



So it's always smooth sailing



HIMI
HEMIC INSURANCE MANAGERS, INC.

HIMI & LIG

Exclusive "fill the gap" coverage for
Hawaii clients with marine exposures!

Maritime Employers Liability Program

PROGRAM DETAILS

- MEL Program • Designed for all types of Maritime Employees
- Monoline MEL • For your HEMIC clients with over-the-water exposures
- Worldwide Endorsement • Available upon request

- LIMITS** \$1,000,000 and higher limits available as needed
- PREMIUM** \$10,000 Minimum for risks with employees on watercraft over 25% of time

SUCCESS STORIES

- Harder-to-place accounts
- Catamaran Operators
- Guided Kayak Tours
- Sailing Canoe Instructors
- Surf Instructors



Submissions | himiquotes@hemic.com • Questions | 808-208-8300



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LIG Marine Managers is the Leading Longshore and Commercial Marine MGA, and Lloyd's Broker.

LIG Locations: St Petersburg | FL Houston | TX San Francisco | CA Philadelphia | PA London | UK