



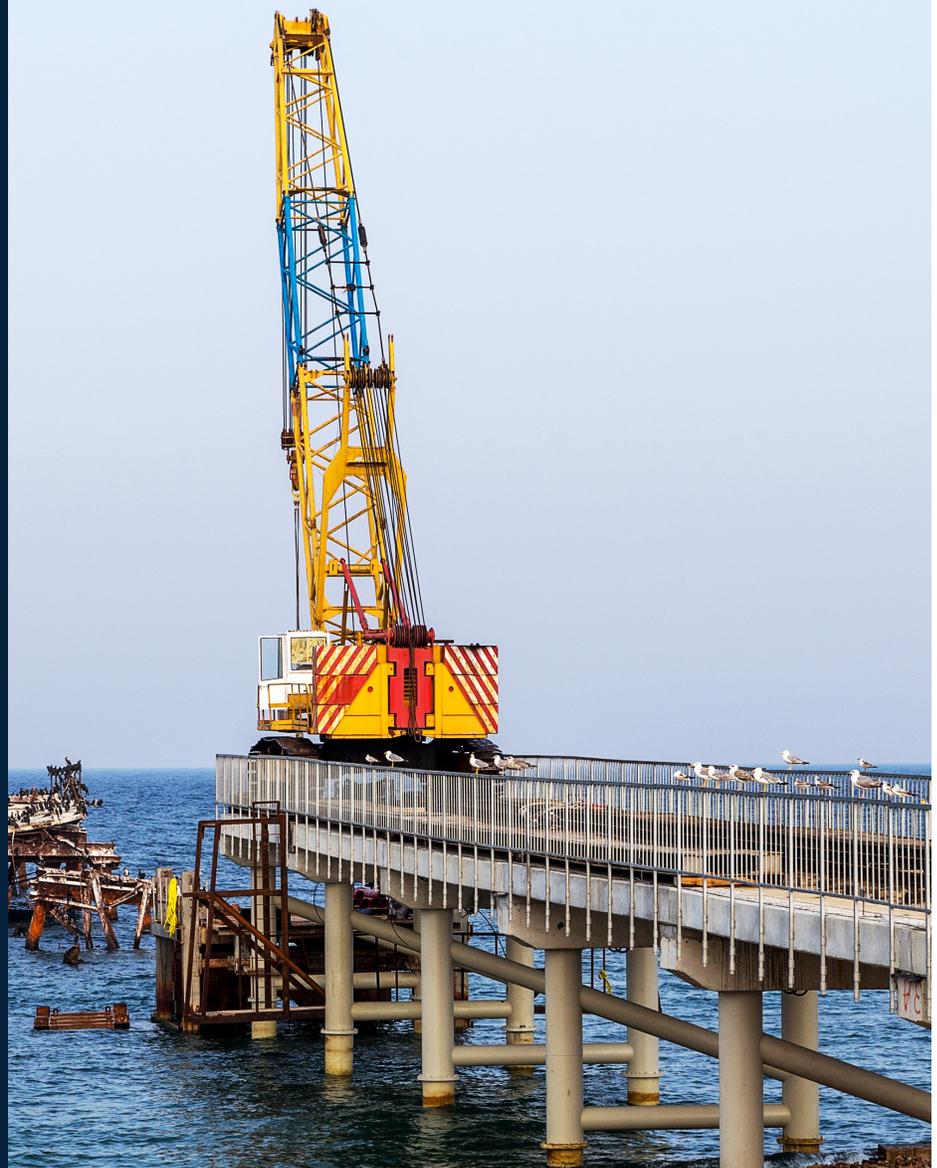
# LONGSHORE + MARINE CONTRACTORS

ALL HANDS ON DECK  
YOUR GUIDE TO SINGLE-CARRIER COVERAGE

## CONTENTS

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- Program Overview
- Our Partner
- Background Checks
- Drug Testing Program
- Our Team
- Financial Strength
- Reporting a Claim



# LONGSHORE + MARINE CONTRACTORS

ALL LINES



WITH AN ALL-LINES APPROACH TO MARINE CONTRACTORS' INSURANCE, PROSIGHT COMBINES THE TRADITIONAL MARITIME COVERAGES WITH PROPERTY AND CASUALTY INSURANCE TO CREATE A **SINGLE, COMPREHENSIVE OFFERING.**

Our single carrier solution provides greater long term account pricing stability and eliminates issues of cross jurisdiction claims issues amongst multiple carriers often seen in the marine construction industry today. Claims reporting and handling is streamlined by one single point of contact.

