



12 August 2024

Request for Quotation

The International NGO Safety Organisation is issuing this RFQ to invite suitable bidders to submit bids for a long-term agreement from 1 January 2025 to 31 December 2029.

For the Provision of the following Staff Insurance:

- 1. International Staff Global Health Insurance**
- 2. International Staff Business Travel Insurance**
- 3. International Staff Medical Evacuation Insurance**
- 4. International Staff Accidental Death & Dismemberment Insurance**

RFQ No: NLD111HAG24

Critical Dates:

RFQ Issuing Date: 12 August 2024

RFQ Closing Date: 11 September 2024 Time 23:59 CET

Confidentiality Statement

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1. Background

The [International NGO Safety Organisation \(INSO\)](#) is a non-profit humanitarian organisation providing dedicated safety support services to the NGO community.

INSO is exclusively funded by institutional donors and provides a range of services to NGOs in more than 20 countries operating in conflict-affected areas, including security information and advice, training, and crisis management support.

The INSO vision is a strong, safe, and empowered humanitarian community able to deliver aid to vulnerable individuals in the world's most challenging contexts with the minimum of risk to their staff, partners, and beneficiaries.

The INSO mission is to work on the ground alongside NGOs to provide them with comprehensive, high quality, real time and relevant information, analysis, alerts, and advice on the local safety conditions, along with practical support, training and assistance that improves their situational awareness and supports informed decision making and crisis response.

2. Tender Requirements

INSO has a requirement to provide the INSO international staff members with four types of insurance:

- 1.a Comprehensive Global Health insurance (excluding USA)
- 1.b Comprehensive Global Health insurance (including USA)
- 2.a Comprehensive Global Business Travel Insurance (excluding USA)
- 2.b Comprehensive Global Business Travel Insurance (including USA)
3. Global Medical Evacuation Insurance, and
4. Global Accidental Death & Dismemberment Insurance.

The Global Business Travel Insurance is for those staff that are not provided with the Global Health Insurance and are required to travel during their work. Examples are:

- national staff with only national health insurance required to undertake international travel,
- HQ staff with only Dutch compulsory insurance required to undertake international travel, etc.

INSO is seeking a long-term relationship with the successful bidder. The current Global Health Insurance has remained with the current provider for the last ten years.

It is anticipated that new contracts will be in place by 1 January 2025 **for a five-year period**. INSO staff numbers are expected to progressively increase.

Annex E is the list of countries that INSO is currently present in with the number of international staff requiring insurance coverage as of 2 August 2024. INSO is also planning a possible missions in Ethiopia and Lebanon within the next 12 months.

In addition to the above, INSO is also seeking the following:

- Global health insurance provider that can also provide the compulsory Dutch health insurance.

All INSO HQ staff (68 planned for by 1 January 2025) in the Netherlands must have the compulsory Dutch health insurance. Therefore, approximately 28 HQ staff who are frequent travellers will require double health insurance – the compulsory Dutch health insurance and the INSO Global Health Insurance. Other HQ staff who travel less frequently have the compulsory Dutch health insurance and use the Global Business Travel insurance when travelling.

- Innovation. This is in terms of implementation and administering the insurance policies, or the combination of several or all the policies. By innovation, INSO is seeking any new ways/methods for insurance, including all areas of insurance and payments.

The requirement to provide the Dutch insurance is only an add-on to this RFQ and is not a mandatory requirement that bidders must include. However, bidders that include the Dutch mandatory insurance requirements will be viewed more favourably in the bid evaluations.

3. Detailed Requirements

TECHNICAL REQUIREMENTS

Bidders may bid for any or all the requirements listed below.

Health Insurance Requirements

- a. Annex F provides the last 5 years claims history from the current INSO Global health insurance service provider. This Annex has the following information:
 - Contract Overview by year/month; average number of insured members; claims incurred; claims paid.
 - Top 10 Claimants per year.
 - Claims paid by benefit category.
 - Insured and claims split by country
- b. Annex G – ‘Technical Bid Form for INSO Global Health Insurance’ lists the minimum Scope of Benefits required for the INSO Global Health insurance policy. These are all mandatory benefits and bidders are expected to meet these requirements.
- c. All existing medical conditions must be covered.
- d. No waiting periods for insurance coverage.
- e. Bidders must include the following (failure to include any of the following may result in the bid being disqualified):
 - i. Provide a list of exclusions that will be applied to the health insurance.
 - ii. State any pre-conditions that will be applied to staff for eligibility to the insurance policy.
 - iii. State the reimbursement procedures.
 - iv. Include claim procedures.
 - v. Include average time for paying claims.

- vi. State any countries not covered under the health insurance.
 - o Either due to sanctions or restrictions

If sanctions or restricted list include countries where INSO operates then a note must be included explaining in clear and concise detail how the staff in these countries will be covered in that country.
- f. If bidders also offer the compulsory Dutch health insurance, then this should also be stated in the technical proposal (Annex H) as INSO will have 68 HQ staff who require the compulsory Dutch health insurance. *Note: only those INSO HQ staff that are frequent travellers will have the Global Health Insurance, the remainder use the Global Business Travel Insurance when travelling.*

Bidders must complete and submit Annex G Technical Bid Form for INSO Global Health Insurance in order to be evaluated for a 5-year INSO Global Health Insurance contract.

Business Travel Insurance Requirements

The following are the mandatory coverage requirements. Bidders are to include in their Bids the specifics under each of the subjects below:

- i. Reimbursement of expenses for inpatient treatment.
- ii. Reimbursement of expenses for outpatient treatment.
- iii. Reimbursement of expenses for dental treatment.
- iv. Medical assistance services.
- v. Organisational and financial support in case of bereavement.
- vi. All exclusions.
- vii. State any countries not covered under the Business Travel Health insurance.
 - o Either due to sanctions or restrictions

If sanctions or restricted list include countries where INSO operates then a note must be included explaining in clear and concise detail how the staff in these countries will be covered in that country.

There is no claims history to include with this tender.

Annex H – ‘Technical Bid Form for INSO Global Business Travel Insurance’ lists the minimum Scope of Benefits required for the INSO Global Business travel insurance policy. These are all mandatory benefits and bidders are expected to meet these requirements.

Bidders must complete and submit Annex H – ‘Technical Bid Form for INSO Global Business Travel Insurance’ in order to be evaluated for a 5-year INSO Global Business travel Insurance contract.

Medical Evacuation Requirements (Medivac)

INSO defines medivac requirements as:

An event involving an insured INSO International staff member who sustains bodily injury or illness outside of their ‘home on record’ during the period of insurance which results in them suffering a serious medical condition that cannot be treated adequate locally.

The insurer will arrange and pay for the medical evacuation to a qualified medical facility and/or repatriation to the ‘home on record’.

Bidders are to include in their Bids the following information which will be used as the technical evaluation criteria:

- i. The resources owned/contracted to effect medivac requirements across the continents/countries where INSO operates
- ii. The Medivac and repatriation expenses are covered under the proposed policy.
- iii. All exclusions and limitations to the proposed policy.
- iv. If funeral expenses or repatriation of mortal remains are covered within the policy.
- v. Number of medivacs undertaken in the last 3 years including from/to countries.
- vi. Any countries not covered under the medivac requirements.
- vii. Operational coordination modalities between the service providers and INSO as the policy holder, including in cases when the patient is unable to communicate effectively.

The last 5 years claims history for the Medivac requirements are as follows:

Year	Category	Amount Paid
2020	Emergency medical evacuation	€31,432
2023	Medical repatriation (emergency)	€ 871
2023	Medical repatriation (emergency)	€ 766
Total Amount Paid in the Last 5 Years:		€33,069

Bidders must complete and submit Annex I – Technical Bid Form for INSO Medical Evacuation Insurance in order to be evaluated for a 5-year INSO Global Medical Evacuation Insurance contract.

Accidental Death & Dismemberment Insurance

The following is the minimum coverage that INSO requires for the AD&D insurance policy.

Coverage	Limit
Accidental Death & Dismemberment	USD 200,000 Per Insured Person
Permanent Total Disablement & Permanent Partial Disablement	USD 200,000 Per Insured Person
Temporary Total Disablement (Accidents)	100% of Annual Weekly Wages payable for a maximum of 52 weeks in excess of 14 days each and every loss Per Insured Person
Per Event Limit	USD 5,000,000

Accidental Death, Accidental Loss of Limb, Sight, Hearing, Speech, and Accidental Permanent Total Disability	Percentage of the Principal Sum (maximum 100%)
1. Death	100%
2. Loss of Sight of both eyes	100%
3. Loss of Sight of one eye	100%
4. Loss of Limb, involving two or more limbs	100%
5. Loss of Limb, involving only one limb	100%

6. Loss of Sight of one eye and loss of limb, involving only one limb	100%
7. Loss of Hearing with one or both ears	100%
8. Loss of Hearing , complete deafness of both ears, of traumatic origin	100%
9. Loss of Speech	100%
10. Permanent Total Disability	100%

Bidders must list all exclusions and limitations to their AD&D policy.

