Defense Base Act Insurance

Workers comp & employment - coverage overview, limitations and how to get a quote



OVERVIEW

The Defense Base Act requires workers comp for employees of U.S.

WHAT'S COVERED

DBA benefits
Federal Longshore-level benefits for overseas workers.

War hazard
Coordination with War Hazards Compensation Act rules.

Medical evacuation
Transport and repatriation for injured workers.

All nationalities
U.S., local and third-country national employees.

Employers liability
Injury suits outside the act.

Good to know
DBA is mandatory on covered contracts and can be bought contract by contract – have the contract number and country before you request a quote.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Employees on contracts not funded by the U.S. government
- × Non-work injuries outside the zone of special danger on some policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Government contract number and agency
- Countries and job sites
- Headcount by nationality
- Payroll per contract

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/defense-base-act/

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