

## Terms of Reference (ToR)

### Group Medical and Personal Accidental Insurance Services

**1. Background:**

Good Neighbors International (GNI) has been working in Nepal since 2002 with the objective of improving lives of poor people, especially children through education, income generating activities, health services, child protection, disaster risk reduction, advocacy and network building. Currently, GNI Nepal has been operating its activities in 19 districts.

**2. Objective of the service:**

The purpose of the service is to facilitate the GNI Nepal employees and their immediate dependents with the insurance benefits in terms of:

- A. Group Medical insurance for employee and his/her dependents under different packages of **3 lakhs, 4 lakhs and 5 lakhs.**
- B. Married: Spouse with two children and both parents  
Married: Spouse with two children only  
Unmarried: Both parents
- C. Personal Accidental Insurance for employees under package of **25 lakhs and 30 lakhs.**
- D. Total No of staff: 94 (Male - 72, Female -22)  
Married: 83  
Unmarried: 11

**3. Scope of the Work**

The service we are rendering will be applicable for all GNI Nepal regular and project employees working under the project funded by GNI Nepal. The Insurance policy shall be applicable for one year.

**4. Budget and Mode of Payment:**

The service provider shall submit financial proposal with detailed breakdown, scale of benefits including applicable taxes and deductions (if any) as mentioned in **Annex-I** at the time of proposal submission.

**5. Acceptance of EOI**

All rights to accept or reject a proposal, with or without giving any reasons, shall be reserved with GNI Nepal. If deemed necessary, the service providers shall be asked for modifications.

**6. Management of the Service:**

The selected company/firm shall manage the assessment and be accountable for the timely commencement of the service. Besides the budget or financial proposal, the customer service and/or after sales service shall be regarded as primary concern for GNI Nepal.

**7. General Qualification of the company/firms:**

All the company/firm registered under the authorized agency of the government of Nepal having the experience in the related field is eligible to apply with their proposals. The company/firm with expertise as outlined below:

- a) Company/firm should have PAN, Company registration, VAT registration and Tax clearance certificates etc.

**8. Documents to be Submitted by the Company/Firm:**

The application shall contain following documents:

- A. Financial proposal with detailed breakdown, scale of benefits for different packages as mentioned above, policy draft and other applicable terms and conditions
- B. Details of the company/firm
  - A copy of company/firm registration
  - A copy of Tax clearance certificate (latest)
  - VAT and PAN registration
  - Organization profile

**9. Procedures for the submission of bid:**

Interested and eligible Firms/Company are requested to submit the EOI through courier/hand delivery to Good Neighbors International Nepal Office Address or email to [procurement@gninepal.org](mailto:procurement@gninepal.org) clearly marking the subject with **"EOI for Group Medical and Personal Accidental Insurance Services"** till **23<sup>rd</sup> June 2021, 17:00 Hrs** (Nepali Time). **For Electronic (email) submission, Financial proposal shall be submitted in PDF format protected with a password. The password shall be sent via email only upon request from procurement dept.**

A detailed Terms of Reference (TOR) form including the specification can be downloaded at <http://gninepal.org/who-we-are/notice/>.

Bid received after the deadline will not be considered and only shortlisted firms/company will be called for further process. Canvassing at any stage of process shall lead to automatic disqualification. The organization reserves all rights to qualify/disqualify application with or without providing any reasons whatsoever. All bids will be treated with the highest confidentiality.

**Annex-I**  
**A: Accidental Insurance financial proposal**

S.No.	Coverage	Personal Accidental Insurance (Rs. 25,00,000 per person)			Personal Accidental Insurance (Rs. 30,00,000 per person)		
		Sum Insured (Rs,)	Rate Per thousand	Premium Rs.)	Sum Insured (Rs,)	Rate Per thousand	Premium (Rs.)
1	a. Accidental Death only b. Permanent Total Disability c. Permanent Partial Disability d. Temporary Total Disability e. Medical Expenses	Basic			Basic		
		RSD/MD/TERR			RSD/MD/TERR		
		Stamp Duty			Stamp Duty		
		Total			Total		
		<b>Total Premium Rs.</b>			<b>Total Premium Rs.</b>		

**Other benefits included in the package:**

- a.
- b.
- c.
- d.
- e.

**B: Group Medical Insurance Financial Proposals**

S.N.	Group Medical Insurance (Rs. 3,00,000 per person)					Group Medical Insurance (Rs. 4,00,000 per person)				
	Coverage	Sum Insured	Married (Spouse+2 children + Parents)	Married (Spouse+2 children)	Single +Parents	Coverage	Sum Insured	Married (Spouse+2 children + Parents)	Married (Spouse+2 children)	Single +Parents
1	Hospitalization: Domiciliary: Other:	Per family				Hospitalization : Domiciliary: Other:	Per family			
		Stamp duty					Stamp duty			
		Total					Total			
		Any Taxes					Any Taxes			
		<b>Total premium</b>					<b>Total premium</b>			
S.N.	Group Medical Insurance (Rs. 5,00,000 per person)									
	Coverage	Sum Insured	Married (Spouse+2 children + Parents)	Married (Spouse+2 children)	Single +Parents					
1	Hospitalization: Domiciliary: Other:	Per family								
		Stamp duty								
		Total								
		Any Taxes								
		<b>Total premium</b>								

**Other benefits include in the package:**

- a.
- b.
- c.
- d.