractors

What Is USL&H?

USL&H is a **federal workers' compensation law** covering employees injured while working **on or near navigable waters of the United States**. It often applies **in addition to state workers' compensation**, not instead of it.

Why Subcontractors Should Care

Subcontractors frequently trigger USL&H requirements **without realizing it** due to site location or limited waterfront access. Non-compliance can result in:

- Federal fines
- Project shutdowns or contract termination
- Direct responsibility for injury and medical costs

When USL&H Is Likely Required

Coverage is triggered by **both location (situs) and work type (status)**.

Location (Situs)

Work taking place:

- On **navigable waters** (rivers, bays, oceans)
- On or near:
 - Piers, docks, wharves
 - Terminals, shipyards, dry docks
 - Areas customarily used to load/unload vessels

Even temporary or occasional access may qualify.

Job Duties (Status)

Covered work may include:

- Marine or waterfront construction
- Shipbuilding, ship repair, or maintenance
- Work supporting vessel loading/unloading

Common trades at risk include concrete, electrical, steel, HVAC, painting, fencing, trucking, and general construction.

Common Subcontractor Exposure Examples

You may need USL&H coverage if you are:

- Pouring concrete on a dock or pier
- Installing utilities at a marine terminal
- Repairing equipment used to load ships
- Working on bulkheads, seawalls, or crane pads

USL&H usually **does not apply** if work is entirely inland with no maritime connection.

Red Flags on a Project

Pause and ask questions if:

- The site is adjacent to water
- Barges or vessels deliver materials
- The GC references “marine,” “harbor,” or “pier” work
- Insurance requirements mention **USL&H** or **maritime endorsements**
- You are asked to name an owner or GC as an **alternate employer**

Insurance Basics

- **State workers’ comp alone is not sufficient**
- A **USL&H endorsement** is required when applicable
- Coverage must extend to **all employees** accessing covered areas

Consequences of No Coverage

Failure to carry required USL&H insurance can result in:

- Daily federal penalties
- Contract default
- Personal liability for injuries and lost wages

Best Practices

- Review site location before bidding
- Ask the GC/Owner if USL&H applies
- Share site details with your insurance broker
- Confirm coverage **before mobilizing**

Bottom Line

If your work involves **waterfront, marine facilities, or vessel-related operations**, USL&H may apply – **even to standard construction trades.**

When in doubt, verify coverage before stepping onto the jobsite.



Longshore Insurance Decision Tree

Is the supplier required to send employees and/or subcontractors on-site to EB premises?

Yes

No

Not Required

Will the supplier 's employees be required to perform work at any EB owned or leased space or Government facility ?

- Groton Shipyard
- Quonset Point
- King's Bay
- Pearl Harbor
- Norfolk Naval Shipyard
- Puget sound

* Longshore Insurance is not required at Kings Highway

Yes

No

Not Required

Will the Supplier be performing work related to any of the following :

Submarines
Components of submarines or marine vessels (including delivery)

Docks, work involving cranes, tractors or heavy machinery

EB buildings, facilities, scaffolding (i.e. moving office trailers, taking measurements inside dry dock)

Manual training performed on site (welding)



Yes

* See back for additional Information

Longshore Insurance is required

Longshore Insurance is NOT required for the following:

Clerical duties,
Administrative tasks
(i.e. data processing)

Food service and
related deliveries (i.e.
vending machines,
appliance repairs,
water bottles)

Landscaping,
Grounds
maintenance

Non-manual training

Hospital Services



DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Workers Compensation & Employers Liability Policies includes Endorsement WC 00 01 06 A Longshore & Harbor WCO Act Coverage Endorsement

A/Z Corporation and Electric Boat are additional insured where required by contract or written agreement with respect to general liability, commercial auto and commercial umbrella where required by contract. Coverage is primary and non-contributory where required by written contract with respect to the general liability, commercial auto and commercial umbrella. Waiver of subrogation applies where required by written contract with respect to general liability, commercial auto, workers compensation and commercial umbrella

CERTIFICATE HOLDER

AZ Corp
46 Norwich Westerly Road
P.O. Box 370
North Stonington

CT 06359

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE





ONE TOWER SQUARE
HARTFORD CT 06183

**WORKERS COMPENSATION
AND
EMPLOYERS LIABILITY POLICY**

ENDORSEMENT WC 00 01 06 (A)

**LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT
COVERAGE ENDORSEMENT**

This endorsement applies only to work subject to the Longshore and Harbor Workers' Compensation Act in a state shown in the Schedule. The policy applies to that work as though that state were listed in Item 3.A. of the Information Page. General Section C. Workers' Compensation Law is replaced by the following:

C. Workers' Compensation Law

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in item 3.A. of the Information Page and the Longshore and Harbor Workers' Compensation Act (33 USC Sections 901-950). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

