



**MEL, The Basics**

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MEL, The Basics


Who is this for?  
Agents  
Carriers  
Insureds

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**MEL, The Basics**

*State W.C.*      *Longshore*      *MEL or Crew P&I*




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History

**Jones Act**

1920 Employee Can Sue His employer




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History

Covered with the P&I

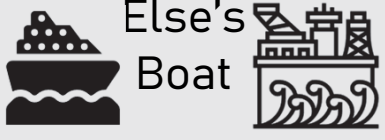


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History

Someone Else's Boat



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 The Solution

  
  
**MEL**  
 Maritime Employers Liability




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 When Do You Need MEL?

When you have  
 Employees  
 On a vessel


  






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 Benefits


T.W.M.C.  
 General Maritime Law  
 Jones Act

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 Benefits


T.W.M.C.  
 Transportation   
 Wages (unearned)   
 Maintenance   
 Cure 

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 When Does Someone  
 Get Jones Act Benefits?

1. On a Boat
2. Working
3. Helping
4. Duration


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 When Does Someone  
 Get Jones Act Benefits?


Navigable Waters:



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 When Does Someone Get Jones Act Benefits?

**You don't have to know.**  
(unless you're a carrier)



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 Mark's Rules\* for Coverage

1. If your employees go on a vessel buy MEL<sup>†</sup>
2. If you have at least situs buy Longshore
3. If you go on rigs of any kind. Get OCSLA.
4. Give your underwriter the full story. Let them Craft the coverage for you.

\* Guides  
† Or P&I Crew if applicable

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