## OUR FOCUS

### Recreational

- ◆ Marina & Yacht Club construction and repair
- ◆ Boat Yard construction and repair

### Residential

- ◆ Dock construction and repair
- ◆ Boat Lift installation
- ◆ Sea wall & Bulkhead construction and repair

### Commercial

- ◆ Marine Pile Driving
- ◆ Rip rap, bulkheads, jetties and pier construction and repairs
- ◆ Dredging
- ◆ Shoreline restoration / stabilization
- ◆ Bridge Construction

## COVERAGES AVAILABLE

- ◆ Marine General Liability
- ◆ Workers Compensation and USL&H
- ◆ Marine Employers Liability
- ◆ Contractor's Equipment
- ◆ Hull and P&I
- ◆ Property
- ◆ Auto
- ◆ Excess (Bumbershoot)

## BENEFITS

- ◆ Designed for marine contractors
- ◆ Marine, Property and Casualty package offering
- ◆ Faster claims response
- ◆ Expert claims team
- ◆ Fewer claims disputes
- ◆ Single underwriting team
- ◆ Discount drug testing
- ◆ Discount background checks

Experience the ease of getting all your marine insurance needs from a single carrier.

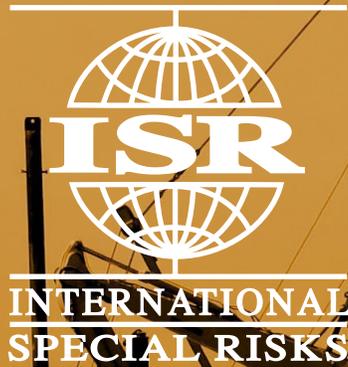
[www.prosightspecialty.com/marinecontractors](http://www.prosightspecialty.com/marinecontractors)



As used herein, "ProSight" refers to the insurers of ProSight Specialty Insurance Group underwriting insurance policies or bonds, which include New York Marine and General Insurance Company, Gotham Insurance Company and Southwest Marine and General Insurance Company. The products and services described herein may not be available in all jurisdictions. This literature is descriptive in nature. Actual coverage is specified by the policies or bonds issued. ProSight Specialty, 412 Mt Kemble Ave, Morristown, NJ 07960.

# OUR PARTNER

AT PROSIGHT, WE  
PARTNER EXCLUSIVELY  
WITH AGENTS WHO  
SHARE OUR VISION  
OF DELIVERING VALUE  
TO CUSTOMERS  
THROUGH SUPERIOR  
EXPERTISE.



We have partnered exclusively with International Special Risks to offer this unrivaled program. ISR is the one of largest Marine intermediary insurance brokers in the US. They provide professional, technical expertise and tremendous market access to retail agents and brokers across the nation. Their years of industry experience and customer-focused approach allows them to offer insurance products that carry the load so you can invest time into your business.

[WWW.ISR-INSURANCE.COM](http://WWW.ISR-INSURANCE.COM)  
50 Salem Street  
Lynnfield, MA 01940  
[inquiries@isr-insurance.com](mailto:inquiries@isr-insurance.com)  
P: 781.295.0270 or F: 781.246.7830

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**DAVID LEMAY**  
Senior Vice President  
[dlemay@isr-insurance.com](mailto:dlemay@isr-insurance.com)  
804-253-1320

# BACKGROUND CHECK SERVICES

SAFE AND SOUND



HIRING DECISIONS CAN HAVE A TREMENDOUS IMPACT ON THE HEALTH OF YOUR BUSINESS. WE WANT TO HELP YOU DO MORE TO PROTECT YOUR COMPANY, REDUCE RISK, AND INCREASE OPERATIONAL EFFICIENCY.

Tools such as background checks are the only litmus test to determine if a candidate's litigation history, employment background or prior bankruptcy could negatively impact the reputation of your business. It's an added layer of protection that is easy to use and inexpensive when it comes to making the right hiring decisions.

