

DRC

Terms of Reference (TOR)

for

Insurance Consultancy Services

RFP LEB/23/01

1. Who is the Danish Refugee Council?

Founded in 1956, the Danish Refugee Council (DRC) is a leading international NGO and one of the few with a specific expertise in forced displacement. Active in 40 countries with 9,000 employees and supported by 7,500 volunteers, DRC protects, advocates, and builds sustainable futures for refugees and other displacement affected people and communities. DRC works during displacement at all stages: In the acute crisis, in displacement, when settling and integrating in a new place, or upon return. DRC provides protection and life-saving humanitarian assistance; supports displaced persons in becoming self-reliant and included into hosting societies; and works with civil society and responsible authorities to promote protection of rights and peaceful coexistence.

Operating since 2004 in Lebanon, DRC has addressed the needs and rights of vulnerable populations, working initially with Palestinian refugees (since 2004), Iraqi refugees (2007-2010), Lebanese IDPs (during the 2006 conflict), migrant domestic workers (since 2009), responding to the Syrian refugee crisis (since 2011) and to Lebanese crisis (since 2019).

DRC Lebanon is currently delivering programming in protection, livelihoods, and community development interventions. This myriad programming seeks to address the immediate needs of displaced populations and concurrently support vulnerable host populations. DRC has four offices spread throughout Lebanon in, Beirut, the Bekaa and North (Tripoli and Akkar).

For further information about DRC, please refer to our website: <https://drc.ngo/>

2. Purpose of the consultancy

The Danish Refugee Council based in **Lebanon** seeks to sign a long term contract with a local/international insurance company that supports coverages to different policies such as below:

- Medical Insurance for staff
- Group Life & Personal Accidents
- Workmen Insurance

Based on the above, DRC already have a contract with a local insurance company that will end beginning of April 2023 covering all the above policies. However, the purpose and objective of this ToR is to hire a temporary consultant to support in the technicalities of the tender that will be published beginning February to select a best fit medical company meeting DRC's requirements, and mainly focus on the below deliverables.

3. Deliverables

The Consultant will submit the following deliverables as mentioned below:

Objectives	Expected deliverables	Indicative description tasks	Maximum Expected timeframe
1	<p>Review and modify the current drafted ToR for all the three policies</p> <ul style="list-style-type: none"> - Medical Insurance for staff - Group Life & Personal Accidents - Workmen Insurance 	<p>The consultant will have access to the ToR and will conduct meetings with HR Beirut office to understand further DRC's main focus, recent claims and challenges and then adjust the ToR accordingly based on his expertise in this field on which benefits, coverages, and limits to be tackled.</p>	3 working days
2	<p>Involve in the tender technical evaluation stage</p>	<p>After finishing the 1st deliverable, DRC procurement will publish the tender in Lebanon and upon the tender evaluation stage, the consultant will be asked by the tender committee to be present and provide his/her technical evaluation and comments.</p> <p>A summary per bidder will be provided by the consultant tackling the technical part only that compares the received bids versus DRC's requirement.</p>	3 working days

The Consultant will provide the documentation **by email including all excel, powerpoint, word, and PDF documents**

4. Duration, timeline, and payment

The total expected duration to complete the assignment will be **no more than 6 working days in total.**

5. Qualification, and experience required

Essential:

- 3-4 years of experience in the insurance sector in Lebanon.
 - Advanced understanding of different insurance coverages, limits and exclusions.
 - Knowledge of the Lebanese insurance markets, and leading Insurance networks spread and benefits.
 - Ability to provide fair technical inputs to different insurance companies applying for same request.
 - Advanced understanding in the current insurance challenges in Lebanon when it comes to reimbursements, staff insurance coverages and limits per coverage.
 - Advanced understanding of the Lebanese legal decrees for the abovementioned deliverables to be in-line with the local laws and a same time attain the best benefits.
- **Language requirements:**
 - Written Full proficiency in spoken and written English and Arabic.

6. Technical supervision

The selected consultant will work under the supervision of:

- HR Team
- Tender Committee assigned by CD
- Procurement Team

7. Location and support

The consultant will be executing his/her tasks either at DRC office in Beirut or from home when the task does not require physical presence at DRC office.

Effective working day for this service is Monday 30th of January 2023.

8. Submission process

The consultant shall provide his CV, Financial proposal and the below mentioned documents to DRC procurement email no later than Thursday 26th of January at 13:00.

LBN-Procurement-RFP@drc.ngo

9. Evaluation Criteria

Administrative

The documents listed below shall be submitted with the bid:

- Technical Bid Form or equivalent:
 - Provide at least two references
 - Provide Curriculum Vitae (CV) of key personnel offered to perform the consultancy services

- Similar consultancy services are desirable related to drafting/developing insurance ToRs with NGOs
- Financial Bid Form

Technical

Technical criteria

Bidder qualifications

- General capacity and expertise of the consultant
- Similar projects submitted that are related to drafting/developing Terms of references linked to Insurance coverage
- Two references

Interview

Optional for shortlisted candidates / Demonstrated technical capability to complete the consultancy services

Financial

All bids that pass the Technical Evaluation will proceed to the Financial Evaluation. Bids that are deemed technically non-compliant will not be financially evaluated.

The service provider is required to submit a Financial Proposal in separate email “Annex A. Financial Proposal”.

- The Financial Proposal must provide a detailed cost breakdown in USD including consultant’s rate budget allowance, time and material, etc.
- Bidders must submit an overall firm-fixed price bid in USD.
- Invoicing and payment will be performed by Bank transfer in fresh USD.
- All costs will be fixed.

Only those shortlisted will be contacted for an interview with the panel to ensure their understanding of the consultancy services.