Bidders must list all countries that are excluded from the AD&D policy.

If any of the excluded countries are countries where INSO is operating, then this must be highlighted and will influence the evaluations.

Bidders must complete and submit Annex J – ‘Technical Bid Form for INSO Global Accidental Death and Dismemberment Insurance’ in order to be evaluated for a 5-year INSO Global Accidental Death and Dismemberment Insurance contract.

Bid Requirements

All bids must include the following requirements in their submission (Annexes G, H, I, and J as applicable to the insurance policy being bid for):

- a. The following Annexes duly completed:
 - i. Annex A: INSO Supplier Registration Form
 - ii. Annex B: INSO Supplier Code of Conduct
 - iii. Annex F: Technical Bid for INSO Global Health Insurance
 - iv. Annex G: Technical Bid for INSO Global Business Travel Insurance
 - v. Annex H: Technical Bid for INSO Medical Evacuation Insurance
 - vi. Annex I: Technical Bid for INSO Accidental Death & Dismemberment Insurance
 - vii. Annex K: Financial Bid Form
- b. The ‘level of coverage’ must clearly be stated in all technical bids.
- c. Full details of all sub-contractors/companies jointly providing the contracted requirements. The relationship and financial liability must be shown.
- d. Sanctions and Exclusions of any policy.
- e. Country of Law of the insurance contract.
- f. Explanation of how the bidder protects the General Data Protection Requirements (GDPR) for all INSO countries, not only the EU countries.
- g. Complaint procedure for policy beneficiaries.
- h. Claims procedure
- i. Bidders should include as much information as possible to enable a full and concise evaluation of their bid.

FINANCIAL REQUIREMENTS

Bidders should submit a financial proposal that includes:

- a. Cost per requirement
 - Global Health Insurance – per person per month
 - Global Business Travel – per person per day
 - Medivac – per person per month (or bidder states the frequency)
 - AD&D Insurance - per person per day (or bidder states the frequency)
- b. All costs must be clearly identified, and no costs can be hidden in small print.
- c. Any discount offered due to numbers enrolled or other criteria.
- d. All costs must be in EURO. Bids will be excluded if in any other currency.
- e. All bids must be excluding VAT.
- f. The VAT component (%) is request in Annex K.
- g. Include the bid validity period. 120 days is mandatory.

Bidders must submit Annex K – ‘Financial Bid’ in order to submit a bid for one or all of the INSO insurances 5-year contract being tendered in this RFQ.

4. Bid Submission Requirements

Bid Validity

All bids must be valid for a period of 120 days. The bid validity period must be stated in the financial proposal Annex L.

Bid Documentation Requirements

At a minimum, bidders must provide the following Annexes duly completed and signed. The Bid is to include the Technical and Financial Proposals, and all documents identified below.

Technical Proposal

The Technical Proposal must include the following documents:

- ✓ The INSO Supplier Registration form (Annex A) duly completed and signed.
 - To include Certificate of Company Registration, Insurance License, and Power of Attorney and ID of company principle who is signing the bid documents.
- ✓ The INSO Supplier Code of Conduct duly signed (Annex B).
- ✓ Annex F Technical Bid Form for INSO Global Health Insurance
- ✓ Annex G Technical Bid Form for INSO Global Business Travel Insurance
- ✓ Annex H Technical Bid Form for INSO Medical Evacuation Insurance
- ✓ Annex I Technical Bid Form for INSO Accidental Death and Dismemberment Insurance
- ✓ Any relevant Terms & Conditions required for any resulting contract.

- ✓ Customer references/testimonials as relevant

Financial Proposal

- ✓ Financial proposal with the costs submitted on Annex K Financial Bid Form.
- ✓ The price should be quoted excluding VAT.
- ✓ Annex K requests the VAT component after the Bid Prices section.
- ✓ All bids must be in Euros.
- ✓ The Financial bid must state that the bid validity is at least 120 days

Bid Submission

Notification of Intention to Submit a Bid

All Bidders intending on submitting a bid must complete Annex C Notification of Intention to Submit a Bid Form and email to procurement@ngosafety.org by Monday 26 August to receive all questions and answers submitted by potential bidders.

Tender Questions and Answers and Notice of Intention to submit a Bid

Any request for clarification regarding the RFQ or questions on the RFQ must be sent to procurement@ngosafety.org no later than **23:59 CET Sunday 25 August 2024**. All questions and answers will be shared with all bidders.

Bids sent to this email address will not be accepted.

Bid Submission Deadline

The tender closes at 23:59 CET Wednesday 11 September 2024.

Bids received after this time will not be evaluated.

Method of Submitting Bids

All bid submissions must be submitted electronically in pdf document(s) to the INSO Electronic procurement tender box at:

rfq@ngosafety.org

No other method of bid submission or sending to another INSO email address will be accepted.

Links to documents stored on cloud hosts will not be evaluated and may result in the bid not being accepted.

5. Tender Evaluation Process

All bids will be kept unopened until after the tender closing date. A Tender Evaluation Committee will open all bids and apply the following process:

- ✓ Administration Compliance check: to ensure all tender requirements have been complied with, and all required documentation has been received.
- ✓ Technical Evaluation: A comprehensive evaluation of all Technical Proposals received against the criteria stated in Part 2 'Tender Requirements' and Part 3 'Detailed Requirements'.
- ✓ Financial Evaluation: A comprehensive financial evaluation of only the Technical Proposals deemed acceptable at the Technical Evaluation stage.

The Financial evaluation is based on the Financial Proposal and the criteria that will be applied is 'best value for money' for the bid(s) that best fits the detailed requirements.

Notification of Tender Result

All bidders will be informed of the outcome of their proposal within sixty (60) calendar days of the tender closing date.

6. Conditions for Submission of Bids

Submission of Bids

Bidders are solely responsible for ensuring that the full Bid is received by INSO in accordance with the RFQ requirements, prior to the specified date and time above (Part 4 'Bid Submission Requirements'). INSO will only consider those Bids received prior to the closing date and time specified. Any Bids received after that time will not be considered.

Only bids submitted in pdf format will be accepted at the Administration Compliance check.

Currency

The currency of the Bid must be in EURO.

Language

All correspondence and documents related to the Tender must be in **English**.

Presentation

Bids must be typewritten and professionally presented. All Bids must be signed by a duly authorized representative of the Bidder. Electronic signatures stating the name of the person, date and time stamp, are acceptable.

Acceptance

INSO reserves the right, at its sole discretion, to consider as invalid or unacceptable any Bid which is a) not clear; b) incomplete in any material detail such as specification, terms, delivery, quantity etc; c) not received in the correct tender email address ; and d) to accept or reject any amendments, withdraws and/or supplementary information submitted after the time and date of the RFQ Closure.

Award of Contracts

This RFQ does not commit INSO to award a contract or pay any costs incurred in the preparation or submission of Bids, or costs incurred in making necessary studies for the preparation thereof, or to procure or contract for services or goods. Any bid submitted will be regarded as an offer made by the Bidder and not as an acceptance by the Bidder of an offer made by INSO. No contractual relationship will exist except pursuant to a written contract document signed by a duly authorized official of INSO and the successful Bidder.

INSO may award separate contracts for the four requirements. INSO will notify successful Bidders of its decision with respect to their Bids as soon as possible after the Bids are opened. INSO reserves the right to cancel any RFQ, to reject any or all Bids in whole or in part, and to award any contract.

Collusive Bidding and Anti-competitive Conduct

Bidders and their employees, officers, advisers, agents, or sub-contractors must not engage in any collusive bidding or other anti-competitive conduct or any other similar conduct, in relation to:

- The preparation of submission of Bids,
- The clarification of Bids,
- The conduct and content of negotiations,
- Including final contract negotiations,

in respect of this RFQ or procurement process, or any other procurement process being conducted by INSO in respect of any of its requirements.

For the purpose of this clause, collusive bidding, other anti-competitive conduct, or any other similar conduct may include, among other things, the disclosure to, exchange or clarification with, any other Bidder, person or entity, of information (in any form), whether or not such information is commercial information confidential to INSO, any other Bidder, person or entity in order to alter the results of a solicitation exercise in such a way that would lead to an outcome other than that which would have been obtained through a competitive process.