## Exclusive Benefits



Discounts off retail pricing



Safe, secure system



Reduce business' risk



Progressive screening



Instant & free registration and account set-up



Instant results for some services



Assistance with FCRA compliance



Access to an collection of public record sources



User-friendly format



## OFFERING:

Service	Retail Price	ProSight Price
US Alias Verify	\$29.95	\$6.40
Basic Search	\$31.95*	\$9.60*
Credit	\$7.00	\$4.00
Motor Vehicle Records	\$7.00*	\$3.20*
Educational Verification	\$12.50*	\$8.00*
Employment Verification	\$12.50*	\$8.00*
Federal Criminal Search	\$15.00	\$6.40
County Criminal Search	\$12.00*	\$5.60*
Drug Screen	\$36.00	\$31.90
Ongoing Criminal Monitoring	\$10.00	\$4.00
Bankruptcy Report	\$15.00	\$10.00
Reference Check	\$12.50*	\$10.00*
License Verification	\$20.00*	\$10.00*
Wants & Warrants Search (Nationwide)	\$15.00	\$7.00
Civil Suit Search	\$22.00*	\$13.00*

\* Plus any applicable court, state or data access fees

## AN INDUSTRY-LEADING PROVIDER OF BACKGROUND CHECKS

ProSight and BackgroundChecks.com created specially designed packages and rates for ProSight customers to meet their unique talent management needs. Backgroundchecks.com offers customers 24/7 online access to check and review results, as well as offering live customer service support.

[LEARN MORE | www.prosightspecialty.com/background-checks](http://www.prosightspecialty.com/background-checks)



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# DRUG TESTING PROGRAM

SAFE AND SOUND



WE UNDERSTAND THAT IT ONLY TAKES ONE BAD EMPLOYEE TO PUT YOUR BUSINESS AT RISK. THAT'S WHY WE PUT TOGETHER A DRUG TESTING PROGRAM TO HELP YOU IDENTIFY RISKS BEFORE THEY BECOME PROBLEMS FOR YOU.

It detects contemporary drugs not found in a standard DOT test, providing a more complete profile. Helping to reduce the churn of unqualified employees is just another way ProSight helps your bottom line.

## THE ADVANTAGE

### Easy

All laborious steps of testing and compliance will be managed for you

### Convenient

Test administered at 9000 locations nationwide

### Fast

Test results are typically returned within two days, faster than industry standards

### Expert

Knowledge of each state's rules and regulations, to set up your program wherever you are

## DID YOU KNOW?

**300%**

More likely to be involved in a workplace accident

**300%**

More likely to be late for work

**250%**

More likely to have absences of 8 days or more

**220%**

More likely to request early dismissal

SOURCE – DOL 2014, "Drug Free Workplace Advisor"  
<http://webapps.dol.gov/elaws/asp/drugfree/benefits.htm>



Choose from drug testing package options powered by Foley:

**PACKAGE A**

**Enhanced Drug Testing + Driver File Management**

Includes enhanced test plus maintenance of audit-ready driver files, motor vehicle records, medical certifications, background checks and drug test records.

Cost: \$179/employee

**PACKAGE B**

**Enhanced Drug Testing**

Includes an enhanced drug test administered by Foley that goes beyond standard DOT testing to also test for risky pharmaceutical drugs that account for 30% of accidents.

Cost: \$95/employee

**PACKAGE C**

**Basic DOT Testing**

Includes the standard DOT compliance test conveniently administered by Foley.

Cost: \$67/employee

Comparison Chart

	PACKAGE A	PACKAGE B	PACKAGE C
Price per employee	\$179	\$95	\$67
Drugs Included in Panel	10	10	5
Minimum Drug Tests Required	2	2	1
DOT Compliant Drug Testing Policy Administration	Yes	Yes	Yes
State Specific Employee Drug Free Workplace Policy Written	Yes	Yes	No
Audit of Each Driver File for DOT Readiness	Yes	No	No
Set Up of All New Driver Files for DOT Readiness	Yes	No	No
Ongoing Driver File Maintenance	Yes	No	No
Background Check Discount	Yes	Yes	Yes

Hiring right can make all the difference.  
[www.prosightspecialty.com/drug-testing-services](http://www.prosightspecialty.com/drug-testing-services)



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# OUR TEAM

EXPERIENCED  
PROFESSIONALS



We create **unrivalled value** for our customers by **exceeding expectations** in everything we do. We accomplish this based on our **unique culture**, driven by a desire to **succeed at uncommon challenges**.



**MARK ENGEL**  
Program Executive

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mengel@prosightspecialty.com



**JOHN CONWAY**  
Underwriter

[ O ] 212.551.0623  
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# FINANCIAL STRENGTH 2017



EXPERIENCED  
PROFESSIONALS  
INSIGHTFUL  
SOLUTIONS

ProSight is built on experienced leadership, a strong balance sheet and global premium growth. We are pushing the industry forward with our mission to create value for our insureds.

