

One Company, One Solution



As a U.S. government contractor, you are required by federal statute to provide Defense Base Act (DBA) benefits to those employees who work under a U.S. government contract or on a U.S. military base abroad. One way to fulfill this requirement is to purchase DBA insurance. While DBA insurance provides coverage to your employees for an injury or death during the course and scope of employment, it does not provide coverage for an injury or death outside of the course and scope of employment, which may leave a critical gap in your employees' insurance protection while they are overseas.

During our nearly 50 years of providing both DBA and Accident & Health end-to-end insurance solutions for our clients with employees working overseas, we have continually worked to offer programs that can fill this critical gap in coverage.

Full Circle of Care

Around the Clock and with One Number to Call

Brought together, our DBA program, Accident & Health program, and wholly-owned and operated medical and travel assistance service provider seamlessly provide your employees with:

DBA Program: Coverage for injury and illness during the course and scope of employment...

- > DBA benefits for work-related accidents or injuries
- > Employers' Liability
- > Limited Kidnap and Ransom/Extortion
- > Limited Accidental Death & Dismemberment

Accident & Health Program: Coverage for injury and illness outside of the course and scope of employment...

- > Accident, emergency evacuation, and repatriation of remains coverage
- > Out-of-country medical coverage for accidents and illnesses incurred abroad
- > Additional Death & Dismemberment coverage with competitive limits

Travel Guard, a Chartis Company: Wholly-owned medical and travel assistance services 24-hours-a-day, 365-days-a-year...

- > One number to call no matter where or for what reason an injury or illness occurs around the globe
- > Services of our wholly-owned and operated medical and assistance operation
- > Full coordination and engagement of our own claims operation to promptly and effectively handle claims

By leveraging the breadth and depth of our global organization, we have been able to dedicate specialized staff to address any unique need you or your employees might face while dealing with an injury or illness in even the most challenging environments overseas.

Whether an employee's injury or illness is work-related or not, you or your employee can call our single toll-free number, where

assistance operators will coordinate the help needed and answer any questions, 24-hours-a-day, 365-days-a-year. Our assistance operators are the single point of contact. From the initial call to our assistance operator to the resolution, our staff works behind the scenes to ensure your employees' needs are met.

Case Study*

During her 30-day assignment in Kuwait, a government contractor employee falls seriously ill during the weekend. She does not speak Arabic, Kuwait's local language. She is not sure if her U.S. Major Medical plan will provide full coverage for medical treatment abroad or if her DBA insurance coverage will cover a seemingly non-work related illness.

- 1. Our Travel Guard assistance center receives an emergency call.**
Trained medical staff members assess the employee's medical needs and determine that hospitalization is needed. They locate and arrange billing with the nearest hospital within our extensive hospital network, which we have identified as a quality medical provider meeting our standards. An ambulance is arranged to transport the employee from her hotel to the hospital. We also arrange for an Arabic interpreter to provide translation services so the employee can communicate with the attending care providers.
- 2. The employee is transported to the hospital.**
The employee checks into the hospital and is treated immediately without having to pay any expense out-of-pocket due to pre-arrangements made by our assistance members and our relationship with the hospital. We are directly billed for covered medical services provided to the employees.
- 3. The employee is evacuated out of Kuwait.**
The attending physician, in consultation with our medical case management team, determines that surgery is required. Our assistance coordinators arrange for a medical evacuation back to the United States and a medical escort to accompany the employee. Throughout the ordeal, our team keeps in regular contact with you, the employer, and keeps the employee's husband up-to-date on his wife's condition.

For more information, please contact your local Chartis Defense Base Act or Accident & Health representative or e-mail us at: worldsource@chartisinsurance.com.

*The scenario summarized above is offered only as an example. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of the policy.

This document provides only brief descriptions of the coverages available. The Policies contain reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and each Policy, the Policy shall govern. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.