Improper Assistance

Bids that, in the sole opinion of INSO, shall be excluded from further consideration, if they have been compiled:

- With the assistance of current or former employees of INSO, or current or former contractors of INSO in violation of confidential obligations or by using information not otherwise available to the public, or which would provide a non-competitive benefit.
- With the utilization of confidential and/or internal INSO information not made available to the public or to the other Bidders.
- In breach of an obligation of confidentiality to INSO.
- Contrary to these terms and conditions for submission of a Bid.

Without limiting the operation of the above clause, a Bidder must not, in the absence of prior written approval from INSO, permit a person to contribute to, or participate in, any process relating to the preparation of a Bid or the procurement process, if the person has at any time during the 6 months immediately preceding the date of issue of this RFQ was an official, agent, servant, or employee of, or otherwise engaged by, INSO and was engaged directly, or indirectly, in the planning or performance of the requirement, project, or activity to which this RFQ relates.

Corrupt Practices

All INSO Bidders and Suppliers shall adhere to the highest ethical standards, both during the procurement process and throughout the performance of a contract.

All Bidders' attention is drawn to the INSO Supplier Code of Conduct (Annex B) which will be an integral part of any contract award between the INSO and the Bidder.

Conflict of Interest

A Bidder must not, and must ensure that its employees, officers, advisers, agents, or subcontractors do not place themselves in a position that may, or does, give rise to an actual, potential, or perceived conflict of interest between the interests of INSO and the Bidder's interests during the procurement process.

If during any stage of the procurement process or performance of any INSO contract a conflict of interest arises, or appears likely to arise, the Bidder must notify INSO immediately in writing, setting out all relevant details of the situation, including those cases in which the interests of the Bidder conflict with the interests of INSO, or cases in which any INSO official, employee or person under contract with INSO may have, or appear to have, an interest of any kind in the Bidder's business or any kind of economic ties with the Bidder. The Bidder must take steps as INSO may reasonably require resolving or otherwise deal with the conflict to the satisfaction of INSO.

Withdrawal/Modification of Bids

Requests to withdraw a Bid shall not be honoured. If the selected Bidder withdraws its Bid, INSO shall duly register the said Bid and shall evaluate it alongside all other received Bids. If the selected Bidder has furnished a Bid security, INSO shall withhold such Bid security until the issue has been resolved.

Withdrawal of a Bid may result in your suspension or removal from the INSO suppliers List.

A Bidder may modify its Bid prior to the RFQ closure. Any such modification shall be submitted in writing to the RFQ bid email address, marked with the original Bid number stating 'Modification' in the Subject line. No modification shall be allowed after the RFQ closure.

Annexes

- A. INSO Supplier Registration Form
- B. INSO Supplier Code of Conduct
- C. Notification of Intention to Submit a Bid Form
- D. Tender Submission Checklist
- E. INSO International Staff Numbers for Global Insurance
- F. INSO Global Health Claims History
- G. Technical Bid Form for INSO Global Health Insurance
- H. Technical Bid Form for INSO Global Business Travel Insurance
- I. Technical Bid Form for INSO Global Medical Evacuation Insurance
- J. Technical Bid Form for INSO Global Accidental Death and Dismemberment Insurance
- K. Financial Bid Form

Supplier Profile and Registration Form

Section 1: Supplier Details and General Information

1. Name of Supplier: _____
2. Street Address: _____

- Post Code: _____ City: _____
3. PO Box: _____
4. Telephone: _____
5. Email Address: _____ Website: _____
6. Contact Person: Name: _____
Position/Title: _____
Phone No: _____
7. Parent Company: _____
8. Name of Owner: _____
9. Type of Business: Corporate/Limited ___ Trader: ___ Manufacturer: ___
10. Year Established: _____
11. Number of Employees: Full Time: _____ Part Time: _____
12. Company License/Registration No. _____

Supplier Profile and Registration Form

Section 2: Financial Information

13. VAT No.: _____ Tax No.: _____

14. Bank Name: _____

15. Bank Account: _____

16. Account Name: _____

17. Annual value of sales for the last 3 years:

2022: _____ 2021: _____ 2020: _____

18. Has the Company been audited in the last 3 years? **Yes/No**

Section 3: Experience

19. Recent contracts with the UN, International Aid Organisations, Governments, or International companies:

Organisation: _____ Date: _____ Value: _____

Organisation: _____ Date: _____ Value: _____

Organisation: _____ Date: _____ Value: _____

Section 4: Other factors

If the answer to any of the following 7 questions is yes then please explain on a separate paper

20. Has the Company ever been bankrupt, or is in the process of being wound up, having its affairs administered by the courts, has not entered into an arrangement with creditors, has not suspended business activities, is not the subject of proceedings concerning those matters, or is not in any analogous situation arising from a similar procedure provided for in national legislation or regulations? **Yes /No**

21. Has the Company ever been convicted of an offence concerning its professional conduct by a judgment which has the force of res judicata. **Yes/No**

22. Has the Company ever been guilty of grave professional misconduct proven by any means? **Yes/No**

23. Has the Company ever not fulfilled its 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 it is established, or those of the country where the contract is to be performed? **Yes/No**

Supplier Profile and Registration Form

24. Has the Company ever been the subject of a judgment which has the force of res judicata for fraud, corruption, involvement in a criminal organisation or any other illegal activity detrimental to the European Communities' financial interests? **Yes/No**
25. Has the Company ever been declared to be in serious breach of contract for failure to comply with our contractual obligations, following another procurement procedure or grant award procedure financed by the European Community budget? **Yes/No**
26. Has the Company ever been in any disputes with any Government Agency, the UN, or International Aid Organisations? **Yes/No**
27. List any National or International Trade or Professional Organisations which your Company is a member.
-

Section 5: Certification

I, the undersigned, warrant that the information provided in this form is correct, and in the event of changes, details will be provided as soon as possible.

Name: _____

Company Stamp

Signature: _____

Print Name: _____

Title/Position: _____

Date: _____

Place: _____

Email Address: _____ (for contact for verification purposes)

Phone Number: _____ (for contact for verification purposes)

***NOTE:** Please be informed that the INSO has decided not to do business with companies, or any affiliates or subsidiaries, which engage in any practice inconsistent with the INSO Code of Conduct*

Please sign, initial each page

INSO Supplier Code of Conduct

In keeping with its mission and values, the International NGO Safety Organisation (INSO) is committed to maintaining the highest degree of ethical conduct, this includes its suppliers.

All Suppliers to INSO must commit to the following:

Declare that all the Supplier's employees, officers, advisors, agents and/or sub-Supplier's shall abide by the following general principles:

- Uphold the integrity and reputation of INSO by ensuring that professional and personal conduct is consistent with INSO's mission and principles
- Not engage in abusive or exploitative conduct
- Protect the safety, security, health and welfare of our colleagues
- Be responsible for the use of information, assets and resources to which they have access to by reason of the contract with INSO
- Uphold confidentiality

Conflict of Interest

Suppliers must not place themselves in a position that may, or does, give rise to an actual, potential or perceived conflict of interest between the Supplier and the interests of INSO.

A conflict of interest can be due to a relationship with an INSO staff member or person under contract with INSO. The Supplier understands that if they fail to report a potential conflict of interest and are later found to have a conflict of interest, all current contracts may be terminated, and they may be prevented from participating in future contracts with INSO.

If during any stage of the relationship during an INSO contract, a conflict of interest arises, or appears likely to arise, the Supplier must notify INSO immediately in writing, setting out all relevant details of the situation, including those cases in which the Suppliers interests conflict with the interests of INSO, or cases in which any INSO official, employee or person under contract with INSO may have, or appear to have, an interest of any kind in the Suppliers business or any kind of economic ties with the Supplier. INSO may reasonably require the Supplier to resolve or otherwise deal with the conflict to the satisfaction of INSO.

Anti-Fraud and Corruption and Protection from Sexual Exploitation and Abuse (PSEA)

The Supplier agrees to comply with the INSO PSEA Policy, available on the INSO website: [PSEA Policy](#).

The Supplier shall immediately notify INSO through the Whistleblowing mechanism protect@ngosafety.org, of any claims of alleged corruption, sexual exploitation or abuse, or child abuse that are made against the Supplier or, to the best of its knowledge, the Suppliers representatives, during the contract, whether relating to the contract or not.

Competitive Bidding and Anti-Competitive Conduct

The Supplier declares that they have not, and will not engage in any collusive bidding or other anti-competitive conduct or any other similar conduct, in relation to:

- The preparation or submission of Bids,
- The clarification of Bids,
- The conduct and content of negotiations,
- Including final contract negotiations,

in respect to any procurement process conducted by INSO in respect of any of its requirements.

