

## Workers' Compensation for Contractors

PointSure offers SeaBright Workers' Compensation coverage for the construction industry



### SeaBright Insurance: A- IX (Excellent)

- Statutory Workers' Compensation, U.S. Longshore and Harbor Workers' Act (USL&H), and Maritime Employers' Liability (MEL)

### Target Classes:

- Most contracting classes paying the prevailing wage and offering a benefits package. Maritime employers and Energy-Related risks.

### Excluded Classes:

- Asbestos or lead abatement contractors
- Demolition Contractors
- Employee leasing/Temporary agencies/PEO's
- Roofing
- Ship Breaking
- Tree Trimming
- Steel Erection

### Minimum Premium:

- \$75,000 EAP (except classes with special eligibility)  
Framers/Drywall/Insulation \$250K

### SeaBright Submission Requirements:

- ACORD Workers' Compensation Application
- Currently Valued Loss Runs - 5 Years
- Payroll Information, by Class- 5 Years
- Loss Control Contact: SeaBright will Pre-Loss Control Prior to Quoting
- Financials May be Required on Certain Accounts

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