



## ACE USA Products and Services

### Foreign Casualty - Defense Base Act (DBA) Workers Compensation

<b>Product Description</b>	<p>Workers compensation for U.S.-based prime contractors and sub-contractors that perform work overseas under contracts authorized, approved or financed by the U.S. government or any agency thereof.</p> <ul style="list-style-type: none"><li>• Approved Department of Labor insurance provider</li><li>• Coverages<ul style="list-style-type: none"><li>• Medical</li><li>• Rehabilitation</li><li>• Indemnity for loss of wages or income (temporary and permanent)</li><li>• Disability and death benefits</li></ul></li><li>• Experienced specialists in DBA underwriting</li><li>• Dedicated DBA claims management team experienced in Longshore and DBA claims<ul style="list-style-type: none"><li>• Worldwide assistance to employee within 24 hours of claims report, from appropriate medical care to repatriation, including escort home or to intermediate medical facility, transportation for families and longer term care</li><li>• Access to global network of skilled professionals to support employees who are covered by the ACE DBA policy where they work</li></ul></li><li>• Innovative online claims reporting, using <i>e-risk</i> MANAGER<sup>SM</sup>, the official proprietary claims reporting system for ACE USA DBA clients<ul style="list-style-type: none"><li>• Managed by ESIS, Inc., an ACE USA company</li><li>• Secure, web-based allows single entry and worldwide review (employer field, HR, risk management and legal teams, as well as ACE claims)</li><li>• Employer forms for Department of Labor required reporting (LS202)</li><li>• Incident tracking and other reports</li></ul></li><li>• Kidnap &amp; Extortion option, including ransom and extortion payments, legal fees, incident response and in-transit loss</li><li>• Accidental Death and Dismemberment option, for an additional level of accident coverage and medical emergency travel assistance services</li><li>• Risk Services option, provided by ACE USA risk professionals experienced in DBA<ul style="list-style-type: none"><li>• Tailored to a project, on a stand alone basis or to augment a company's program</li><li>• Including a pre-departure assistance, customized training, risks analysis, vulnerability and threat assessment, in-country housing security review</li></ul></li></ul>
<b>Minimums</b>	<ul style="list-style-type: none"><li>• \$6,000 annual premium for DBA coverage</li><li>• \$9,000 annual premium for DBA coverage in Middle Eastern countries</li></ul>
<b>Limits</b>	<ul style="list-style-type: none"><li>• Employers Liability Limits: up to \$10 million for DBA coverage</li></ul>
<b>Typical Client Profile</b>	<ul style="list-style-type: none"><li>• Engineers</li><li>• Project Managers</li><li>• Consultants</li><li>• Facilities Support Management Services</li><li>• Logistical Support Services</li><li>• Information Technology Providers</li><li>• Educational Institutions</li></ul>
<b>Restricted Classes or Industries</b>	<ul style="list-style-type: none"><li>• Risks evaluated on an individual case basis</li></ul>

**Key Competitive Advantages**

- Expertise: Specialists in foreign casualty risk management who focus exclusively on the overseas exposures of U.S.-based companies or companies with international risks
- Regionalized Underwriting: Dedicated international casualty underwriters with decision-making authority located in 9 regional U.S. offices
- Global Presence: ACE Global Network includes offices in more than 50 countries and network partners in more than 100 others
  - Local expertise in international legal structures, regulations and customs
- Global Servicing: State-of-the-art infrastructure and dedicated global network team for local policy issuance, premium collection and claims handling
- Financial Strength: ACE USA consistently receives among the highest ratings for financial strength from the industry's principal rating agencies

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The above is a product summary only. For current terms and conditions of coverage, please refer to the policy. Insurance provided by insurers within the ACE Group of Companies or its allied distribution associates. All products may not be available in all jurisdictions. ACE USA is the retail U.S.-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA, through its operating companies, is a leading provider of property, casualty, and accident and health insurance, as well as financial products and risk management services. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world. Additional information can be found at [www.aceusa.com](http://www.aceusa.com).