For the purpose of this clause, collusive bidding, other anti-competitive conduct, or any other similar conduct may include, among other things, the disclosure to, exchange or clarification with, any other Bidder, person or entity, of

INSO Supplier Code of Conduct

information (in any form), whether or not such information is commercial information confidential to INSO, any other Bidder, person or entity in order to alter the results of a solicitation exercise in such a way that would lead to an outcome other than that which would have been obtained through a competitive process.

Child Labor and Arms Trade

The Supplier has not, and will not engage in child labour, and will respect basic social rights and working conditions based on international labour standards.

The Supplier has not, and will not be engaged or involved in arms or landmines trade or unethical exploitation of natural resources such as precious stones, metals etc.

Human Trafficking and Modern Slavery

The Supplier shall comply with all applicable human trafficking and anti-slavery laws, statutes, regulations, and conventions in force and warrants that it has instructed its named personnel, staff, employees, and any sub-contractors to refrain from engaging in human trafficking and/or forced labour.

Environmental Sustainability

The Supplier shall as a minimum, perform all requirements under INSO Contracts in an environmentally sustainable and accountable manner. Therefore, the Supplier shall comply with all applicable laws and regulations or other legal requirements relating to environmental impacts of its business.

The Supplier agrees where possible, to reuse or recycle any waste when it is environmentally favourable and technically feasible to do so.

Access to Premises

The Supplier shall grant INSO, its donors and their auditor's reasonable access to their premises, procurement documents, workshops or stores at any time. The visits can be scheduled or unannounced to ensure these standards are adhered to. Spot checks may also be conducted to include quality sample testing of supplied goods such as fuel etc.

By signing below, I hereby certify that I have read and understood the above conditions and that as a Supplier to INSO, will adhere to and act in compliance with its conditions. Furthermore, I commit to inform INSO in writing of any known or alleged breaches of the above conditions immediately.

Signed on behalf of the Supplier by:

Signature: _____

Name: _____

Appointment: _____

Date: _____

Company Stamp:

Notification of Intention to Submit a Bid

Bidder Company Name: _____

In order for potential bidders to receive notifications on the tender questions and answers as may be promulgated during the period of the tender, potential bidders must register their interest in submitting a bid to INSO. Also, potential bidders may request and receive the respective bid submission forms in Word format for ease of completing their bid(s).

Therefore, please complete the following Sections and email this document to:

procurement@ngosafety.org

Do not send bids to this email address

Section 1. Notification of intent to submit a bid

I certify that the above-named company will be submitting a bid for the following INSO Insurances:

- INSO Global Health Insurance**
- INSO Global Business Travel Insurance**
- INSO Global Medical Evacuation Insurance**
- INSO Global Accidental Death and Dismemberment Insurance**

(tick the respective box(s))

Section 2. Request for Tender Annexes in Word Format

Please email the following bid submission forms in Word format

- Annex A - INSO Supplier Registration Form**
- Annex B - INSO Supplier Code of Conduct**
- Annex D – Tender Submission Checklist**
- Annex G – Technical Bid Form for INSO Global Health Insurance**
- Annex H - Technical Bid Form for INSO Global Business Travel Insurance**

Notification of Intention to Submit a Bid

- Annex I - Technical Bid Form for INSO Global Medical Evacuation Insurance**
- Annex J - Technical Bid Form for INSO Global Accidental Death and
Dismemberment Insurance**
- Annex K – Financial Bid Form**
(tick the respective box(s))

Section 3. Contact Address and person for Tender Notifications

Please use the following contact details for all notifications regarding this tender:

Contact Person: _____

Contact email address: _____

Signature: _____

Name: _____

Appointment: _____

Date: _____

Company Stamp:

Tender Submission Checklist

This Annex is to assist bidders ensure that they have completed all the requirements in submitting their bid to the INSO e-Tender box.

Please review, if all requirements are ticked then the bid will meet all the requirements:

Annex A: INSO Supplier Registration Form

To be fully completed, signed, and include the following documents:

- Company Certificate of registration
- ID of person signing the Technical and Financial Bid Annexes
- Power of Attorney of similar document showing the person signing has the company's authority to sign such documents.
- Copy of most recent audit accounts.
- References of similar insurance contracts with other NGOs.

Annex B: INSO Supplier Code of Conduct

To be fully completed and signed

Annex G – Technical Bid Form for INSO Global Health Insurance

- To be completed if submitting a bid for the INSO Global Health Insurance
- To be evaluated is it mandatory to fully complete with detailed answers Requirements 1 to 14 inclusive.
- Requirements 15 and 16 are optional if the Bidder can offer the requirements.
- Bidder may attach files to support Requirements 1 to 16. If so, then ensure that the attachment is clearly linked to the corresponding Requirement and referenced in the Requirement.
- Full complete the signature block on the last page.

Tender Submission Checklist

- Annex H – Technical Bid Form for INSO Global Business Travel Insurance**
 - To be completed if submitting a bid for the INSO Global Business Travel Insurance
 - To be evaluated is it mandatory to fully complete with detailed answers Requirements 1 to 14 inclusive.
 - Requirement 15 is optional if the Bidder can offer this.
 - Bidder may attach files to support Requirements 1 to 15. If so, then ensure that the attachment is clearly linked to the corresponding Requirement and referenced in the Requirement.
 - Full complete the signature block on the last page.

- Annex I – Technical Bid Form for INSO Global Medical Evacuation Insurance**
 - To be completed if submitting a bid for the INSO Global Medical Evacuation Insurance
 - To be evaluated is it mandatory to fully complete with detailed answers Requirements 1 to 12 inclusive.
 - Requirement 13 is optional if the Bidder can offer this.
 - Bidder may attach files to support Requirements 1 to 13. If so, then ensure that the attachment is clearly linked to the corresponding Requirement and referenced in the Requirement.
 - Full complete the signature block on the last page.

- Annex J – Technical Bid Form for INSO Global Accidental Death and Dismemberment Insurance**
 - To be completed if submitting a bid for the INSO Global Accidental Death and Dismemberment Insurance
 - To be evaluated is it mandatory to fully complete with detailed answers Requirements 1 to 6 inclusive.
 - Requirement 7 is optional if the Bidder can offer this.
 - Bidder may attach files to support Requirements 1 to 7. If so, then ensure that the attachment is clearly linked to the corresponding Requirement and referenced in the Requirement.
 - Full complete the signature block on the last page.

Tender Submission Checklist

Annex K – Financial Bid Form

- To be completed for the Sections that the Bidder has submitted Technical Bids (Annexes H – K)
- Ensure that the Bid Validity period is completed
- Ensure that the VAT percentage to be charged on every invoice is completed.
- Cross out which statement does not apply for Payment Terms
- If INSOs payment terms are not acceptable then ensure that the proposed payment terms are included.
- Full complete the signature block on the last page.

Submission of Bid

- Ensure that all documents are clearly named
 - *Make sure that all attachments clearly identify the Bidder*
- Bid and all attachments can only be emailed to this email address:

rfq@ngosafety.org

- **Please note that the INSO Email will only accept attachments up to 25Mb.**
- **When Bidders submit multiple email ensure that each email is numbered (1 of 6, 2 of 6, 3 of 6, etc)**

INSO International Staff Numbers for Global Insurance

Country	Global coverage excluding the USA	Global coverage including the USA
Afghanistan	7	
Burkina Faso	6	
Cameroon	7	
Central African Republic	6	
Chad ⁽¹⁾	2	
Colombia ⁽¹⁾	1	
DR Congo	10	
Ethiopia ⁽¹⁾	0	
Haiti	8	8
Iraq	3	
Jordan	8	
Kenya	2	
Lebanon ⁽¹⁾	0	
Mali	7	
Mozambique	6	
Niger	7	
Nigeria	6	
Palestine ⁽¹⁾	0	
Somalia	10	
South Sudan	0	
Sudan ⁽¹⁾	2	
Syria	1	
The Hague (HQ)	12	4
Turkey ⁽¹⁾	0	
Ukraine	7	
Yemen ⁽¹⁾	4	
USA Citizens	-7	7
TOTAL	109	19

(1) Staff numbers will increase in 2024/25 as these countries scale up.

Notes:

- a. The international staff travel regularly every 2/3 months back to their home country, or vacation destination as part of the rest & recuperation leave (R&R leave).