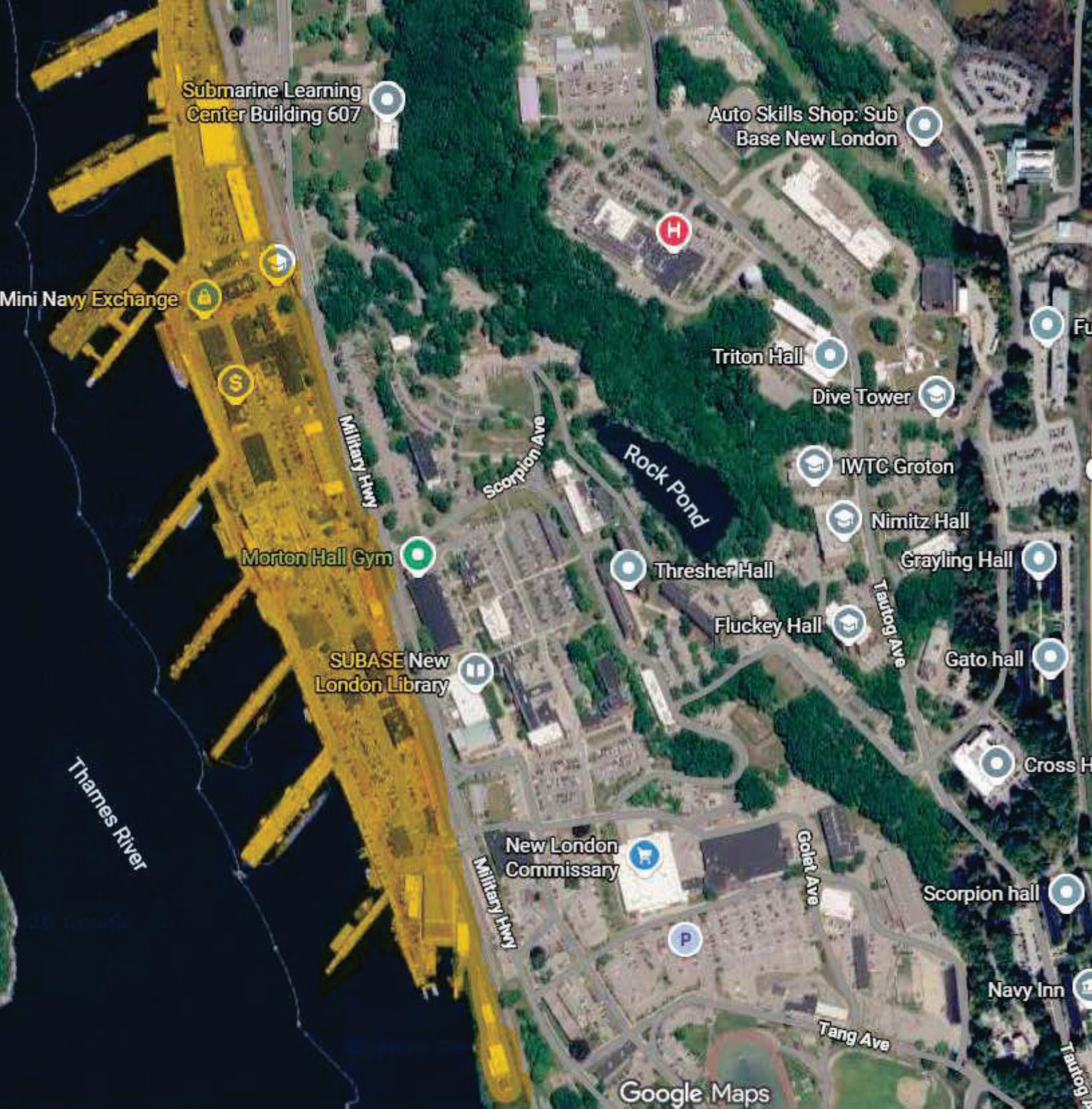
Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Longshore and Harbor Workers' Compensation Act.

This endorsement does not apply to work subject to the Defense Base Act, the Outer Continental Shelf Lands Act, or the Non-appropriated Fund Instrumentalities Act.

The rates for classifications with code numbers not followed by the letter "F" are rates for work not ordinarily subject to the Longshore and Harbor Workers' Compensation Act. If this policy covers work under such classifications, and if the work is subject to the Longshore and Harbor Workers' Compensation Act. Those non-F classification rates will be increased by the longshore and Harbor Workers' Compensation Act Coverage Percentage shown in the Schedule.

