

On the Road

Pairing coverages for comprehensive international travel solutions

There isn't a one-size-fits-all insurance solution for companies looking to cover employees traveling internationally. In many cases, it makes sense to invest in more than one product for the most complete coverage. Coverages that complement each other, like Chubb's Multinational Casualty – which includes Employer's Responsibility coverage and Defense Base Act (DBA) – and Accident & Health (A&H) Business Travel Accident, can work in tandem to limit gaps in coverage.

Employer's Responsibility coverage and DBA extend the concept of workers compensation/employer's liability benefits to overseas business travelers, government contractors, third-country nationals, and local nationals. Business Travel Accident is intentionally customizable to allow a corporation to manage the accident and sickness risks of their employees in a way that is consistent with their values and standards.

By placing these coverages with the same carrier, an employer is able to achieve synergy and scale to experience a consistent approach to travel assistance services and claims management.

Here's a closer look at how A&H and Multinational Casualty programs can enhance each other.

Key Benefits

Multinational Casualty Employer's Responsibility coverage and DBA pay out in the event of an occupational-related accident or illness, providing longer tail benefits for employees who suffer significant injuries and require ongoing care once they return to their home country.

A&H Business Travel Accident provides lump sum indemnity death benefits, overseas medical reimbursement, medical evacuation, security evacuation, and repatriation of remains. It pays at the point of service and can supplement or fill potential gaps in domestic workers compensation or comprehensive Employer's Responsibility.

By combining these benefits, traveling insureds are covered more comprehensively for longer periods of time.

Scope of Coverage

Employer's Responsibility coverage can vary based upon the applicable jurisdiction and occupational exposure, leaving potential gaps in the coverage needed for traveling employees.

DBA coverage provides statutory workers compensation coverage for U.S. government employees working overseas. Non-occupational coverage isn't always available to these employees overseas, leaving potential coverage gaps.

A&H Business Travel Accident insurance typically includes 24/7 coverage on a business trip, including an extension for personal travel around the trip, and can be expanded to include full occupational, foreign leisure travel, or even 24-hour coverage.

Together, these coverages can be used to build a customized solution that manages the risks of an individual traveling at the direction of a corporation. Further, the A&H coverage concept can easily be expanded to broader situations, giving an organization a more comprehensive solution to the accident and sickness risks of its stakeholders on the same coverage form. In addition, post-loss review and analysis can provide useful data and insights to help organizations prepare for and mitigate future losses.

Coverage Territory

Multinational Casualty Employer's Responsibility provides coverage for employees traveling outside of their home country or reverse trip travel coverage for foreign-based employees traveling into the United States.

DBA provides coverage for employees working outside of the United States under U.S. government funded, approved, or authorized contracts.

A&H Business Travel Accident insurance can cover both foreign and domestic.

When used together on a global basis, they can extend and enhance a broader coverage territory.

Eligible Covered Persons

Employer's Responsibility and DBA programs can cover U.S. nationals, third-country nationals, local nationals, volunteers, and contractors at the insured's discretion.

A&H Business Travel Accident covers all those mentioned above and can also include spouses, dependents, guests, non-employee board of directors, and company aircraft pilots and crew.

With both, a company can cover more classes of exposure more completely.

Travel Certificates

Multinational Casualty coverages, including Employer's Responsibility and DBA, don't include travel certificates.

A&H Business Travel Accident can provide certificates that document travel insurance coverage. The global pandemic led to rising demand for travel certificates, and this capability allows employees to meet certain foreign country visa requirements.

Seamless Experience

Multinational Casualty and A&H coverages work well together. Placing them with the same carrier can offer even further advantages. By partnering with Chubb, companies can be assured that travel assistance services and claims relating to the policies are seamlessly coordinated internally, preventing clients from being bounced between different carriers if there are any questions or issues.

Visit **chubb.com/multinational** and **chubb.com/us-en/business-insurance/accident-health** to learn more.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S.- based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600. (Rev. 8/2024)

Chubb. Insured.℠