

REQUEST FOR PROPOSAL(RFP)
Ref: RFP/SPN/2024/008 (Insurance)
**RFP Submission Form for
Insurance**

Timescale

| Event | Date and Time |
|--|----------------------|
| RFP Issue Date | 17/June/2024 |
| Request for clarification of the RFP document content: | 26/June/2024 |
| Closing date for submission of RFP Documents: | 01/July/2024 |
| Bid Opening: | 02/July/2024 |

1. Introduction

Sunaulo Parivar Nepal (SPN) is a well-established NGO delivering Family Planning and Sexual Reproductive Health services through-out Nepal via different service delivery channels: centres, mobile outreach, Marie Stopes (MS) Ladies. It is the local implementing partner of MSI Reproductive Choices (MSI), UK, a global social business providing reproductive health services across the world with a mission of ensuring every individual's fundamental right to have children by choice, not chance.

Sunaulo Parivar Nepal is delivering health services through over 100 service delivery points, including static clinics (Marie Stopes Centers) and mobile teams.

2. Objective

To ensure that Sunaulo Parivar Nepal's assets within Nepal, health and lives of its staff are well covered by a reliable and responsive insurance company.

3. Language

All bids should be submitted in English. The contract and all future correspondence will be done in English.

4. Contract terms

The Framework Agreement/ Contract (FA) will be valid for a period of 2 years from the date of signature. The contract will be a supply agreement/fixed term for the period stated above.

5. The Goods/Services required

An insurance company must provide the policy for the followings:

| SN | Kind of Insurance | Definition |
|-----------|------------------------------------|---|
| 1 | Staff Medical Insurance | Cost of medical care for employees and their dependents |
| 2 | Staff Accidental (Group Insurance) | Costs of financial losses and business interruption resulting from injuries or death to employees while travelling for work purposes. |

| | | |
|---|---|--|
| 3 | Public Liability /Medical Negligence | Cost of claims made by a member of the public (including clients) who has suffered loss or injury as a result of business activities. Physical injuries and psychological or mental damage occurred due to physical activity of any health service provider or by any sort of medical advice from a professional |
| 4 | Fixed Assets | Costs of physical loss or damage to computer equipment and medical equipment including reinstatement of data and increased cost of working in the event of significant disruption or terrorism, earthquake, fire or other disasters |
| 5 | Office Buildings | Costs of rebuilding or repairing damage to the building's structure including fixture and fittings, other than that arising through wear and tear. |
| 6 | Stock | This should cover accidental loss and destruction of stock and theft of stock. This includes pharmaceutical products and devices. |
| 7 | Comprehensive Vehicle Cover | Liability to third parties for damage caused by vehicles owned by the business as well as damage to those vehicles from a wide range of causes, including accidents, fire and theft - other benefits sometimes include limited cover for items stolen from the vehicle, medical expenses and personal accident protection. |
| 8 | Travel Medical Insurance | This covers medical cost and expenses incurred for an emergency sickness or accident whilst on a trip outside Nepal. |
| 9 | Employer's Liability or Worker's Compensation | Liability for injury or disease to employees arising out of their employment. |

Insurance related to Staff Medical and Accidental Insurance must include:

- Domiciliary & Hospitalization Medical Insurance of minimum worth NRs. 200,000/- in total for individual staffs their spouse and children (2 children upto 18 years) including parents. Out of two lakhs, Rs.140,000/- must be for hospitalization and Rs 60,000 for domiciliary expenses. This must include all the medical condition such as high blood pressure, diabetes, thyroid.
- Minimum Maternity Benefit of Rs 20,000 per staff & spouse per annum within the limit of Hospitalization.
- Minimum claim for Thyroid, Diabetes, Blood Pressure, Ear treatment up to Rs 20,000/- within the limit of domiciliary.
- Minimum Eye Treatment other than spectacles up to Rs 10,000 within the limit of Domiciliary.
- Minimum Dental treatment other than regular checkup/scaling/beautification will be covered on the policy up to Rs 20,000 within the limit of Domiciliary.
- Group Personnel Accident (GPA) Insurance of minimum NRs. 700,000/- for individual staffs.
- Insurance company should have provision to provide blanket insurance for GPA and Public Liability insurance.

Insurance related to Assets

- Fire Insurance (Basic Fire, Earthquake, Flood, Riot & Strike Damage, Malicious Damage)
- Sabotage & Terrorism
- Burglary and Theft Insurance

6. Bid evaluation criteria

SPN will seek to award the company who can provide all the insurances required by the organisation and the bid that is the most economically advantageous. In case one company is not able to provide the insurances policies mentioned above, SPN reserves the right to decide upon selecting more than one insurance providers. The criteria that will be assessed are:

6.1. Essential Criteria:

Bidders must meet the following criteria:

- Bidder's company registration in Nepal, tax clearance, latest audit report and all required documents listed on [Checklist](#) below
- Bidder meets required specification, quality and certification
- Bidder's must confirm and sign all the bidding documents along with attached code of conduct
- Bidder must be able to provide all the insurance products mentioned above.