INSO International Staff Numbers for Global Insurance

- b. HQ staff regularly travel to all the INSO countries.
- c. INSO has a mobile training team (3 staff) that also travels to non-INSO countries to deliver humanitarian safety trainings.
- d. INSO will be establishing an office in Washington D.C., USA, in the fourth quarter of 2024.

INSO Global Health Claims History

ANNEX F

Extraction date: 30/06/2024

Contract Overview

INSO

	Underwriting year																	
	2019			2020			2021			2022			2023			2024		
Underwriting month	Average insured members	Claims Paid	Claims Incurred	Average insured members	Claims Paid	Claims Incurred	Average insured members	Claims Paid	Claims Incurred	Average insured members	Claims Paid	Claims Incurred	Average insured members	Claims Paid	Claims Incurred	Average insured members	Claims Paid	Claims Incurred
1 (January)	100	10,261	10,261	111	7,188	7,188	124	10,210	10,219	128	10,361	10,453	139	11,760	12,246	128	15,127	23,327
2 (February)	101	4,835	4,835	110	5,589	5,590	125	3,571	3,574	129	8,446	8,521	141	10,643	11,083	130	17,837	27,507
3 (March)	102	10,059	10,059	108	5,593	5,594	127	4,858	4,863	130	12,514	12,625	141	9,857	10,265	133	5,615	8,660
4 (April)	100	5,467	5,467	108	5,732	5,733	128	24,926	24,948	134	7,777	7,846	141	19,666	20,479	134	3,991	6,155
5 (May)	98	8,366	8,366	105	36,484	36,487	128	5,285	5,290	138	11,064	11,162	136	7,912	8,239	138	4,040	6,230
6 (June)	95	5,026	5,026	106	6,956	6,957	129	7,900	7,907	136	3,468	3,499	134	8,980	9,351	138	1,691	2,608
7 (July)	99	1,858	1,858	110	7,761	7,762	126	7,859	7,866	132	5,966	6,018	131	14,125	14,709	.	.	.
8 (August)	103	5,088	5,088	109	4,090	4,090	126	5,028	5,033	133	20,308	20,488	130	5,231	5,447	.	.	.
9 (September)	108	1,977	1,977	110	11,597	11,598	125	7,918	7,925	137	5,917	5,969	130	6,445	6,711	.	.	.
10 (October)	105	4,331	4,331	117	17,809	17,810	129	3,388	3,391	136	3,751	3,784	129	9,664	10,064	.	.	.
11 (November)	107	5,792	5,792	119	5,504	5,504	128	19,562	19,580	138	6,406	6,463	128	9,165	9,544	.	.	.
12 (December)	112	12,202	12,202	116	18,014	18,015	127	6,482	6,488	139	21,405	21,595	128	10,800	11,247	.	.	.
Total	103	75,263	75,263	111	132,317	132,327	127	106,987	107,083	134	117,381	118,423	134	124,248	129,383	134	48,302	148,974

	Underwriting year					
	2019	2020	2021	2022	2023	2024
Loss ratio	25.9%	42.1%	29.8%	31.2%	30.7%	41.7%
A/E ratio	63.6%	79.8%	67.5%	68.9%	68.4%	79.4%

Top 10 Claimants Per Year

Performance per Underwriting year

	Year											
	2019		2020		2021		2022		2023		2024	
	Claims paid		Claims paid		Claims paid		Claims paid		Claims paid		Claims paid	
	total	%	total	%	total	%	total	%	total	%	total	%
Rank #												
1	5,925	7.9%	38,032	28.7%	13,971	13.1%	19,559	16.7%	32,350	26.0%	5,603	11.6%
2	4,738	6.3%	11,274	8.5%	10,070	9.4%	17,268	14.7%	10,000	8.0%	4,656	9.6%
3	4,129	5.5%	10,626	8.0%	9,140	8.5%	4,913	4.2%	3,997	3.2%	3,981	8.2%
4	4,078	5.4%	7,040	5.3%	8,265	7.7%	4,423	3.8%	3,477	2.8%	3,020	6.3%
5	3,997	5.3%	5,803	4.4%	5,199	4.9%	4,393	3.7%	3,113	2.5%	2,455	5.1%
6	3,400	4.5%	4,996	3.8%	4,967	4.6%	3,190	2.7%	2,743	2.2%	2,080	4.3%
7	2,633	3.5%	4,637	3.5%	4,775	4.5%	3,106	2.6%	2,506	2.0%	1,972	4.1%
8	2,615	3.5%	4,554	3.4%	4,189	3.9%	3,006	2.6%	2,496	2.0%	1,618	3.4%
9	2,502	3.3%	3,861	2.9%	2,909	2.7%	2,825	2.4%	2,268	1.8%	1,547	3.2%
10	2,121	2.8%	3,723	2.8%	2,748	2.6%	2,659	2.3%	2,229	1.8%	1,454	3.0%
Total top-10	36,138	48.0%	94,544	71.5%	66,232	61.9%	65,342	55.7%	65,181	52.5%	28,387	58.8%
Total	75,263	100%	132,317	100%	106,987	100%	117,381	100%	124,248	100%	48,302	100%

Claims Paid by Benefit Category

Performance per Underwriting year

		Underwriting year											
		2019		2020		2021		2022		2023		2024	
		Claims paid		Claims paid		Claims paid		Claims paid		Claims paid		Claims paid	
		total €	%	total €	%	total €	%	total €	%	total €	%	total €	%
Category	benefit												
Assistance	Additional support: organizing visits to the patient	.	.	.	.	169	0.2%	.	.	.	.	.	.
	Emergency medical evacuation	.	.	31,432	23.8%	.	.	.	.	871	0.7%	.	.
	Medical repatriation (emergency)	.	.	.	.	.	.	.	.	766	0.6%	.	.
	Sub Total	.	.	31,432	23.8%	169	0.2%	.	.	1,637	1.3%	.	.
Dental	benefit												
	Costs for treatment plan (dentures)	.	.	.	.	.	.	.	.	128	0.1%	.	.
	Dental treatment (preventative)	3,112	4.1%	1,939	1.5%	2,741	2.6%	3,711	3.2%	4,719	3.8%	1,614	3.3%
	Dentures (incl. Crowns and bridges)	5,093	6.8%	542	0.4%	4,417	4.1%	5,204	4.4%	2,761	2.2%	1,336	2.8%
	Implants	.	.	.	.	2,396	2.2%	461	0.4%	6,770	5.4%	3,219	6.7%
	Oral mucosa and periodontal treatment	207	0.3%	.	.	.	.	74	0.1%	377	0.3%	3,966	8.2%
	Performances relating to the analysis and therapy of dental function	173	0.2%	2,690	2.0%	.	.	.	.	.	.	235	0.5%
	Restorative dental treatment (incl. Inlays)	1,661	2.2%	2,790	2.1%	4,533	4.2%	7,566	6.4%	6,372	5.1%	4,481	9.3%
	Sub Total	10,245	13.6%	7,961	6.0%	14,086	13.2%	17,015	14.5%	21,126	17.0%	14,851	30.7%
Inpatient	benefit												
	1-bed room accommodation	320	0.4%	408	0.3%	1,923	1.8%	41	0.0%	137	0.1%	.	.
	2-bed room accommodation	124	0.2%	.	.	.	.	.	.	.	.	.	.
	Doctor's fees for inpatient treatment	3,277	4.4%	.	.	4,510	4.2%	1,455	1.2%	203	0.2%	.	.
	General hospital costs	5,394	7.2%	17,819	13.5%	16,256	15.2%	5,511	4.7%	591	0.5%	.	.
	Surgery (including outpatient surgery)	3,883	5.2%	4,614	3.5%	.	.	14,779	12.6%	2,973	2.4%	.	.
	Sub Total	12,999	17.3%	22,841	17.3%	22,689	21.2%	21,787	18.6%	3,904	3.1%	.	.

