

# Defense Base Act (DBA) Program

Chubb Global Casualty

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Chubb's Defense Base Act (DBA) Program offers statutory workers compensation for U.S.-based prime contractors and sub-contractors that perform work overseas under contracts authorized, approved or financed by the U.S. government or any agency thereof. Our DBA coverages, together with optional kidnap and extortion coverage and options for risk control services, provide a robust single source solution.

DBA insurance provides workers compensation benefits to civilian employees working under certain government-funded contracts. U.S. contractors and sub-contractors are required to provide DBA benefits to not only U.S. citizens but also third country nationals (TCNs), or local national employees working outside the U.S. on contracts coming within the Defense Base Act.

## **Why is Coverage Needed?**

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When U.S.-based businesses are awarded federal government contracts for certain overseas projects, they are required to have a special type of workers compensation insurance for their employees. The Defense Base Act provides the framework for this required coverage. The Act extends benefits payable under the U.S. Longshore and Harborworkers' Compensation Act (LHWCA) to covered civilian employees working outside the U.S. DBA insurance requirements are identical to those found in the LHWCA.

## **Businesses That May Need This Insurance**

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Industries and employees that can be subject to the Defense Base Act include U.S.-based businesses with federal government contracts for projects overseas:

- Engineers
- Project managers
- Consultants
- Facilities support management services
- Logistical support services
- Information technology providers
- Educational institutions

## Coverage and Services

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- Medical
- Rehabilitation
- Indemnity for loss of wages or income (temporary and permanent)
- Disability and death benefits
- Kidnap and extortion (optional)
- Accidental death and dismemberment (optional)
- Risk management services options

## Benefits

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- Department of Labor-approved insurance provider of DBA insurance.
- Experienced underwriters in Defense Base Act and international casualty
- Dedicated DBA claims management team experienced in Longshore and DBA claims
- Worldwide assistance to employees within 24 hours of claims report
- Chubb global network of underwriting and claims professionals in more than 200 countries.

## Covered Employees

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If any one of the following criteria is met, all employees engaged in such employment, regardless of nationality, would be covered under the Defense Base Act.

- Working for private employers on U.S. military bases or on any lands used by the U.S. for military purposes outside the U.S., including those in U.S. territories and possessions
- Working on public work contracts with any U.S. government agency, including construction and service contracts in connection with national defense or with war activities outside the U.S.

- Working on contracts approved and funded by the U.S. under the Foreign Assistance Act, generally providing for cash sale of military equipment, materials, and services to its allies, if the contract is performed outside the U.S.
- Working for American employers providing welfare or similar services outside of the U.S. for the benefit of the Armed Forces, e.g., the USO

## Covered Contracts

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The Defense Base Act applies to contracts awarded for work in these employment-related categories:

- At any military, air or naval base.
- Upon any lands occupied or used by U.S. government for military purposes or in any territory or possession outside continental U.S.
- Upon any public works project in any territory or possession outside continental U.S. if under contract with U.S. government.
- With the U.S. (or representative agency), if contract is to be performed outside U.S. and not within areas described in the previous three bullets, for purpose of performing public work. DBA insurance must be secured prior to and be maintained during the life of the contract.
- Under contract approved and financed by U.S. or any executive department or agency, if contract is to be performed outside U.S. under Mutual Security Act of 1954.
- Outside continental U.S. by American employer providing welfare or similar services for benefit of Armed Forces pursuant to appropriate authorization by Secretary of Defense.

## Limits

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- Employers Liability - up to \$1 million for DBA coverage
- Up to \$1 million repatriation

## Contact Us

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Kerry Battersby  
O 215.640.4786  
E [kerry.battersby@chubb.com](mailto:kerry.battersby@chubb.com)

**Chubb. Insured.<sup>SM</sup>**

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