



# Defense Base Act Workers' compensation and liability insurance

WTW Government Contracting North America

## Defense Base Act (DBA) Workers' compensation and liability insurance

WTW understands that government contracting companies have unique risks and exposures not found in other industries.

- As part of our deep commitment to your success, we understand your business requires a tailored approach to properly identify, assess and prioritize your global risks so you can effectively optimize allocation of budget and resources.
- As a leader in both foreign and domestic workers' compensation coverage, WTW has the underwriting, claims management and risk analysis expertise to respond to your specific DBA workers' compensation insurance needs.
- As your government contracting firm seeks to expand your global operations, understanding and proper management of this unique DBA product is more important than ever.

## Overview of the Defense Base Act

1. Federal law requires Defense Base Act (DBA) workers' compensation coverage for contractors and their employees while working abroad.
2. The Defense Base Act is an extension of the Longshore and Harbor Workers' Compensation Act (LHWCA), which provides disability compensation and medical benefits to employees and death benefits to eligible survivors.
3. The Defense Base Act requirement applies to civilian employees of government contractors (and subcontractors) while working outside of the U.S.
4. Employees covered include U.S. citizens, foreign nationals and local nationals. Subject to waiver provisions in certain geographies.

Your risk. Our focus.

## Key coverages and benefits

- Broad coverage through pre-negotiated minimum coverage enhancements
  - Broad coverage for organizations and individuals
  - Primary capacity of at least \$10 million generally available
  - Stand-alone limits or shared limits available
  - Unlimited overall capacity by virtue of eligible excess placements
  - Client-friendly claims/loss notice wordings
  - Clearer continuity of coverage including improved prior notice exclusions
  - Sub-limited social engineering coverage available within cyber coverage
  - Full suite of cyber coverage agreements
- Complimentary risk/loss control services
- Claims management and reporting services

## Defense Base Act insurance carriers

- American International Group
- Allied World Insurance Company
- Arch Insurance
- Chubb Group
- K2 OCONUS (Nationwide)
- Safety National Corporation
- Signal Mutual
- Starr Companies

## North American Government Contracting Risk Solutions

At WTW, we stand as an industry leader in providing bespoke risk management solutions, particularly in the realm of government contracting. Our team, composed of experienced consultants, brings together a remarkable blend of diverse, industry-leading expertise from technical, military, legal, business and risk management backgrounds. This unique unification of skills positions us at the forefront of addressing the intricate challenges inherent in government contracting. We are dedicated to delivering tailored, state-of-the-art solutions that align with your specific needs.

For more information about how our cutting-edge services can support your objectives, please contact us. Our commitment is to partner with you, employing our comprehensive knowledge and innovative strategies to navigate the complexities of government contracting risk with unparalleled proficiency and insight.



### North America contacts

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## Disclaimer

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## About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at [wtwco.com](http://wtwco.com).



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