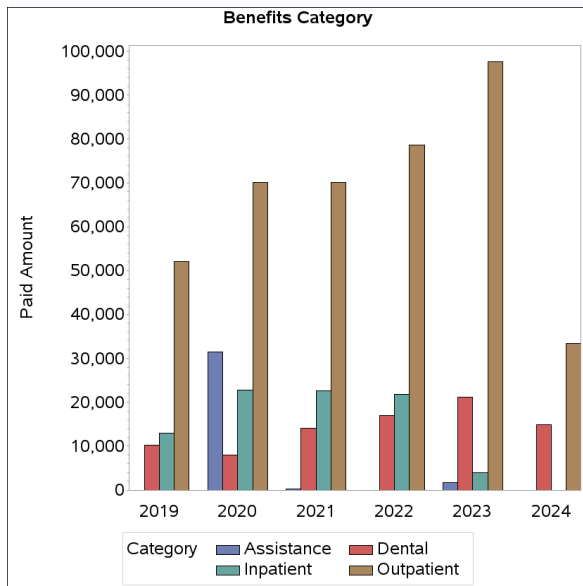
Insured and Claims Split by Country

Performance per Underwriting year

		Underwriting year																							
		2019				2020				2021				2022				2023				2024			
		Average insured members		Claims paid		Average insured members		Claims paid		Average insured members		Claims paid		Average insured members		Claims paid		Average insured members		Claims paid		Average insured members		Claims paid	
		total €	%	total €	%	total €	%	total €	%	total €	%	total €	%	total €	%	total €	%	total €	%	total €	%	total €	%	total €	%
Country																									
1	Other	77	75.3%	68,379	90.9%	84	75.5%	126,448	95.6%	75	59.5%	91,649	85.7%	67	49.7%	68,215	58.1%	84	62.4%	88,768	71.4%	103	76.8%	46,427	96.1%
2	Netherlands	14	13.4%	4,080	5.4%	18	16.2%	1,063	0.8%	23	18.0%	4,261	4.0%	27	19.8%	6,481	5.5%	22	16.3%	6,632	5.3%	21	15.6%	1,838	3.8%
3	Somalia	.	.	.	.	.	.	.	.	9	7.2%	965	0.9%	.	.	.	.	9	6.9%	243	0.2%	10	7.6%	37	0.1%
5	Afghanistan	.	.	.	.	.	.	.	.	.	.	.	.	12	8.7%	18,011	15.3%	10	7.7%	22,497	18.1%	.	.	.	.
7	Mali	.	.	.	.	.	.	.	.	.	.	.	.	10	7.3%	4,025	3.4%	9	6.8%	6,108	4.9%	.	.	.	.
10	Jordan (Hashemite Kingdom of Jordan)																								
		12	11.3%	2,805	3.7%	9	8.3%	4,806	3.6%	9	7.5%	8,382	7.8%	10	7.1%	20,365	17.3%	.	.	.	.	.	.	.	.
14	Central African Republic	.	.	.	.	.	.	.	.	10	7.8%	1,730	1.6%	10	7.5%	284	0.2%	.	.	.	.	.	.	.	.
	Total	103	100%	75,263	100%	111	100%	132,317	100%	127	100%	106,987	100%	134	100%	117,381	100%	134	100%	124,248	100%	134	100%	48,302	100%

Claims Paid by Benefit Category

Outpatient benefit													
Complementary therapies	1,450	1.9%	697	0.5%	562	0.5%	1,119	1.0%	353	0.3%	422	0.9%	
Consultations and diagnostic services	28,135	37.4%	42,736	32.3%	45,519	42.5%	41,290	35.2%	54,717	44.0%	16,537	34.2%	
Medical devices	27	0.0%	482	0.4%	67	0.1%	335	0.3%	.	.	83	0.2%	
Monitoring and treatment of chronic conditions	72	0.1%	.	.	162	0.2%	14	0.0%	.	.	.	.
Other Therapies	.	.	.	.	8	0.0%	.	.	.	.	.	.
Outpatient psychotherapy treatment	2,774	3.7%	5,122	3.9%	3,776	3.5%	3,466	3.0%	3,751	3.0%	2,831	5.9%	
Outpatient surgery	1,677	2.2%	6,932	5.2%	4,623	4.3%	147	0.1%	2,903	2.3%	918	1.9%	
Physiotherapy	3,269	4.3%	1,339	1.0%	1,052	1.0%	432	0.4%	3,097	2.5%	744	1.5%	
Prescription drugs	4,414	5.9%	5,079	3.8%	7,947	7.4%	23,533	20.0%	23,578	19.0%	7,423	15.4%	
Preventative care	4,304	5.7%	3,851	2.9%	3,654	3.4%	2,938	2.5%	3,311	2.7%	2,417	5.0%	
Psychiatric treatment	.	.	85	0.1%	.	.	.	.	.	.	.	.
Speech therapy	187	0.2%	.	.	.	.	.	.	.	.	.	.
Transport (outpatient)	.	.	.	.	391	0.4%	.	.	.	.	.	.
Vaccinations	3,831	5.1%	1,225	0.9%	248	0.2%	995	0.8%	1,051	0.8%	.	.	
Vision aids	1,881	2.5%	2,534	1.9%	2,034	1.9%	4,309	3.7%	4,820	3.9%	2,077	4.3%	
Sub Total	52,019	69.1%	70,083	53.0%	70,043	65.5%	78,579	66.9%	97,581	78.5%	33,451	69.3%	
Total	75,263	100%	132,317	100%	106,987	100%	117,381	100%	124,248	100%	48,302	100%	



Technical Bid for INSO Global Health Insurance

Bidder Name: _____

1. Offered Benefits: Inpatient treatment

Benefit	Reimbursement of Eligible Expenses	Is this benefit included in your bid? Yes or No	Comments Annotate any change to benefit or Reimbursement of Eligible Expense as listed in columns A & B
(A)	(B)	(C)	(D)
Accommodation in a private or semi-private room	100%		
Medical <i>treatment</i>	100%		
Nursing care by qualified nursing staff as directed by a <i>doctor</i>	100%		
Other ancillary costs	100%		
Surgery (including <i>outpatient surgery instead of inpatient treatment</i>)	100%		
<i>Drugs and dressings</i>	100%		
Therapies/physiotherapy, including massages	100%		
Therapeutic aids and appliances	100%		

Technical Bid for INSO Global Health Insurance

Medical <i>treatment</i> during pregnancy and childbirth, services of a midwife or obstetric nurse in the <i>hospital</i> , but excluding screenings during pregnancy	100%		
Complications of pregnancy and childbirth	100%		
Outpatient childbirth	Lump sum of € 500 per newborn baby without proof of costs on presentation of the birth certificate		
Chemotherapy, oncological <i>drugs</i> and <i>treatment</i> (e.g. for <i>cancer</i> patients)	100%		
Transport to the nearest suitable <i>hospital</i> for initial <i>treatment</i> following an <i>accident</i> or an <i>emergency</i> , by an approved <i>emergency</i> service with conveyances appropriate to the situation	100%		
Bone marrow and organ transplants	100%		
Psychiatric <i>treatment</i>	100% with prior written approval to pay benefits before <i>treatment</i> commences		
Inpatient psychotherapy	100% with prior written approval to pay benefits before <i>treatment</i> commences		

Technical Bid for INSO Global Health Insurance

Parent rooming-in during inpatient <i>treatment of an underage child</i>	100%		
Nursing care at home and <i>domestic help</i>	100% up to a period of 14 days		
Nursing care at home after childbirth, instead of a <i>hospital stay</i>	100% up to a period of 5 days if preapproved		
Substitute cash plan benefit for inpatient <i>treatment</i> actually received, but for which no benefits have been claimed from insurer	€ 100 per day		
Inpatient <i>follow-up rehabilitation</i>	100% up to a period of 21 days per <i>insured person</i> and per insurance year		
<i>Hospice</i>	100% up to 7 weeks		
Inpatient dental <i>treatment</i>	100%		
<i>Emergency dental treatment</i>	100%		
Any additional Inpatients Treatment Benefits offered			

Technical Bid for INSO Global Health Insurance

2. Offered Benefits: Outpatient treatment

Benefit	Reimbursement of Eligible Expenses	Is this benefit included in your bid? Yes or No	Comments
(A)	(B)	(C)	Annotate any change to benefit or Reimbursement of Eligible Expense as listed in columns A & B (D)
Medical <i>treatment</i>	100%		
Chemotherapy, oncological <i>drugs</i> and <i>treatment</i> (e.g. for cancer patients)	100%		
Health checks	up to € 500 per <i>insured person</i> and per insurance year		
Vaccinations of every kind, including the vaccines and <i>prophylactic measures</i> , insofar as these are recommended for the applicable <i>country of residence</i>	100%		
Maternity care and childbirth, services of a midwife or obstetric nurse	100%		
Complications of pregnancy and childbirth	100%		
Pre and post-natal classes	up to € 250 per <i>insured person</i> and per insurance year*		
<i>Acupuncture</i> (needle technique), <i>homeopathy</i> , <i>osteopathy</i> and	up to € 1,000 per <i>insured person</i> and per insurance year		

