

PARTNERING FOR SUCCESS

DBA

WITH AIG

As more and more contractors enter into relationship with the U.S. government for a variety of projects involving various public works, such as the rebuilding of war-torn countries or for the overall national security of the country, Defense Base Act (DBA) coverage is vital – and mandatory. AIG dedicated underwriting and claims team is uniquely qualified to help brokers to navigate through this complex area.



DBA Facts & Important Information

- Disability, Medical, Vocational Rehabilitation, and Death benefits to covered employees, or their eligible survivors
- Compensation for total disability varies depending on specific disability/case as per the Act
- Death benefits can be paid to surviving spouse and children, up to the maximum weekly rate.
- Permanent and total disability benefits are payable for life and subject to annual cost of living adjustments
- \$3,000 in funeral expenses is just one of the benefits

TRIGGERS for DBA:

- Work on:
- ✓ A U.S. military base overseas
 - ✓ Any lands occupied or used by the U.S. for military or naval purposes outside of the U.S.
 - ✓ Public work contracts through any U.S. government agency to be performed outside of the U.S.
 - ✓ Contracts approved and funded by the U.S. under the Foreign Assistance Act, which, among other things, provides for cash sale of military equipment, materials and services to its allies, if the contract is performed outside of the U.S.
 - ✓ U.S. employers providing welfare or similar services outside of the U.S. for the benefit of the Armed Services

ELIGIBILITY:

- ✓ All employees (regardless of the employment contract, its' length and number of employees) including U.S. nationals (USN), local country nationals (LCN) and third country nationals (TCN)
- ✓ Subcontractors at any level or degree of separation
- ✓ If the subcontractor is unable to pay DBA benefits to a subcontractor employee the prime contractor is held responsible
- ✓ Applicable to foreign companies



Coverage Issues – CAUTION:

- ✓ Stiff penalties for not obtaining DBA coverage
- ✓ Government contracts generally contain a provision requiring bidding contractors to obtain necessary insurance. Failure to do so may result in fines and possible loss of contract
- ✓ Employers without DBA coverage may be subject to suits under common law wherein common law defenses are waived. In other words, the claimants or their heirs sometimes need only file suit and may not have to prove negligence.
- ✓ Claims may be filed in Federal Court against the insured directly

AIG DBA Differentiators:

Dedicated in-house claims team Our clients and brokers are supported by a dedicated DBA claims team. Experts in their field, they are well versed with the intricacies of DBA coverage and its ever emerging issues.	DBA Expertise A specialized, dedicated underwriting team based in Dubai with expertise in underwriting global exposures.	Flexible policy structure Annual open policies for multiple projects provide cost-effective solution to small and medium contractors.	Speed of Service Dedicated DBA underwriters based in Dubai are focused on providing prompt feedback including quick turnaround quotes and binders.	Closer to Action AIG UAE works in the same time zone as most countries that have DBA contracts: Middle East and Afghanistan.	Medical Evacuation and Assistance Our DBA clients have worldwide access to prompt, quality medical services and secure evacuations 24/7 through Travel Guard®, AIG's global assistance operation

Our DBA Leaders

Girdhari Lalchandani
Senior Underwriter
Casualty
T +971 4 509 6281 M +971 56 681 6470
E girdhari.lalchandani@aig.com

Alexandria Charles DIP CII
Underwriter
Casualty
T +971 4 509 6022 M +971 56 681 6399
E alexandria.charles@aig.com