SCHEDULE

State	Longshore and Harbor Workers' Compensation Act Coverage Percentage
CT	50.00
MA	16.00
ME	30.00
NH	44.00
RI	82.00



Submarine Learning Center Building 607

Auto Skills Shop: Sub Base New London

Mini Navy Exchange

Triton Hall

Dive Tower

IWTG Groton

Nimitz Hall

Morton Hall Gym

Thresher Hall

Grayling Hall

Gato hall

SUBASE New London Library

Fluckey Hall

Cross H

New London Commissary

Scorpion hall

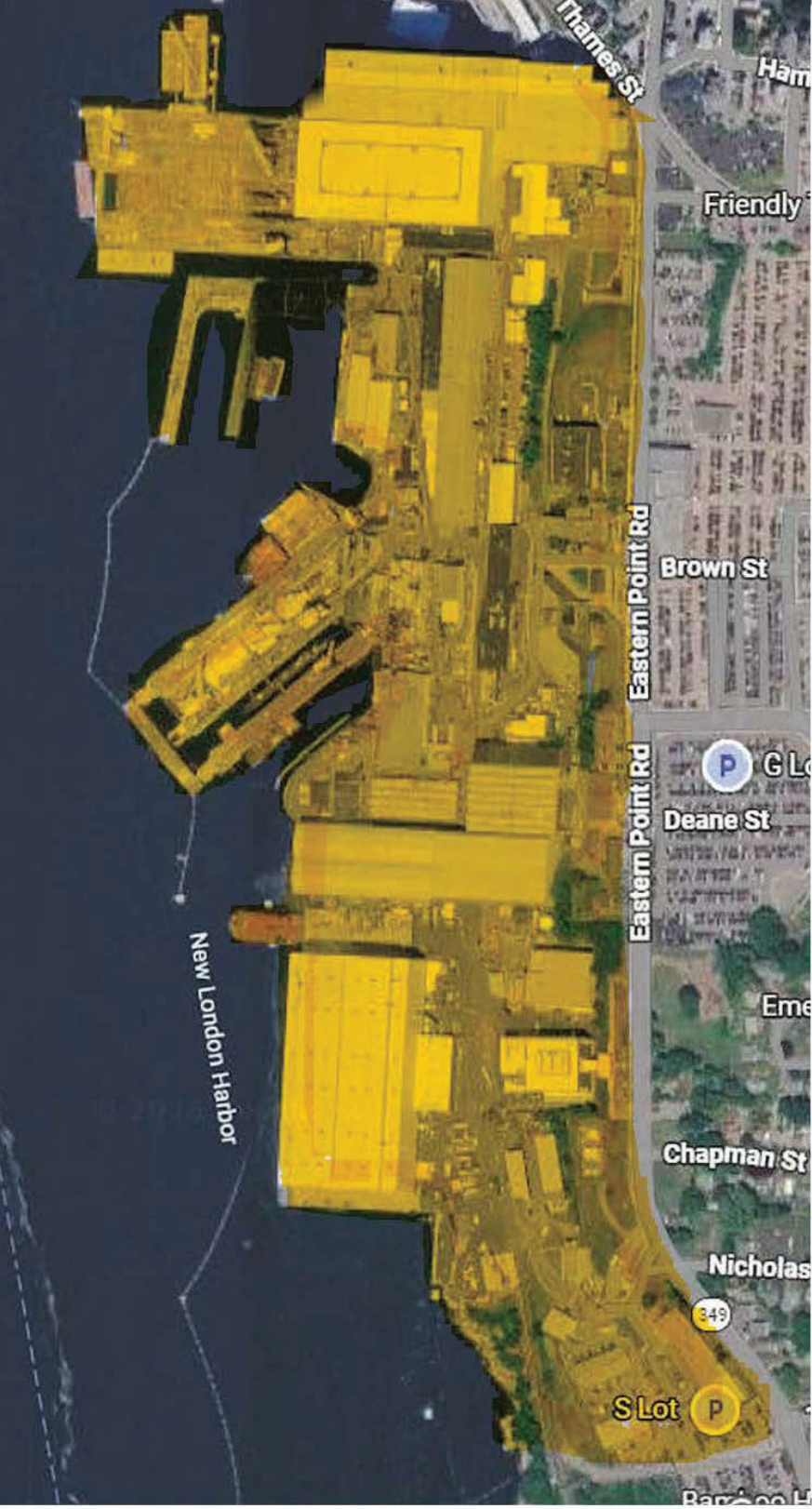
Navy Inn

Thames River

Gulet Ave

Tang Ave

Google Maps





General Dynamics
Electric Boat Badge...

Roger Williams Way

Conway Ave

Quonset Point GDEB

Burlingham Ave

General Dynamics
Employment Office

Hexagon Manufacturing
Intelligence

Senesco Marine

WindServe Marine

Burlingham Ave

Whitecap Dr

Amwins Group
Benefits, LLC