



**Defense Base Act** Insurance Program

**SAHOURI GLOBAL™**



EVERYTHING YOU NEED  
TO KNOW ABOUT  
**DBA COVERAGE.**

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## Our **Defense Base Act** insurance protects you and your employees wherever your contract takes you.

U.S. based businesses that are awarded federal government contracts are required to have Defense Base Act Insurance for their employees, a special type of Workers' Compensation Insurance. Our DBA insurance provides workers compensation, disability and life benefits to civilian employees working overseas on U.S. Military bases and Government funded contracts.

## You need DBA insurance if your employees...

- ★ work on a **U.S. military base or installation** outside the U.S.
- ★ are working on U.S. government funded **public works** or **military contracts** with a foreign government.
- ★ provide **services** funded by the U.S. government outside the regular military channels.
- ★ are **third country nationals & foreign employees** working on U.S. government funded contracts.

## We'll help you avoid the consequences of not having sufficient DBA coverage.



Loss of contracts



Lawsuits & legal fees



Costly fines



Damaged reputation



Employee turnover

There were **7,903** Defense Base Act insurance claims  
filed between October 2013 and September 2014.

U.S. Department of Labor, 2014

## 4 Tips for successfully filing a DBA claim

1

Inform employees of their DBA coverage details before they are sent overseas.

2

Make sure the injured employee seeks medical attention if necessary.

3

Distribute the LS-201 form for the employee to fill out in a timely manner.

4

Report the accident to the Department of Labor and the insurance carrier.