



Beirut, 1 October 2014

**Request for Proposal Submission For Insurance Offer for Norwegian People's Aid  
Lebanon Offices**

Dear Sir/Madam,

Norwegian People's Aid (NPA) Lebanon is an International Non-Governmental Organization that has been working in Lebanon since 1982 on the basis of solidarity, Unity, Human Dignity, Equality, Democracy, and equal rights for all regardless of gender, race, religion, age, or social status.

Currently NPA has two programmes; Development and Humanitarian Disarmament. The development office is based in Beirut and starting out with emergency relief, physical rehabilitation and vocational training to improve the living standard of Palestinian refugees and other impoverished Lebanese. Today the program also focuses on support to local organizations promoting the rights of the Palestinian refugees and especially vulnerable groups, the rights of women and youth to participate, and combating violence against women. NPA continues to advocate for a solution for the refugees on the basis of UN Resolution 194.

In 2001, NPA started its Mine Risk Education / Mine Victim Assistance Program following the liberation of South Lebanon. This program aims at raising the awareness of affected communities on the danger of mines and UXOs and assisting the victims resulting from these weapons. More recently, NPA became involved in cluster clearance In Lebanon after the latest war in 2006. The conflict only lasted 33 days, however, more than 1 million cluster bombs were dropped over Lebanon and close to 300 civilians have been killed or injured by cluster bombs since. Clusters occupy large portions of arable land and NPA Humanitarian Disarmament removes these clusters in order for there to be a free and unhindered movement of people and productive use of land. The Humanitarian Disarmament office is based in Tyr.

NPA Lebanon is pleased to invite Potential service providers to express their interest in the provision of Group Medical Insurance Policy Coverage for NPA employees and their dependents in Lebanon.

The complete request for proposals dossier is attached to this letter. It includes:

- A. Terms of Reference for Health Insurance
- B. Submission Form for Financial offer
- C. Staff List to be insured (Excel Sheet)

We look forward to receiving your proposal before Noon on 13 October 2014 by hand or by courier in a sealed envelope addressed to Norwegian People's Aid Lebanon. Offers that are submitted by any other mean, will not be considered.

If you decide not to submit your offer, we would be grateful if you could inform us in writing, indicating the reasons for your decision.

Yours sincerely,



Bjorn Skodvin Hannisdal  
Country Director  
Norwegian People's Aid





# Norwegian People's Aid

## Lebanon

### Terms of Reference

### Health and Life Insurance

### Development and Humanitarian Disarmament Offices

#### **General Instructions:**

Norwegian People's Aid Lebanon is pleased to invite Potential service providers to express their interest in the provision of Group Medical Insurance Policy Coverage for NPA employees and their dependents in Lebanon.

Detailed Terms of Reference are mentioned below; The TOR as well as the Staff Annex List will form an integral part of the contract between Potential Service Providers and NPA Lebanon.

Insurance Companies that are invited to submit a proposal for Norwegian People's Aid request for insurance should take note of the following:

1. Description of the Insurance Company and its experience in providing similar services (not more than 2 pages);
2. The Insurance Company should guarantee that the quoted price per person per month in the financial offer stays the same in the frame between 100 -150 persons insured. In case that the number of staff insured falls outside of this bracket, the insurance company and NPA can renegotiate the price;
3. Insurance Company submitting the offer are bound by their proposals for 30 days after the deadline for the submission of offers;
4. Deadline for offers submission is **13 October 2014**; taking into consideration that the new policy will start on the **1<sup>st</sup> of November 2014**;
5. Offers are to be submitted in English; and should be in two parts: Financial Offer as per the form attached, and Technical Offer based on the offer each company will present to NPA;
6. The below details are to be considered as minimum requirements, without any changes in the insured amounts and coverage periods requested;
7. Any additions/exclusions needs to be clearly described;
8. The Insurance Companies should bear in mind that due to budget restrictions, Norwegian People's Aid might not be able to cover all of its staff dependents; please refer to point 2 mentioned above for the number of staff; therefore might insure only it's staff members.
9. The Insurance Companies should bear in mind that the evaluation process is confidential and will remain internal and for NPA use only and might be communicated to NPA donors and auditors Only;
10. If this process will be canceled, for any reason whatsoever (no qualitative or financial worthwhile offers were received, Force Majeur, Financial offers are beyond NPA financial capacities), the Insurance Companies shall be informed in writing about this cancellation;



# Norwegian People's Aid

## Lebanon

11. The successful Insurance Company will be informed in writing that its offer has been accepted;
12. Any Company that might seek to arrange individual meetings with NPA may be excluded from this process;
13. For any additional information needed, please refer to the following persons:  
Mr. Mounir Saleem [mounirs@npaid.org](mailto:mounirs@npaid.org)  
And / or Ms. Rita Mantoufeh [ritam@npaid.org](mailto:ritam@npaid.org)

### **Purpose of This TOR:**

Continuity Health Insurance for NPA Staff and their dependents in both Development and Humanitarian Disarmament Offices, and based on NPA internal personnel manual.

### **Period of Insurance:**

1 November 2014 – 31 October 2015 (inclusive).

### **Number of Beneficiaries:**

- 125 Staff
- 296 Dependents

(Please refer to the annexes attached with this TOR for full details about the staff and their dependents).

### **Insurance Categories and Conditions, Services, Rules and Regulations:**

Staff are divided as follows:

1. Lebanese Staff that are registered with NSSF; Co-NSSF is needed for this category.
2. Non-Lebanese Staff that don't benefit from NSSF services; No-NSSF is needed for this category.

### **Health insurance:**

In Lebanon only;		
In Hospital treatment: Class B;		
	<b>Co-NSSF</b>	<b>No-NSSF</b>
Hospitalization & Emergency cases	100.000\$ / per person / per year	100.000\$ / per person / per year
Treatment of sexually transmitted diseases (such as HIV/AIDS);	Up to 50.000\$ / per person / per year	Up to 50.000\$ / per person / per year
Dread diseases treatment	Up to 50.000\$ / per person / per year	Up to 50.000\$ / per person / per year
Passive war injuries	Up to 50.000\$ / per person / per year	Up to 50.000\$ / per person / per year
Car accidents injuries	Up to 50.000\$ / per person / per year	Up to 50.000\$ / per person / per year
Personal and work accidents;	Up to 50.000\$ / per person / per year	Up to 50.000\$ / per person / per year



# Norwegian People's Aid

## Lebanon

Prosthesis and limbs	Up to 20.000\$ / per person / per case	Up to 20.000\$ / per person / per case
Hemodialysis	Up to 5 sessions	Up to 25 sessions
Operation cost for organ transplantation	50.000\$ / per person / per year	50.000\$ / per person / per year
Cost of physiotherapy sessions	up to 25 sessions	up to 25 sessions
Treatment of congenital disease for new born babies	20.000\$	20.000\$
Medical Tests / Labs with 85% reimbursement	2.500\$ / per person / per year	2.500\$ / per person / per year
Extra Bed for one of the parents during child hospital admission	A. <sup>1</sup>	A.
Outpatient Plan for No-NSSF Staff on the basis of medicine reimbursement and doctor fees reimbursement;	N.A. <sup>2</sup>	A.
Work men compensation, burial and salary compensation as per the Lebanese Law	Death and Disability; Weekly or monthly indemnity; Medical Expenses.	Death and Disability; Weekly or monthly indemnity; Medical Expenses.

### Remarks:

- A Corporate Medical Offer (Medicine and Doctor fees) is required as part of the technical offer and the outpatient plan;
- A List of Hospitals' Network is required;
- 1 NPA staff is expected to give birth during the month of November 2014;

### **Payment Terms:**

Payments shall be made based on monthly basis and according to the actual number of staff and their dependents during each month;

Any additions are to be paid as they occur; as well as, any reimbursement from the company if any.

### **Contract Termination:**

NPA reserves the right to terminate its contract with the insurance company upon the receipt of the company of a one month written notice without any penalties.

<sup>1</sup> A. = Applicable

<sup>2</sup> N.A. = Non-Applicable

(Firm Letter head)

**FINANCIAL OFFER AND PROPOSAL SUBMISSION FORM**  
**No. NPA-Health-102014**

1. Prices should be per person per month in USD
2. This quote will also be the basis for the monthly billing (as per the payment terms specified in the TOR).
3. Any additional discounts or offers should also be indicated in your financial offer.
4. An excel sheet with the below details is attached to the email or will be provided upon request.
5. The financial offer should also contain the text listed below and needs to be signed by the authorised representative.
6. All Lebanese staff should be Co-NSSF; and all non-Lebanese staff are No-NSSF.

Below information should be available on the excel sheet:

Name	Sex (F/M)	Position	Type of Work	Nationality	D.O.B	Spouse	Children	Remarks On Health Condition	Cost of Employee /Month	Cost of Spouse /Month	Cost of Children /Month
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I, the undersigned, being the authorised signatory of \_\_\_\_\_ hereby declare that we offer to provide the services requested in the NPA request for proposals dossier for **NPA-Health-102014** on the basis of the Terms of Reference. Our offer comprises of our Technical offer, and this Financial offer.

I also declare that our firm is not in any of the below listed situations:

- a.) bankrupt or being wound up, are having their affairs administered by the courts, have entered into an arrangement with creditors, have suspended business activities, are the subject of proceedings concerning those matters, or are in any analogous situation arising from a similar procedure provided for in national legislation or regulations;
- b.) has been convicted of an offence concerning their professional conduct by a judgment which has the force of *res judicata*; (i.e. against which no appeal is possible);
- c.) has been guilty of grave professional misconduct
- d.) has not fulfilled obligations relating to the payment of social security contributions or the payment of taxes in accordance with the legal provisions of the country in which they are established or in Lebanon
- e.) has been the subject of a judgment which has the force of *res judicata* for fraud, corruption, or involvement in a criminal organisation

This tender is subject to acceptance within the validity period of 30 days as stated in the Instructions to tenderers.

Signed on behalf of the tenderer:

<b>Company / Firm</b>	
<b>Authorized Company Signatory</b>	
<b>Title</b>	
<b>Signature</b>	
<b>Date</b>	