Tender for Insurance Service (Medical, GPA, Vehicle and Assets)

1. Introduction:
Plan International is an independent development and humanitarian organisation that advances children’s rights and equality for girls. Plan International has been working in Nepal since 1978, helping marginalised children, their families and communities to access their rights to health, education, economic security and protection. Through the support of local partners, Plan International works in 13 districts in Nepal.

Plan International Nepal, Country Office invites sealed bids from the interested service provider/firm registered in Government of Nepal, who are eligible to provide the insurance services as mentioned below. This tender dossier has been issued for the sole purpose of obtaining offers for “Insurance Service (Medical, GPA, Vehicle and Assets)” against the benefit limits contained in this document and Annexes. Plan International Nepal reserves the right not to enter into or award a contract as a result of this invitation to tender. Furthermore, Plan International Nepal reserve the right to vary the numbers and in the Tender Documents without any changes in unit price or other terms and conditions and to accept or reject any, all, or part of submitted offers.

Any attempt by the Tenderer to obtain confidential information, enter into unlawful agreements with competitors or influence the evaluation committee or Plan International during the process of examining, clarifying, evaluating and comparing tenders will lead to the rejection of its offers and may result in the termination of a current contract where applicable.

2. Scope of Tender
Plan International Nepal invites sealed quotation/tenders to “Insurance Service (Medical, GPA, Vehicle and Assets)” specified in annexes. Insurance company should provide following insurance coverage effective from 1st October, 2022 to 30th September, 2023. This service can be extended for maximum term of 3 years upon yearly review, mutual agreement between both the parties and requirement of the organization.

3. Language:
As determined by Plan International Nepal, the working language of this tender is English.

4. Basic Terms and Conditions: Insurance Company must:
1. Reimbursement should be made up to total limits in lump sum basis for Hospitalization, Domiciliary and Maternity Insurance. No excess amount will be deducted from the benefits limits.
2. Newborn baby will be insured right after the birth, upon notification from Plan International Nepal.
3. Plan International Nepal Country office and its field offices Logistics staff collect the claims and forward to the insurance company. Individual queries should deal directly with concern staff.
4. The premium for all category of insurance policies should be quoted for 3 months, 6 months, 9 months and 12 months period separately so that the cutoff date could be aligned for the staff who joins later.
5. The insurance company on a pro-rata basis will refund paid premium up on request from Plan International Nepal for the staff who will leave the organization.
6. The insurance company will provide reimbursement within 30 days of submission of claim documents. If any document/information missing, the insurance company should inform to Plan International Nepal within 10 days after receiving the claim.
7. Number of staff given in Annex-I mentioned are tentative and actual numbers of coverage will be done on an actual basis during the time of agreement.
8. The insurance company should deliver orientation to the staff in different locations (Plan International Nepal Country office and Regional Offices, Surkhet and Janakpur) within a month after signing the contract.

9. The selected insurance company will maintain the confidentiality of all claim documents.

10. The insurance company will reimburse the claim amount to individual staff’s bank account.

11. Plan Nepal will provide the bank account details of the individual employees and Insurance Company will provide the reimbursement summary mentioning the bank account number of the employees.

12. The insurance company will provide reimbursement summary sheet both hardcopy and soft copy of staff to Plan International Nepal at the time of settlement/reimbursement.

13. Under the domiciliary benefit, the insurance company will entertain the Ayurvedic/homeopathic treatment claims supported with valid documents (prescription and original bills).

14. Within the ceiling of maternity insurance benefits, the cost for delivery will be covered for female staff and spouse of male staff member in either normal delivery or caesarean cases, which is an addition of hospitalization and Domiciliary insurance. This should cover miscarriage and stillbirth for both maternity insurance and hospitalization.

15. The domiciliary package will also cover dental treatment and eye glasses cost up to annual ceiling as follows:

<table>
<thead>
<tr>
<th>Benefit limit</th>
<th>Change after increased in benefit</th>
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<tbody>
<tr>
<td>a. Eye Glasses (i.e. spectacles, lens etc.)</td>
<td>10,000 each per family member</td>
</tr>
<tr>
<td>b. Dental treatment: including expenses of tooth extraction, RCT dental treatment and all checkup</td>
<td>10,000 each per family member</td>
</tr>
</tbody>
</table>

*Doctor checkup for eye treatment will not be deducted from below benefit limit.*

16. The cost paid for ambulance (or hired public vehicle if ambulance will not available) during emergency cases will be considered as treatment related cost and will be reimbursed within the given ceiling of the coverage.

17. Domicially, hospitalization and maternity insurance claim documents will be accepted 60 days from the date of invoice. Scan copy of the invoice with the verification from Plan International Nepal Country office should be consider to process the payment reimbursement and original documents will be submitted within 90 days staff who are based in the mid-west region.

18. No age bar of staff and staff’s spouse will be applicable for insurance coverage until retirement age.

19. Should provide the insurance premium rates for benefits limit as mentioned in Annexes.

20. Other terms and conditions by insurance company as per the local law.

4.1 Plan International Nepal will:

1. Provide the list of staff, spouse, and children with age.

2. Plan International Nepal will make payment upon issue of policies, renewal of policies by a/c payee bank cheque or account transfer to the insurance company.