Technical Bid for INSO Global Health Insurance

<i>chiropractic, including drugs and dressings</i>			
Speech therapy	100 % of the eligible expenses with prior written approval to pay benefits before <i>treatment</i> commences		
Psychiatric <i>treatment</i>	100 % of the eligible expenses with prior written approval to pay benefits before <i>treatment</i> commences		
Outpatient psychotherapy	100 % of the eligible expenses up to 20 sessions with prior written approval to pay benefits before <i>treatment</i> commences		
<i>Drugs and dressings</i>	100%		
Therapies/physiotherapy, including massages	100%		
Therapeutic aids and appliances	100%		
Wigs and prosthetic bras following <i>cancer treatment</i>	up to € 300 per <i>insured person</i> and per insurance year		
Podiatry	up to € 200 per <i>insured person</i> and per insurance year**		

Technical Bid for INSO Global Health Insurance

Vision aids	up to € 200 per <i>insured person</i> and per insurance year		
Transport to the nearest suitable <i>doctor</i> or <i>hospital</i> for initial <i>treatment</i> following an <i>accident</i> or an <i>emergency</i> , by an approved <i>emergency</i> service with conveyances appropriate to the situation	100%		
Infertility <i>treatment</i>	50 % up to a maximum of € 15,000 per insured couple for the duration of the group contract		
Any additional Outpatients Treatment Benefits Offered			

Technical Bid for INSO Global Health Insurance

3. Offered Benefits: Dental Treatment

3.a Basic Dental Services

Benefit	Reimbursement of Eligible Expenses	Is this benefit included in your bid? Yes or No	Comments
(A)	(B)	(C)	(D)
Screenings for early detection of disorders of the teeth, mouth and jaw	100%		
Dental <i>treatment</i>	100%		
X-rays	100%		
Scale-and-polish cleaning	100%		
Treating oral mucosa and paradontium	100%		
Simple fillings related to cavity	100%		
Surgery, extractions, root-canal <i>treatment</i>	100%		
Inclusion of an occlusal splint	100%		
<i>Accidental dental treatment</i>	100%		
Any additional Basic Dental Services Benefits offered			

Technical Bid for INSO Global Health Insurance

3.b Major Dental Services

Benefit	Reimbursement of Eligible Expenses	Is this benefit included in your bid? Yes or No	Comments Annotate any change to benefit or Reimbursement of Eligible Expense as listed in columns A & B
(A)	(B)	(C)	(D)
Dentures (for example, prostheses, bridges and crowns, inlays, onlays)	reimbursement up to € 5,000		
<i>Implantological services</i>	up to four <i>implants</i> per jaw and the dentures to be secured to these <i>implants</i>		
Orthodontic <i>treatment</i>	reimbursement up to € 5,000		
Dental laboratory work and materials	reimbursement up to € 5,000		
Compilation of a plan of <i>treatment</i> and costs	reimbursement up to € 5,000		
Any additional Major Dental Services Benefits offered			

Technical Bid for INSO Global Health Insurance

4. Offered Benefits: Medical Assistance

Benefit	Reimbursement of Eligible Expenses	Is this benefit included in your bid? Yes or No	Comments
(A)	(B)	(C)	Annotate any change to benefit or Reimbursement of Eligible Expense as listed in columns A & B (D)
24-hour phone and e-mail service with experienced counsellors, own <i>doctors</i> and specialists	100%		
Information on medical infrastructure (local medical care and names and addresses of multilingual <i>doctors</i>)	100%		
Support and information by Insurer medical service (<i>second opinion</i> , monitoring of the course of the illness)	100%		
Assumption of costs guarantee (preparation for a stay in <i>hospital</i>)	100%		
Organizational support in case of bereavement, share of repatriation costs	up to € 10,000		
Appropriate additional medical support (information on the nature, possible causes and possible <i>treatment</i> of an illness)	100%		
Online services	100%		
Any additional Medical Assistance Benefits offered			

Technical Bid for INSO Global Health Insurance

5. Offered Benefits: Additional Assistance

Benefit	Reimbursement of Eligible Expenses	Is this benefit included in your bid? Yes or No	Comments
(A)	(B)	(C)	Annotate any change to benefit or Reimbursement of Eligible Expense as listed in columns A & B (D)
Additional support			
<ul style="list-style-type: none"> • Organizing visits for a relative to the patient 	100%		
<ul style="list-style-type: none"> • Procurement and shipment of vital medication 	100%		
Travel costs of insured members to be with a family member who is at peril of death or who has died	100%		
Travel costs for an accompanying person, in the event of repatriation of an <i>insured person</i>	100%		
Organizing return transport or care for the <i>children</i>	100%		
Help with psychological problems possibly attributable to the stay abroad	psychological and therapeutic help by telephone; up to 5 calls per <i>insured person</i> and per insurance year.		
Document depot (safe custody, help in obtaining replacements)	100%		
Organizing help in the event of legal difficulties	100%		
Procurement of intercultural training	100%		

Technical Bid for INSO Global Health Insurance

Health insurance coverage for INSO staff to include 30 days after completion of employment contract to cover illness/medical conditions because of the country deployment.			
Any additional Assistance Benefits offered			

Technical Bid for INSO Global Health Insurance

16. **Innovation.** This is in terms of implementation and administering the insurance policy(s), or the combination of several or all the policies. By innovation, INSO is seeking any new ways/methods for insurance, including all areas of insurance and payments. Please describe below any innovative advancements offered under this bid.

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I certify that the above Technical Offer is submitted on behalf of

_____ (Bidders name) and that I have the

legal right to submit this bid.

Signature: _____

Name: _____

Appointment: _____

Date: _____

Company Stamp:

Technical Bid for INSO Global Business Travel Insurance

Bidder Name: _____

1. Offered Benefits: Inpatient Treatment Benefits

Benefit	Reimbursement of Eligible Expenses	Is this benefit included in your bid? Yes or No	Comments Annotate any change to benefit or Reimbursement of Eligible Expense as listed in columns A & B
(A)	(B)	(C)	(D)
Accommodation in a private or semi-private room.	100%		
Medical <i>treatment</i> (examination, diagnosis and medical services for example radiology, computed tomography (CT), magnetic resonance imaging (MRI)).	100%		
Nursing care by qualified nursing staff as directed by a <i>doctor</i> .	100%		
Other ancillary costs (for special facilities, e.g. operating theatre, intensive care, laboratory).	100%		
Surgery (including <i>outpatient surgery instead of inpatient treatment</i>).	100%		

Technical Bid for INSO Global Business Travel Insurance

Drugs and dressings.	100%		
Therapies/physiotherapy.	100%		
Therapeutic aids and appliances if prescribed by a <i>doctor</i> as a result of an <i>accident</i> : e.g. cardiac pacemakers, artificial limbs, prostheses.	100%		
Transport to the nearest suitable <i>hospital</i> for initial <i>treatment</i> following an <i>accident</i> or an <i>emergency</i> , by an approved <i>emergency</i> service with conveyances appropriate to the situation.	100%		
Substitute cash plan benefit for inpatient <i>treatment</i> actually received, but for which no benefits have been claimed from the insurer.	€ 25 per day		
Any additional Inpatients Treatment Benefits offered			

Technical Bid for INSO Global Business Travel Insurance

2. Offered Benefits: Outpatient Treatment Benefits

Benefit	Reimbursement of Eligible Expenses	Is this benefit included in your bid? Yes or No	Comments
(A)	(B)	(C)	(D)
Medical <i>treatment</i> (examination, diagnosis and medical services for example radiology, computed tomography (CT), magnetic resonance imaging (MRI))	100%		
<i>Drugs and dressings</i>	100%		
Therapies/physiotherapy	100%		
Simple therapeutic aids and appliances if prescribed by a <i>doctor</i> as a result of an <i>accident</i> and purchased for the first time	80 % of the eligible expenses; vision aids only up to max € 150		
Transport to the nearest suitable <i>doctor</i> or <i>hospital</i> for initial treatment following an <i>accident</i> or an <i>emergency</i> , by an approved <i>emergency</i> service with conveyances appropriate to the situation	100%		
Any additional Outpatients Treatment Benefits offered			

Technical Bid for INSO Global Business Travel Insurance

3. Offered Benefits: Dental treatment

Benefit	Reimbursement of Eligible Expenses	Is this benefit included in your bid? Yes or No	Comments
(A)	(B)	(C)	(D)
Analgesic conservative dental <i>treatment</i> , including simple fillings	100%		
Reimbursement for the following benefits only if prescribed following an <i>accident</i> : Dentures (e.g. prostheses, bridges, crowns), orthodontic performances, dental laboratory work and materials, as well as restoration of correct functioning of dentures (repairs)	50 % of the eligible expenses		
Any additional Dental Treatment Benefits offered			

Technical Bid for INSO Global Business Travel Insurance

4. Offered Benefits: Medical Assistance

Benefit	Reimbursement of Eligible Expenses	Is this benefit included in your bid? Yes or No	Comments
(A)	(B)	(C)	(D)
24-hour phone and e-mail service with experienced counsellors, own <i>doctors</i> and specialists	100%		
Transport of vital <i>drugs</i>	100%		
Information on medical infrastructure (local medical care and names and addresses of multilingual <i>doctors</i>)	100%		
Support and information (by our medical service, <i>second opinion</i> , monitoring of the course of the illness)	100%		
Assumption of costs guarantee (preparation for a stay in <i>hospital</i>)	100%		
Organisational and financial support services in case of bereavement	up to € 10,000		
Appropriate additional medical support (information on the nature, possible causes and possible <i>treatment</i> of an illness)	100%		
Any additional Medical Assistance Benefits offered			

- 5. Provide a list of exclusions that will be applied to the Global Business Travel insurance policy.**
- 6. State any pre-conditions that will be applied to staff for eligibility to the Global Business Travel insurance policy.**
- 7. State full details of all sub-contractors/companies jointly providing the contracted requirements. The relationship and financial liability must be shown.**
- 8. State the claim reimbursement procedures. *Include the average time to process claims and make the payments***
- 9. State all countries not covered under the Global Business Travel insurance policy. Either due to sanctions or restrictions
*If the sanctions or restricted list include countries where INSO operates then please explain in clear and concise detail how the staff in these countries will be covered in that country.***

Technical Bid for INSO Global Business Travel Insurance

- 14. Innovation.** This is in terms of implementation and administering the insurance policy(s), or the combination of several or all the policies. By innovation, INSO is seeking any new ways/methods for insurance, including all areas of insurance and payments. Please describe below any innovative advancements offered under this bid.

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I certify that the above Technical Offer is submitted on behalf of

_____ (Bidders name) and that I have the

legal right to submit this bid.

Signature: _____

Name: _____

Appointment: _____

Date: _____

Company Stamp:

**Technical Bid for INSO Global Medical Evacuation
Insurance**

Bidder Name: _____

1. Please attach a pdf copy of the proposed medical evacuation insurance policy.

2. Confirm how your company effects medical evacuation and the resources owner/contracted to successfully effect medical evacuation requirements across the continents/countries where INSO operates.

3. State full details of all sub-contractors/companies jointly providing the contracted requirements. The relationship and financial liability must be shown.

4. List any financial limits on a single medical evacuation event.

Technical Bid for INSO Global Medical Evacuation Insurance

- 5. Confirm that all medical evacuations will have allowance for one person to accompany the injured/sick staff member.**

- 6. Provide a list of exclusions that will be applied to the Global Medical Evacuation insurance policy.**

- 7. State all countries not covered under the Global Medical Evacuation insurance policy. Either due to sanctions or restrictions
*If the sanctions or restricted list include countries where INSO operates then please explain in clear and concise detail how the staff in these countries will be covered in that country.***

- 8. Are funeral expenses and/or repatriation of mortal remains are covered within the policy?**

- 9. List the number of medical evaluations undertaken since January 2021 and include from/to countries.**

Technical Bid for INSO Global Medical Evacuation Insurance

15. **Innovation.** This is in terms of implementation and administering the insurance policy(s), or the combination of several or all the policies. By innovation, INSO is seeking any new ways/methods for insurance, including all areas of insurance and payments. Please describe below any innovative advancements offered under this bid.

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I certify that the above Technical Offer is submitted on behalf of

_____ (Bidders name) and that I

have the legal right to submit this bid.

Signature: _____

Name: _____

Appointment: _____

Date: _____

Company Stamp:

Technical Bid for INSO Global Accident Death and Dismemberment Insurance

ANNEX J

Technical Bid for INSO Global Accidental Death and Dismemberment Insurance

Bidder Name: _____

1. Offered Benefits:

Coverage	Limit	Is this benefit included in your bid? Yes or No	Comments Annotate any change to benefit or Reimbursement of Eligible Expense as listed in columns A & B
(A)	(B)	(C)	(D)
Accidental Death & Dismemberment	USD 200,000 Per Insured Person		
Permanent Total Disablement & Permanent Partial Disablement	USD 200,000 Per Insured Person		
Temporary Total Disablement (Accidents)	100% of Annual Weekly Wages payable for a maximum of 52 weeks in excess of 14 days each and every loss Per Insured Person		
Per Event Limit	USD 5,000,000		

Technical Bid for INSO Global Accident Death and Dismemberment Insurance

2. Offered Benefits:

Accidental Death, Accidental Loss of Limb, Sight, Hearing, Speech, and Accidental Permanent Total Disability	Percentage of the Principal Sum (maximum 100%)	Is this benefit included in your bid? Yes or No	Comments Annotate any change to benefit or Reimbursement of Eligible Expense as listed in columns A & B
1. Death	100%		
2. Loss of Sight of both eyes	100%		
3. Loss of Sight of one eye	100%		
4. Loss of Limb , involving two or more limbs	100%		
5. Loss of Limb , involving only one limb	100%		
6. Loss of Sight of one eye and loss of limb, involving only one limb	100%		
7. Loss of Hearing with one or both ears	100%		
8. Loss of Hearing , complete deafness of both ears, of traumatic origin	100%		
9. Loss of Speech	100%		
10. Permanent Total Disability	100%		

**Technical Bid for INSO Global Accident Death and Dismemberment
Insurance**

- 3. Please attach a copy of the proposed Accidental Death and Dismemberment insurance policy.**

- 4. List any categories of INSO staff that will be subject to different premium rates.**

- 5. List all exclusions, conditions and/or limitations to the proposed policy. Ensure that these are in clear and concise English**

- 6. State full details of all sub-contractors/companies jointly providing the contracted requirements. The relationship and financial liability must be shown.**

Technical Bid for INSO Global Accident Death and Dismemberment Insurance

- 13. Innovation.** This is in terms of implementation and administering the insurance policy(s), or the combination of several or all the policies. By innovation, INSO is seeking any new ways/methods for insurance, including all areas of insurance and payments. Please describe below any innovative advancements offered under this bid.

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I certify that the above Technical Offer is submitted on behalf of

_____ (*Bidders name*) and that I have the legal right to submit this bid.

Signature: _____

Name: _____

Appointment: _____

Date: _____

Company Stamp:

Financial Bid Form

_____ (insert Bidders name) hereby submit the following financial bids and considerations in respect to the INSO RFQ NLD111HAG24.

Do not include VAT in the Bid Price, this is requested later in the form.

1.a Financial Bid for INSO Global Health Insurance (excluding USA)

Item	Rate	Frequency	Bid Price (€)
Global Health Insurance (excluding USA)	Per Person	Per Month	
Any financial considerations:			

1.a Financial Bid for INSO Global Health Insurance (including USA)

Item	Rate	Frequency	Bid Price (€)
Global Health Insurance (including USA)	Per Person	Per Month	
Any financial considerations:			

2.a Financial Bid for INSO Global Business Travel Insurance (excluding USA)

Item	Rate	Frequency	Bid Price (€)
Global Business Travel Insurance (excluding USA)	Per Person	Per Day	
Any financial considerations:			

Financial Bid Form

2.b Financial Bid for INSO Global Business Travel Insurance (including USA)

Item	Rate	Frequency	Bid Price (€)
Global Business Travel Insurance (including USA)	Per Person	Per Day	
Any financial considerations:			

3. Financial Bid for INSO Global Medical Evacuation Insurance

Item	Rate	Frequency	Bid Price (€)
Global Medical Evacuation Insurance	Per Person	Per _____	
Any financial considerations:			

4. Financial Bid for INSO Global Accidental Death and Dismemberment Insurance

Item	Rate	Frequency	Bid Price (€)
Global Accidental Death and Dismemberment Insurance	Per Person	Per _____	
Any financial considerations:			

Bid Validity Period: _____
The RFQ requires at least 120 days

VAT: State the VAT component that will be charged on all invoices

VAT = _____ %

Financial Bid Form

Payment Terms

The INSO Insurance payment terms: invoiced received monthly by the 6th business day of the month based on the previous month declared staff numbers. Payment to be made within 20 business days of receiving the invoice.

We accept / do not accept the INSO payment terms (*cross out which doesn't apply*)

If the INSO payment terms are not accepted, then please state the preferred payment terms:

Important Reminder of key RFQ information:

- Bids can only be emailed to rfq@ngosafety.org
- RFQ Closing Date: 11 September 2024 Time 23:59 CET

Signature:

Name:

Appointment:

Date:

Company Stamp: