

Coverage Gap Checklist — Are You Missing These?

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SECTION 1

Marine Programs — 10 Questions to Ask

- 01 Is USL&H payroll separated from state workers' comp payroll on every policy?
- 02 Does Collision & Tower's Liability (CCC) match the actual hull values of vessels you tow or move?
- 03 Does pollution coverage respond to both sudden and gradual discharge — not just sudden?
- 04 Are wreck removal limits sized to the cost of salvaging your largest insured vessel?
- 05 Is your Maritime Employer's Liability (MEL) sitting behind crew exposures — not buried in a P&I sublimit?
- 06 Do your hurricane / named-storm plan obligations actually match what's filed with the carrier?
- 07 Are certificates of insurance issued to contract counterparties matching the indemnity language you signed?
- 08 Is bumbershoot/excess wording aligned across hull, P&I, and general liability — or does one drop out?
- 09 Are charterer's legal liability and SP-23 wording in place for chartered/contracted vessels?
- 10 Does your program respond to divers, contract captains, and day-labor crew — or are they uninsured?

SECTION 2

Aviation Programs — 10 Questions to Ask

- 01 Do pilot warranties on the policy match the actual pilots flying — hours, ratings, and currency?
- 02 Are hangarkeepers limits sized to the largest aircraft you touch, not the smallest?
- 03 Is non-owned aircraft liability in force for demo, ferry, and customer aircraft movements?
- 04 Does the policy correctly classify operations under FAR Part 91, 135, or 121?
- 05 Are war risk, hijack, and confiscation coverages in place for any international ops?
- 06 Is products / completed operations liability matched to MRO, avionics, or component work you perform?
- 07 Are ground support equipment and tow exposures scheduled — or sitting on a generic GL form?
- 08 Do fuel and into-plane operations have proper liquid pollution / spill coverage?
- 09 Is hull war and allied perils coverage in force, and are the territorial limits accurate?
- 10 Does the program coordinate AIG/Global Aerospace-style aviation wording with your underlying GL — no silent gaps?

SECTION 3

Aerospace Programs — 5 Questions to Ask

- 01 Is products liability matched to the end-use platform (commercial, military, space) — not just the part you ship?

- 02 Is grounding liability coverage in place for components that could ground a fleet on failure?

- 03 Are ITAR / EAR export exposures contemplated in the program structure?

- 04 Is contractual indemnity to OEMs and primes backed by insurance that actually responds to those terms?

- 05 Is recall / product withdrawal expense covered, with limits sized to a realistic recall event?

If you answered **no or **I don't know** to any of these — let's talk.**

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