



Arch Insurance offers a broad suite of insurance solutions including Defense Base Act, Foreign Voluntary Workers' Compensation/Employers' Liability, and Business Travel Accident coverages to deliver expanded protection for businesses and their employees when traveling. Having a multi-coverage insurance solution helps organizations in providing employees with the necessary coverage and support in the event of travel incidents.

#### Defense Base Act (DBA):

Provides workers' compensation protection to civilian employees working outside the 50 U.S. states on U.S. military bases or embassies, or through funded contracts with the U.S. government for public works or for national defense.

#### Foreign Voluntary Workers' Compensation/Employers' Liability (FVWC/EL):

Provides coverage for bodily injury from work related disease or accidents for insured's employees working outside their home country until they return from international travel.

#### Business Travel Accident (BTA):

Provides coverage for employees who travel domestically or internationally on company business. Coverages may also extend to non-employees, family members and even cover non-business travel.

### Comparison of Coverages\*

Coverages	Domestic Workers' Comp	DBA	FVWC	BTA
Within Regular Job Duties	✓	✓	✓	✓
Outside of Regular Job Duties				✓
Domestic Travel	✓			✓
International Travel	✓	✓	✓	✓
Accidental Death	✓	✓	✓	✓
Bodily Injury	✓	✓	✓	✓
Business Trip Personal Deviation/Sojourn	✓	✓		✓
Emergency Medical Evacuation		✓	✓	✓
Emergency Medical Repatriation		✓	✓	✓
Repatriation of Mortal Remains		✓	✓	✓
Out of Country Medical with Hospital Admission Guarantee		✓	✓	✓
Political Evacuation			✓	✓
Natural Disaster Evacuation			✓	✓
Quarantine		✓		✓
Emergency Family Reunion			✓	✓
Foreign Travel Immunization				✓
Third Country Nationals and Local Nationals		✓	✓	✓
Spouse, Partner or Children				✓

\*For illustration purposes only. Coverages may vary depending by state and by risk exposures. This is not an all-inclusive list as some coverages may be added by endorsement(s). Please refer to your policy for detailed terms, conditions, exclusions, limitations and restrictions.

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## Benefits of Aligning DBA, FVWC/EL and BTA Coverages

Arch offers a variety of coverages to protect your business across various scenarios, from routine business activities, to unforeseen accidents during travel. By integrating BTA with other coverage options, you can create a much-needed plan for your employees.

**Enhanced Protection:** DBA and FVWC policies include indemnity and medical benefits available to international workers more broadly than similar Acts within the U.S. Although both coverages may offer some BTA provisions, it's not the same as offering a standalone BTA policy.

**Complementary Coverage:** BTA coverage can help fill the gaps and complement FVWC and DBA coverage to provide seamless protection for non-occupational injuries and illnesses. If you rely solely on Workers' Compensation and Foreign Package plans for coverage, you may experience gaps a BTA plan could help fill. BTA may pay out in addition to another policy, such as Workers' Compensation, for a covered loss without any reduction in benefit.

**Coverage Beyond the Workplace:** Pairing BTA with FVWC or DBA coverage can help clarify unknowns around what is or is not specific business travel by providing 24/7 coverage from the moment of an employee's departure until the moment they return.

Arch's service-oriented approach means we stand ready to assist our clients by offering employee training and help establishing efficient company processes. Additionally, we equip our clients with customized marketing materials, enabling them to efficiently communicate the value of Arch's BTA services.

## Case Study Example<sup>1</sup>

An employee of an engineering company traveled to Japan on business. Following the conclusion of his meetings, he traveled to Okinawa to SCUBA dive. During the course of his dive, the insured suffered an arterial gas embolism resulting in his death. The insured was not eligible for Workers' Compensation since his business activities had concluded, but an accidental death benefit of \$500,000 was paid to his beneficiary under the Business Travel Accident policy his employer had in place.

<sup>1</sup> Case study example provided solely for illustrative purposes and may be based on actual cases, composites of actual cases or hypothetical claim scenarios.

With the depth of our experience, Arch Insurance team members are ready to answer your questions and support the development of a robust risk management program. **Contact us to learn more about how we can tailor solutions to meet your specific needs.**

## Corporate Contacts

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