

Terms of Reference (ToR)

Group Medical and Personal Accidental Insurance Services

1. Background:

Good Neighbors International Nepal 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, Good Neighbors International Nepal has been operating its activities in 20 districts.

2. Objective of the service:

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

- A. Group Medical insurance for employee with the package of **Rs. 3 lakhs** under family floater including,
Married: Spouse with two children and both parents
Married: Spouse with two children only
Unmarried: Both parents
- B. Personal Accidental Insurance for employees with the package of Rs. **25 lakhs**.
- C. Total No of staff:
Married: 62
Unmarried: 9

3. Scope of the Work

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

4. Budget and Mode of Payment:

The service provider shall submit a 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.

- The payment shall be made only to the bank account of the service provider/firm's registered name.
- The payment will be made through Account Payee Cheque and/or online bank transfer, whichever is applicable.

5. Acceptance of BID

All rights to accept or reject a proposal, with or without giving any reasons, shall be reserved with Good Neighbors International 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 services. Besides the budget or financial proposal, the customer service and/or after sales service shall be regarded as primary concern for Good Neighbors International 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.

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
 - VAT and PAN registration
 - A copy of Tax clearance certificate (2080/081)
 - Organization profile

9. Procedures for the submission of bid:

Interested and eligible Firms/Company are requested to submit the Bid through courier/hand delivery to Good Neighbors International Nepal Office Address or email to eoinepal.org clearly marking the subject with **“Bid for Group Medical and Personal Accidental Insurance Services”** by **June 19 2025, by 17:00 Hrs** (Nepali Time). A detailed Terms of Reference (TOR) form including the specification can be downloaded at <https://gninepal.org/calls>.

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/logistics dept.

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.

All employees and consultants must adhere to Good Neighbors International Nepal 's code of conduct, specifically the provisions related to child safeguarding, and Protection from Sexual Exploitation and Abuse (PSEA). Any instances of misconduct will be promptly investigated and addressed following our protocols.

Annex-I

A: Accidental Insurance financial proposal

S.No.	Coverage	Personal Accidental Insurance (Rs. 25,00,000 per person)		
		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		
		RSD/MD/TERR		
		Stamp Duty		
		Total		
		Total Premium Rs.		

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)				
	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			
		Total premium (Rs.)			

Other benefits included in the package:

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

Key Exclusions (if any):