### 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 20 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:
   
   1. Group Medical insurance for employee and his/her dependents under package of 1 lakh, 2 lakhs, 3 lakhs, 4 lakhs and 5 lakhs
      a. Married: Spouse and up to 2 children
      b. Unmarried: Parents
   
   2. Personal Accidental Insurance for employees under package of 15 lakhs and 20 lakhs

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) 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
      i. A copy of company/firm registration
      ii. Organization profile
      iii. A copy of Tax clearance certificate/latest
      iv. VAT and PAN registration
      v. Audit Report (latest)

Authorized company/firm can submit EOI for the services as per mentioned above for family package. Interested companies/firms must submit the EOI in a sealed envelope clearly marked as "EOI for Insurance Services" by 17:00 hrs. on July 04, 2018 to:

**Good Neighbors International, Nepal**
Ekantakuna-13, Lalitpur, Nepal
GPO: 8975, EPC 1605, Kathmandu, Nepal
Email: eoi@gninepal.org