

## DEFENSE BASE ACT (DBA) HIGHLIGHTS

Under U.S. federal law, American government contractors, private employers and contractors must provide Defense Base Act (DBA) Insurance (also known as DBA Workmen's Compensation) to civilian employees working outside the continental U.S. on American military bases or under certain contracts with U.S. government agencies for public works or national defense.

Berkshire Hathaway Specialty Insurance Company (BHSI) provides this DBA-mandated coverage, which includes managed disability, medical and death benefits, on a global basis through our experienced Dubai-based DBA underwriting team. Our DBA coverage is supported by claims professionals whose well-established relationships with valued vendors in volatile regions ensure exceptional service to customers when and where they need it most.



*Projects covered by the Defense Base Act include civilian workers building non-military public works projects, such as utilities, infrastructure, schools and other humanitarian activities.*

## WHAT IS COVERED UNDER DBA?

DBA disability, medical and death benefits are provided for all contracted employees, regardless of nationality, including U.S. citizens and residents, host country nationals and local hires, and individuals hired from another country to work in the host country (often referred to as third country nationals). BHSI's offering can be enhanced with optional coverages, including Emergency Medical Evacuation and Supplementary Repatriation Expenses, to address individual needs. In addition:

- Benefits are provided for covered employees, whether the injury or death occurs on or off the job in the course of employment, extending beyond the workday hours. Compensation for total disability is two-thirds of employees' average weekly earnings, up to a current maximum determined by the U.S. Bureau of Labor Statistics.
- Cover extends to injury or death occurring during transportation to or from the place of employment, when the employer or the U.S. pays for or provides the transportation.
- When unique conditions or circumstances of employment place an employee in a 'zone of danger,' an accident resulting in injury or death need not be strictly related to job duties to trigger DBA benefits.
- When an employee's injury or death occurs in the course of recreational activities furnished, funded or promoted by the employer, it may trigger DBA benefits.
- A compensation system established under the War Hazards Compensation Act provides reimbursement to DBA-covered contractors for both benefit and administrative costs resulting from an injury or death caused by a "war risk hazard." It also provides direct payments to DBA and certain employees detained by a "hostile force or person" and to certain employees (and their dependents) when injury or death occurs due to a war risk hazard.
- Employer's liability is covered up to USD 1 million.
- Emergency medical evacuation and repatriation are covered up to USD 1 million.
- Funeral expenses are covered up to USD 3,000.

## WHO NEEDS COVER UNDER DBA?

The DBA requires coverage for the following employment activities:

- Work conducted for private employers on U.S. military bases or any lands outside the U.S. used by the U.S. for military purposes, including those in U.S. territories and possessions.
- Public work contracted with any U.S. government agencies, including construction and service contracts in connection with national defense or war activities outside the U.S.
- Contract work approved and funded by the U.S. under the Foreign Assistance Act, such as providing military equipment, materials, and services to U.S. allies, if contract is performed outside of the United States.
- Work for American employers providing welfare or similar services outside the U.S. for the benefit of the Armed Services, including the United Service Organizations (USO).

## MEET YOUR DBA CLAIMS TEAM:



**Mahera Ahmed**, Assistant Claims Manager at BHSI in Dubai, has over 10 years of experience handling DBA claims. Mahera is well versed in the complexities of DBA coverage and DBA regulations. As BHSI's Assistant Claims Manager, her proactive approach ensures the highest level of claims service to DBA customers and brokers. Contact Mahera at +971 (04) 3816 122 or [mahera.ahmed@bhspecialty.com](mailto:mahera.ahmed@bhspecialty.com).



**Ailbhe Storan**, Head of Third Party Claims, Middle East at BHSI in Dubai brings a decade of experience in the insurance industry spanning claims and underwriting roles in Europe and the Middle East. Ailbhe is an Irish qualified solicitor and is experienced in dealing with complex and major loss claims in the Executive and Professional line of business and more recently Defense Base Act claims. Contact Ailbhe at +971 (04) 381 6127 or [ailbhe.storan@bhspecialty.com](mailto:ailbhe.storan@bhspecialty.com).

## DBA UNDERWRITING TEAM:



**Mohammed Hannoun**, Head of Casualty Middle East at BHSI Dubai has more than a decade of industry experience and excels at underwriting DBA provided through multiple distribution channels across the Middle East and Africa. With an extensive customer-outreach, Hannoun has offered services in underwriting, pricing and product development for the DBA. Contact Mohammed at +971 (04) 381 6108 or [mohammed.hannoun@bhspecialty.com](mailto:mohammed.hannoun@bhspecialty.com).



**Angeli Ching**, Associate Underwriter at BHSI Dubai has years of experience in the insurance industry, focuses on DBA underwriting and all other Casualty lines programs. She brings a wealth of knowledge and expertise to assist customers in navigating the complexities and dynamic nature of these products. Angeli's capabilities extends across diverse distribution channels across the Middle East. Contact Angeli at +971 (04) 381 6140 or [angeli.ching@bhspecialty.com](mailto:angeli.ching@bhspecialty.com).

# BHSI

## CONSEQUENCES OF NONCOMPLIANCE:

*If DBA coverage is required but not purchased, penalties can be severe.*

Employers that do not comply with requirements to purchase DBA insurance can face serious fines, including up to USD 10,000, up to 10 years imprisonment, or both. Additionally, if an employee is injured on the job and not insured under DBA coverage, the employer must pay the benefits of the injured employee, as mandated under the U.S. Longshore and Harbor Workers' Compensation Act.

## WHY BHSI?

A Department of Labor-approved DBA insurer, BHSI provides DBA coverage through our experienced in-house underwriting team, dedicated to providing prompt, flexible service to DBA customers around the globe. Our coverage is backed by the financial strength and stability of BHSI.

At BHSI, we know that what customers value even more than any policy we provide is how we deliver for them when a claim occurs. **CLAIMS IS OUR PRODUCT®** – and BHSI customers can expect excellent service, delivered swiftly, expertly and compassionately. Our DBA claims team can quickly marshal market-leading experts for on-the-ground investigations and medical services worldwide. We can also provide 24-hour medical evacuation for our customers.

# CLAIMS IS OUR PRODUCT.®

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In the Asia Middle East region, it underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, which holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Cologne, Dubai (Regulated by the Dubai Financial Services Authority), Dublin, Frankfurt, Hong Kong, Kuala Lumpur (Licensed by Labuan FSA as a General Reinsurer: IS2016165), London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

For more information, contact [info@bhspecialty.com](mailto:info@bhspecialty.com).

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