6.2. Weighting Criteria

The Evaluation criteria are scored as follows:

Evaluation Criteria will be assessed against the below criteria:

| | Financial Evaluation Criteria | Max Score (100%) |
|---|--|-------------------------|
| 1 | Cost/Price/ Rate | 90 |
| 2 | Submission of all compliance documents | 10 |

SPN's appointed procurement committee will assess all criteria based on the information submitted in the RFP documents. The contract will be awarded to the Bidder scoring the highest scores.

Customer Service will be assessed from SPN's previous experience or from the feedback gathered from the referees provided on the Questionnaire (App 3).

6.3. Period of validity of proposal

Proposals shall remain valid for 90 days after the date of proposal submission. A proposal valid for a shorter period shall be rejected because it is non-responsive.

7. Requests for clarification

Please e-mail any requests of clarification to: procurement.spn@mariestopes.org.np SPN will respond to all enquiries as soon as possible.

Please note that requests for clarification will not be accepted after date mentioned in the [Timescale](#).

8. Preparing the RFP Documents

Please ensure that all bids are completed in full. Incomplete bids will be rejected.

A list of the items that need to be submitted with your bid are included below:

| Please tick ✓ in following whether "Yes, No or Not Applicable" | | | | | |
|--|---|-----|----|----------------|----------------|
| S. No. | Documents Required | YES | NO | NOT APPLICABLE | Remarks if any |
| | Technical | | | | |
| 1 | Application Letter | | | | |
| 2 | Signed and Stamped RFP Submission Form/ Term of Reference (Appendix 1) | | | | |
| 3 | Authorization Letter if manufacturer has nominated | | | | |
| 4 | Specification/Technical Compliance document | | | | |
| 5 | Experience letter with Client List | | | | |
| 6 | Catalogues/Brochures/Leaflets | | | | |
| 7 | Other Supporting Documents | | | | |
| | Financial | | | | |
| 8 | Copy of Company Registration | | | | |
| 9 | Pan/Vat Registration with renewal documents | | | | |
| 10 | Tax Clearance Certificate year 2078/79 or 2077/78 with date extension letter) | | | | |
| 11 | Latest Audit Report (year 2078/79 or 2077/78) | | | | |
| 12 | Price Schedule/Quotation (Appendix 5) | | | | |
| 13 | Other Certificates if any | | | | |
| 14 | Other | | | | |
| 15 | Signed Code of Conduct (Appendix 2) | | | | |
| 16 | Supplier Questionnaire (Appendix 3) | | | | |
| 17 | Bidders Representation Form (Appendix 4) | | | | |

9. Submission of the bid

The Bidder shall seal the proposal in outer **envelope and inner envelope**, as detailed below.

(a) **The envelope shall be addressed to:**

*Procurement Department
Sunaulo Parivar Nepal
Baluwatar (opp. Chinese Embassy) Nepal
Reference marked with **RFQ/SPN/2024/009***

(b) The **inner envelope** shall indicate the **Name and Address of the Bidder.**

Please do not send soft copy documents via email. The documents must be delivered in SEALED ENVELOPE by 1st July 2024, 5:00 pm.

- In submitting a bid it will be implied that you accept all the provisions of this RFP including all terms and conditions stated.
- SPN reserves the right to issue the response to any clarification request made by you to all bidding Organisations.
- The information contained in these RFP documents and in any related written or oral communication is believed to be correct at the time of issue but SPN will not accept any liability for its accuracy, adequacy or completeness and no warranty is given as such.
- By issuing these RFP documents, SPN is not bound in any way to enter into any contractual or other arrangement with you or any other party.
- It is intended that the procurement will take place in accordance with the provisions of these RFP documents, but SPN reserves the right to terminate, amend or vary the procurement process by notice to all bidding organisations in writing. SPN will accept no liability for any losses caused to you as a result of this.
- You will not be entitled to claim from SPN any cost or expenses that you may incur in preparing your Response irrespective of whether or not your proposal is successful.
- All information supplied to you by SPN, either in writing or orally, must be treated in confidence and not disclosed to any third party (save to your professional advisers) unless the information is already in the public domain.
- There must be no publicity by you regarding the Project or the future award of any Contract unless SPN has given expressed written consent to the communication.
- Any attempt by you or your appointed advisers to inappropriately influence the Contract award process in any way will result in your bid being disqualified.
- Any direct or indirect canvassing by you or your appointed advisers in relation to this procurement or any attempt to obtain information from any SPN employees or agents may result in disqualification.
- SPN reserves the right to disqualify you if you do not submit your bid in a manner consistent with the provisions set out in Instructions to Bidders.
- It is your responsibility to ensure that any sub-contractor and adviser abides by these Conditions of RFP.

10. List of Appendixes

| Appendix | Appendix Reference Number |
|----------------------------|---------------------------|
| RFP Submission Form | Appendix 1 |
| Code of Conduct | Appendix 2 |
| Supplier Questionnaire | Appendix 3 |
| Bidder Representation Form | Appendix 4 |
| Price Schedule/Quotation | Appendix 5 |