SIGNAL MUTUAL INDEMNITY ASSOCIATION, LTD.

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COVERAGE PROPOSAL FOR

DEFENSE BASE ACT

DATED

|  |
| --- |
| **08/16/2023** |

COVERAGE PROPOSAL FOR DEFENSE BASE ACT

|  |  |  |  |
| --- | --- | --- | --- |
| DBA Employer Name: | saurabh Venkaria | Employer #: |  |
| Address: | Addresssaurabh Venkaria,AddressLine1, surat, AK, US, |  |  |
|  |  | | |
| Brokerage Firm: | Insurance Agency or Broker20 | Broker: | 989898754 |
| Broker Address: | Billing Street  20, Shipping State/Province20, Billing State/Province20, Billing Country20, 202020 |  |  |
|  |  |  |  |

**Period of Coverage**

|  |  |  |  |
| --- | --- | --- | --- |
| Proposed Inception Date: | 08/16/2023 | 12:01:00 AM | Eastern Standard Time |
| Proposed Expiration Date: |  | 12:01:01 AM | Eastern Standard Time |
|  |  | | |
| Proposal is valid until: | 08/15/2023 | 12:01:01 AM | Eastern Standard Time |
|  |  | | |

**Classification of Employees**

|  |  |
| --- | --- |
| Class of Employees | Covered or Not Covered |
| US Employees (Including Territories) | Covered |
| Third Country National Employees | Covered |
| Local National Employees | Covered |

**Coverage Extensions**

|  |  |
| --- | --- |
| Included automatically |  |
| Blanket Waiver of Subrogation | Yes |
| Blanket Alternate Employer | Yes |
| Excess Repatriation | $1,000,000 per employee / aggregate limit |

**Employers' Liability Insurance**

|  |  |  |
| --- | --- | --- |
| Limits of Insurance as follows | |  |
| Bodily Injury by Accident | $1,000,000.00 each accident | |
| Bodily Injury by Disease | $1,000,000.00 aggregate limit | |
| Bodily Injury by Disease | $1,000,000.00 each employee | |

**Additional Employers**

|  |  |
| --- | --- |
| Name of Additional Employer(s) |  |
| saurabhName of Organization\* | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Premium** | | | |  |
| Est. Annual: | $7,336.00 | Deposit: | $1,834.00 | |
| Min. Earned: | $0.00 | Commission %: | 10% of above Estimated Annual Premium, subject to audit | |
| Audit: |  | Annual: | Non-Auditable | |
| Premium includes all required DOL assessments. | | | | |

Note: No charge is being made for any War hazard Risk as it is understood the US Government Self Insures the exposures that fall under the provision of the War Hazard Compensation Act.

COVERAGE PROPOSAL FOR DEFENSE BASE ACT CONT’

**Employee’s Payroll Schedule**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Job Classification | Country / Region | EE Classification  USN, TCN, LN | Trip Days / Other Specification | Days / Specification | Estimated Exposure | Rate | Estimated Premium |
|  | United Kingdom | USN | NumberOftTrips |  | $456.00 | 0 | $0.00 |
| Electronic Maintenance servicing | United Kingdom | LN | NumberOftTrips |  | $987.00 | 3.5 | $35.00 |
|  | United Kingdom | TCN | NumberOftTrips |  | $321.00 | 0 | $0.00 |
|  | United States | USN | NumberOftTrips |  | $951.00 | 0 | $0.00 |
|  | United States | LN | NumberOftTrips | 23 | $684.00 | 0 | $301.00 |
|  | United States | TCN | NumberOftTrips |  | $357.00 | 0 | $0.00 |
| EMT / Life Safety | Location Name1 | LN | NumberOftTrips | 56 | $50,000.00 | 12.68 | $7,000.00 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  | Total Estimated Premium | $7,336.00 |

**Important Notes**

|  |
| --- |
| Please Read Carefully |
|  |

DEFINITIONS

1. **Additional Employer** means any other person, company or other entity entitled to Cover as requested by the Covered Employer and agreed on the Certificate of Cover.
2. **Association** means Signal Mutual Indemnity Association Ltd.
3. **Board** means the Board of Directors of the Association.
4. **Cover** means the benefits provided to Covered Employers and Additional Employers in this Agreement.
5. **Covered Employer** means the person or Company covered at his or its request and agreed on the Certificate of Cover and who is not a Member of the Association as defined by the Association’s Bye-Laws and Rules.
6. **DBA** means the Defense Base Act, 42 U.S.C. 1651-1654 and the provisions applicable to the LHWCA and all laws amendatory thereof or supplementary thereto which may be or become effective while this cover is in force.
7. **DBA Covered Employer** means a Covered Employer who is not a Member of the Association as defined by the Association’s Bye-Laws and Rules and to whom the Association is providing stand alone Defense Base Act Coverage.
8. **DOL** means the United States Department of Labor Office of Workers’ Compensation Programs.
9. **Employee** means any employee who is employed directly by the DBA Covered Employer or Additional Employer or paid directly by the DBA Covered Employer or Additional Employer including independent contract employees. For this policy Employees of your subcontractors or subordinate contractors are not considered employees.
   1. **US Employee (USN)** is any Employee who is a US Citizen or legal permanent resident of the United States (Including its territories and possessions) working within the policy territory.
   2. **Third Country National (TCN)** is any Employee other than a US Employee working within the policy territory but outside of their country of permanent residence.
   3. **Local National (LN)** is any Employee other than a US Employee working within the policy territory within their country of permanent residence.
10. **Injury** means injury as interpreted under the DBA caused by accident occurring during the period of Cover; or by disease caused or aggravated by exposure to conditions causing the disease, where the last day of the last injurious exposure occurs during the employment by the Covered Employer or its Additional Employers during the Period of Cover.
11. **LHWCA** means the Longshore and Harbor Workers’ Compensation Act and its extensions and any amendments or statutory successor thereto as agreed in the Certificate of Cover.
12. **Managers** mean Charles Taylor Consulting (Hamilton).
13. **Managers’ Agents** mean Signal Management Services, LLC.
14. **Payroll / Remuneration** means all wages, as defined under the DBA payable to Employees. Payroll includes but is not limited to overtime, bonuses and cash allowances for board and lodging.
15. **Premium** includes any and all contributions howsoever described paid or payable by a DBA Covered Employer or Additional Employer, including DOL assessment, and agreed on the Certificate of Cover.
16. **Rest of World (ROW)** – means remainder of the world outside of specifically identified regions or countries in the location field.
17. **Writing** means any printing, lithography, photography, photocopying, electronic representations and other modes of representing or reproducing words in visible form.