

## Terms of Reference (TOR) for Group Medical and Personal Accidental Insurance Services

### 1. Background

Good Neighbors International (GNI) has been working in Nepal since 2002 for improving the lives of poor people, especially children through child protection, education, income generation, health services, water, sanitation and hygiene, disaster risk reduction/climate change adaptation, and advocacy programs. Currently, GNI Nepal serves marginalized, vulnerable, and poor children, families, and communities in 20 districts across Nepal.

### 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 different packages of **3 lakhs**.
2. Married: Spouse with two children and both parents  
Married: Spouse with two children only  
Unmarried: Both parents
3. Personal Accidental Insurance for employees under package of **25 lakhs**.
4. Total No of staff: 91 (Male - 73, Female -18)  
Married: 81  
Unmarried: 10

### 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 ITB

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 service provider/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 Service Provider/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 (078/079)
  - VAT and PAN registration
- c) Organization profile

Interested and eligible Service Provider/Firm are requested to submit the sealed bid through hand delivery to Good Neighbors International Nepal Ekantakuna, Lalitpur or email to [procurement@gninepal.org](mailto:procurement@gninepal.org) clearly marking the subject with **“Bid for Group Medical and Personal Accidental Insurance Services”** till June 15, 2023, **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/logistics dept.

GNI Nepal reserves all rights to make the final decision regarding selection of the service provider/firm without any obligations.

**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	Basic		
	b. Permanent Total Disability	RSD/MD/TERR		
	c. Permanent Partial Disability	Stamp Duty		
	d. Temporary Total Disability	Total		
	e. Medical Expenses	<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)				
	Coverage	Sum Insured	Married (Spouse+2 children + Parents)	Married (Spouse+2 children)	Single +Parents
1	Hospitalization: Domiciliary:	Per family			
		Stamp duty			
		Total			
		Any Taxes			
		<b>Total premium</b>			

#### **Requirements in the package:**

- a. Scale of Benefits in flat basis for both domiciliary and hospitalization.
- b. Coverage of Diabetes and Thyroid claims and medicines.
- c. Additional coverage of dental, eye check-ups, spectacles, pre-pregnancy check-ups and Delivery charges.
- d. Claim coverage of treatment done in India.
- e. We accept any other additional packages offered.