The insurers of ProSight Specialty Insurance Group underwriting insurance policies and bonds are rated:

**A** EXCELLENT  
BY A.M. BEST

The companies include:

NY Marine and General Insurance Company  
Gotham Insurance Company  
Southwest Marine and General Insurance Company

ProSight writes almost:

**\$900M** GROSS PREMIUM  
WRITTEN GLOBALLY

The ProSight Specialty Insurance Group ("ProSight") offers commercial lines solutions in all states, on both an admitted and non-admitted basis.

These ratings demonstrate ProSight's proven ability to meet ongoing obligations to policyholders, operating performance, and business profile.

**LEARN MORE**

[www.prosightspecialty.com/who-we-are](http://www.prosightspecialty.com/who-we-are)



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# REPORT A CLAIM

QUICK. CONVENIENT.  
FOCUSED.



TELL US WHAT HAPPENED AND WE'LL IMMEDIATELY BEGIN TO DELIVER THE EXCELLENT SERVICE THAT IS THE HALLMARK OF PROSIGHT.

We'll focus, first, on assuring your well-being. Then, we'll carefully tend to every detail of your claim.



EMAIL

[claims@prosightspecialty.com](mailto:claims@prosightspecialty.com)



FAX

1(800)-326-2864



MAIL

ProSight Specialty Insurance  
Claims Department  
412 Mt. Kemble Avenue  
Suite 300C  
Morristown, NJ 07960



PHONE

1(800)-774-2755  
Press '1' to Report a Claim  
24 hours a day, 7 days a week

Press '2' Workers' Compensation Claim  
8:00am to 5:00pm EST

Press '3' All Other Claims  
8:00am to 5:00pm EST

For more information, visit [www.prosightspecialty.com/claims](http://www.prosightspecialty.com/claims)



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# FAQ'S

## WHAT YOU NEED TO KNOW

### WHAT IS THE LONGSHORE + MARINE CONTRACTORS PROGRAM?

The Longshore + Marine Contractors Program is a comprehensive insurance solution specifically tailored to meet the needs of today's marine contractors. The program provides coverage for Property, General Liability, Hull and P&I, Inland Marine, Automobile, Bumpershoot and Workers' Compensation including USL&H and MEL all from a single admitted A rated carrier.

### WHO IS ELIGIBLE FOR THE PROGRAM?

The program is targeted at marine contractors with revenues up to \$10,000,000.

### WHERE IS THE PROGRAM AVAILABLE?

The program is available in all 50 states.

### IS THERE A MINIMUM PREMIUM?

The minimum all lines program premium is \$25,000.

### HOW DO I ACCESS THIS PROGRAM?

ProSight Specialty Insurance has partnered exclusively with International Special Risks to handle the underwriting and management of the program. ISR will work with licensed agents and brokers to access the program. If you are not currently appointed with International Special Risks, that's OK. They will walk you through the process if your Insured is quoted and bound.

Inquiries and submissions can be made through International Special Risks to:

**STEVE MACQUARRIE**  
President

steve@isr-insurance.com  
781-295-0270 Ext. 284

**DAVID B. LEMAY**  
S.V. President

dlemay@isr-insurance.com  
804-253-1320

### DO YOU OFFER PAY PLANS?

Direct Bill pay plans for annual, semi-annual, quarterly and 25% down + 9 installments are available. Agency Bill is also available if third party premium financing is desired.

### ARE DIVING CONTRACTORS ELIGIBLE?

Marine contractors with less than 10% of receipts applicable to diving activities are eligible. If the receipts from diving are higher than 10%, International Special Risks has alternative program solutions available.

### WHAT PROGRAM BENEFITS ARE AVAILABLE?

ProSight has partnered with Backgroundchecks.com and Foley Carrier Services, LLC to provide program members with access to background screening and drug testing services at discounted rates. A variety of ala carte services and packages are available to assist the program member with their employee screening processes.

### HOW ARE CLAIMS HANDLED?

We have dedicated claims staff handling all claims for the program. If you need to file a claim you can call 1-800-774-2755 or email to longshoreplusclaims@proightspecialty.com Your ProSight claims professional will work with you to get your claim handled quickly and professionally.

### WHAT ARE THE ADVANTAGES OF HAVING ONE CARRIER HANDLE ON ALL MY LINES OF COVERAGE?

Having a single carrier with the ability to cover all the lines noted: Property, General Liability, Hull and P&I, Inland Marine, Automobile, Bumpershoot and Workers' Compensation including USL&H and MEL, provides the Insured with greater coverage and pricing stability. Losses on a single line of business are balanced with the remainder of the account stabilizing the pricing overtime. Cross jurisdictional issues with Workers' Compensation, USL&H and MEL are eliminated with one carrier handling all the claims.