3. The initial agreement with the selected insurance company will be for one year subjected to extension for next two years on satisfactory service delivery by the company.

4. Plan International Nepal has its country office at Bakhundole, Lalitpur and other regional offices are located at Janakpur and Birendranagar, Surkhet.

5. Provide list of assets.

5. Qualifying and Conditions:

The main criteria for admission to the tender are as follows:

a) The firm should be registered with Rastriya Beema Samiti and registration should have been renewed as per law/regulation.
b) The firm should be VAT registered with Inland Revenue Office and certificate of Tax payment/clearance is obtained as per government policy.

c) Company profile including track record and references from previous clients including documentary evidence in shape of agreements/contract with other international/UN organizations for similar nature of work for at least 5 years of experience.

d) Recognized bank account in the name of the company to make all payments through Accounts payee cheque or through bank transfers.

e) All Tender Documents filled by the vendor must be signed and stamped. Signing an attached document i.e. copy of registration, company profile etc. are not mandatory.

f) Plan international Nepal may not accept bid, if applied for partial service.

6. Disqualification of Applicants: Applicants cannot apply if they:
   • Are guilty of serious misinterpretation/misrepresentations of facts in supplying information.
   • Are in situations of conflict of interest (with prior relationship to project or family or business relationship to parties in Plan International Nepal.
   • Are on any list of sanctioned parties issued by the Nepal Government and Anti terrorisms screening.
   • Have been reported for/under litigation for child abuse.

7. Quotation/Tender Basis:
   • If vendor have any additional request and conditions, this must be stipulated in a separate letter accompanying the bid.
   • Bids shall be made in writing calculated in NPR only and clearly stated on the appropriate forms-provided (see below).
   • Plan International Nepal is not liable for any damage to the applicant person or property in the event that something should occur. Plan International Nepal strongly recommends that all applicants take extra precaution when visiting/delivering services.

8. Bid Opening:
The applicant’s name, the bid prices, the total amount of the bid, any discounts and such other information that the Plan International Nepal may consider appropriate will be notified via email to all bidders email address. All the received bid will be opened by Procurement Panel members formed by Plan International Nepal.

9. Bid Evaluation:
The Procurement Panel will check the tenders to ensure that they contain no amendment to the terms or any other (calculation) errors. To assist in the examination, evaluation and comparison of bids, the Procurement Panel may, at its discretion, request support/clarification from the Plan International Nepal staff. Procurement Panel may take into account other criteria, including, but not limited to record of past performance, costs, additional benefits (if any), integrity, etc, when assigning companies to the designated short list.

10. Acceptance of Successful Quotation/Tender:
Taking into consideration selection criteria, Plan International Nepal will make the final decision of the awarded firm/company. Plan International Nepal will then send an email of acceptance to the successful applicant. After submitted documentation from the selected firm has been verified (if any), the firm will then be obliged to sign the MOU/Contract/Purchase Order for the stated amount. Any amendment to the awarded tender will be documented as an “Annex” to the contract and will be determined by Plan International Nepal.

11. Other Terms & Conditions:
   a. Sealed bid clearly marked Bid for “Insurance Service (Medical, GPA, Vehicle and Assets)”
   b. Must reach Plan office by 5 pm of 6th September 2022 at Maitri Marga, Bakhundole, Lalitpur Nepal
   c. The rates quoted should be inclusive of all applicable Government taxes. If any other charges should be mentioned separately (if applicable).
d. Insurance Services QUOTED other than Plan provide format will not be accepted and will be treated as invalid.

e. Payment will be released after signing the contract/policy/Purchase Order, through cross cheque/Demand draft/online bank transfer in the name of business.

f. Tender documents/quoted prices must be valid for minimum period for 12 Month from the date of opening of tenders.

g. Being a transparent organization, Plan International Nepal welcome suggestions/observations from the bidders. However, any baseless/un-justified complaints will lead to disqualification of business with Plan and Plan decisions in this regard will be final.

h. The vendor will neither engage nor promote child labor.

i. The vendor should follow all the precautionary measures to protect physical, sexual, economical, psychological and emotional abuse of children.

j. The supplier must agree adherence to Plan International’s Safe Guarding Children and Young People policy and Anti-Fraud and Anti-Bribery and Corruption policy.

k. Insurance services coverage must be started from 1st October, 2022

l. Insurance company must provide below information along with bid documents:
   1. No. of clients
   2. Service package (Diseases/illness)
   3. Time Period (claim reimburse)
   4. Coverage of critical illness
   5. Coverage of Pandemic
   6. Technical Knowledge
   7. Recent reputation (Industry Feedback)

Any information or clarity relating this bid can be obtained from Procurement Department of Plan International Nepal. (Phone no. 01-5535580)

Read, Understood, Accepted and Signed By:

Name of Authorized Person: ..................................................... Signature: .......................... Name of
Firm/Company: .................................................................
Address: ................................................................. Contact# ..............................................
E-mail ID: ...........................................................................................

Company Seal: