

15 January 2025

Request for Quotation

The International NGO Safety Organisation is issuing this RFQ to invite suitable bidders to submit bids for the procurement of:

PROVISION OF HEALTH INSURANCE SERVICES FOR INSO NATIONAL STAFF AND THEIR DEPENDENTS

RFQ No: UKR016KYI2025

Critical Dates:

RFQ Issuing Date: 15 January 2025

RFQ Closing Date: 29 January 2025 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 in Ukraine since 2015.

INSO is exclusively funded by institutional donors and provides a range of services to NGOs in more than 16 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

The Separate Subdivision of Stichting International NGO Safety Organisation (INSO) represents the INSO in Ukraine and employs 75 national staff members: 30 employees based in Kyiv and 45 in 3 other offices in Ukraine: Odesa, Dnipro, and Lviv.

INSO Ukraine provides information services and training services to its partners. Most of the time, our staff members perform their duties in an office environment with occasional duty trips to other locations in Ukraine where our partner organizations have their field offices. This does not include travel to the contact line.

INSO Ukraine wishes to enter into a contract agreement with an insurance company (contractor) that can provide medical cover with the capacity to administrate our in- and outpatient needs in the most efficient manner in terms of responsive customer care and timely response to our staff's and their dependent's healthcare needs. The desired period of the contract is 12 months, from 01 March 2025 to 28 February 2026.

3. Detailed Requirements

Detailed specifications

1. Insurance coverage for the staff members and their dependents (spouse, children under 18 years old). This would be approximately 110 insured persons in total.
2. Region covered: Kyiv and all of Ukraine.
3. The Program includes coverage for major insurance risks: treatment of acute conditions; treatment of chronic diseases in the acute phase; treatment of traumas, burns, poisoning, and other consequences resulting from an accident. It should also include coverage of risks for the injuries

resulting from military activities for civilians, namely emergency assistance and further treatment within the corporate limit.

4. Outpatient care:

- 100% coverage within the limit of the insurance amount. Clinics level: state medical clinics (funded by ministries and state departments, category B and C), mid- to high-level private commercial clinics (A, A+, A++).
- The services include outpatient conservative and surgical treatment, consultations with specialist doctors, and follow-up consultations upon diagnostics results. Doctor's visit at home or in the office. Day hospital services, including medications and supplementary medical materials as required for up to 30 days for one patient. Medical tests, including X-ray tests, MRI and CT, endoscopy, ultrasound, and functional diagnostics (REG, EEG, Echo-EG, dopplerography, Holter monitoring ECG, etc.); laboratory tests: clinical, biochemical, hormones, gastrointestinal, oncological markers, invasive diseases. Physiotherapy services according to doctor's prescriptions (UHF, ultrasound, etc) up to 10 sessions per patient per year. Medical massage as prescribed, up to 10 sessions per patient per year.
- Provide medical documents such as doctor's conclusions, medical certificates, and sick leave certificates, incl. childcare leave certificates.
- Reimbursement of patient's own costs, as prescribed by the treating medical professional.
- Medications: 100% coverage within the limit of the insurance amount. This includes all medications prescribed by the treating medical professional without limitations for a course of treatment during the whole period of the contract. Medications also include – as prescribed by the doctor - homeopathic medicines from national and international producers, phytotherapy, probiotics and eubiotics as part of antibiotics therapy, hepatoprotective medicines, chondroprotective medicines, ferments, and immunomodulators. Medication delivery services as provided by a pharmacy. Reimbursement of the patient's own costs spent for medications prescribed by the treating medical professional.

5. Emergency care:

- 100% coverage of emergency care services within the limit of the insurance amount. The same level of clinics level as outlined in section 3 above.
Emergency care service includes 24/7 ambulance visits on call, incl. specialised and cardiological. Ambulance services should cover a geographical area within 30 km of Kyiv city limits and other Oblast city centres, whereas 100% of transportation costs are covered by the contractor/insurer. Intensive care services, initial assessment and diagnosis, and delivery of express laboratory tests, as available in the emergency care units in private clinics. Full medication supply as required by the emergency care measures to stabilize a patient.
- Fully covered: transportation of a patient to a hospital for emergency hospitalization, to the trauma unit for medical assistance, from one hospital to another within the country, if required for treatment.
- Full reimbursement of the patient's own costs spent for medications, as prescribed by the treating medical professional.

6. In-patient care:

- 100% coverage of medical services and medications within the limit of the insurance amount. The same level of clinics level as outlined in section 3 above.
- The services include emergency and planned hospitalization, rooms category: comfort, 1-2 patients. Doctor's consultation, conservative treatment, surgery, intensive care, anaesthetics, other injections, bandages, and medical tests as required in the treatment plan. medical

massage, physiotherapy sessions (up to 10 sessions per patient) as prescribed by the treating medical professional.

- Meals during the stay in the hospital, as per the clinic's standards.
- Provide medical documents such as doctor's conclusions, medical certificates, and sick leave certificates, incl. childcare leave certificates.
- Reimbursement of patient's own costs, as prescribed by the treating medical professional.

7. Dental plan:

- 100% coverage of emergency and planned dental treatment within the limit of the insured amount.
- Services covered: emergency dental treatment, incl. during nighttime; doctor's consultation; diagnostics and medical tests (CT, X-ray); anaesthetics and other medications as prescribed by the dentist. Treatment of pulpitis, tooth removal, surgical treatment, sutures; prosthetics as required for post-accident treatment. Treatment of traumatic injuries of teeth and jaw, including surgical treatment in a hospital.
- Full reimbursement of the patient's own costs spent for medical services and medications, as prescribed by the treating medical professional.

8. Eye care:

- Eye test once a year per patient. Glasses or optical lenses as prescribed by the treating medical professional within the limit of the insured amount
- Full reimbursement of the patient's own costs, as prescribed by the treating medical professional.
- Prevention of computer vision syndrome.

9. Mental Health and Psychosocial Support:

- Psychologist/Psychotherapist consultation.
- Online support for staff members and their dependents (except children) for stressful situations, psychological problems of personal and professional nature, including increased anxiety, apathy, mood instability, insomnia, and chronic fatigue.
- Prescription of nootropics, psychostimulants, psychotropic drugs, PEPs, sedatives, and hypnotic medications.

10. Other services:

- Flu vaccination for all insured persons, subject to the availability of a certified vaccine in pharmacies/hospitals in Ukraine.
- Vitaminisation: once a year, within the limit of the insured amount.
- Medical check-up: includes 5 (five) consultations with any doctors and 5 (five) laboratory or diagnostic procedures within the limit of the insured amount.

11. New employees and their dependents shall be registered with the health insurance plan proportionally to the number of days they are insured.

12. Provide monthly invoices for the services provided and coordinate the processing of payment documents with the INSO HR department (Acts of acceptance of services provided).

13. Provide monthly reports on the claims history to the INSO HR department.

14. In coordination with the INSO HR department, provide at least 2 (two) briefings to INSO employees on insurance coverage and a Q&A session – at the start of the service period and after the first 6 (six) months of the contract period.

The list described above is not exhaustive and the service provider may supplement it with other additional services and options within the indicated limits. The offers should be as detailed as possible (split of services related to out-patient and in-patient care, dental plan, eye care, etc.) so that INSO can perform a cost-benefit analysis.

Important contract conditions

1. **Duration of contract:** 12 months, 1 March 2025 – 28 February 2026.
2. **Currency of quotation and contract:** Ukrainian hryvna (UAH).
3. **Payment terms:** On a monthly basis, full payment within 7 (seven) calendar days from the receipt of the invoice and service completion note.
4. INSO Ukraine engages **an insurance broker** to perform brokerage services under this tender.

4. Bid Submission Requirements

Bid Validity

All bids must be valid for a period of 30 (thirty) days. The bid validity period must be stated in the financial proposal.

Bid Documentation Requirements

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:

- ✓ A cover letter from a company principal with the Power of Authority (POA) to represent the company. Attached to the letter must be the following documents:
 - Copy of the senior representative ID.
 - Copy of the company registration.
 - Official evidence of business address such as utility bill or bank letter.
 - The INSO Supplier Registration form (Annex A) has been duly completed and signed.
 - The INSO Code of Conduct (Annex B) duly signed.
 - The Insurance programme specifications form (Annex D) duly signed (also in Excel format).
 - The Indicators and KPI of Assistance form (Annex E) duly signed (also in Excel format).
 - The Insurance broker questionnaire form (Annex F) duly signed (also in Excel format).
- ✓ Support documents listing the specifications of the proposed insurance package that meets requirements mentioned in Part 3 'Detailed Requirements'.
- ✓ Recent customer references/testimonials.

Financial Proposal

- ✓ Financial proposal with the costs (see Annex C):
- ✓ The price should be quoted excluding VAT, but if VAT is charged, the percentage must be stated in the proposal.
- ✓ All bids must be in Ukrainian hryvna (UAH).
- ✓ The Financial bid must state that the bid validity is at least 30 (thirty) days.

All bid documents must be saved in pdf file and attached to the bid email.

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

Bid Submission Deadline

The tender closes at 23:59 CET on 29 January 2025.

Bids received after this time will not be accepted or evaluated.

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

Please send an email to the address below advising us of your intention to bid.

ops.manager@ukr.ngosafety.org

Any request for clarification regarding the RFQ or questions on the RFQ must be sent to the above email address by 23:59 CET Thursday 23 January 2025. All questions and answers will be shared with all bidders.

Bids sent to the above email address will not be accepted.

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

In the email subject line please include the following **“RFQ UKR016KYI2025 Health insurance services for INSO Ukraine”**

No other method of bid submission or sending to another INSO email address will be 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’.
 - The Technical evaluation may include an interview with the short-listed suppliers.
- ✓ **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 venue that best fits the detailed requirements.

Notification of Tender Result

All bidders will be informed of the outcome of their proposal within 20 (twenty) 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 consider only those Bids received prior to the closing date and time specified and 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 Ukrainian hryvnia (UAH).

Language

All correspondence and documents related to the Tender must be in English. Official supporting documents and examples of menus can be provided in their original language.

Presentation

Bids should be typewritten, if handwritten they should be clearly legible. Prices entered in lead pencil will not be considered. All erasures, amendments, or alterations must be initialed by the signatory to the Bid. Do not submit blank pages of the Bid Form and/or schedules which are unnecessary for your offer. All Bids must be signed by a duly authorized representative of the Bidder.

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 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 contracts for part quantities or individual items. 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, have been compiled:

- With the assistance of current or former employees of INSO, or current or former contractors of INSO in violation of confidentiality 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, or
- Contrary to these terms and conditions for submission of a Bid,

shall be excluded from further consideration.

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 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 to resolve 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 Suppliers Registration Form
- B. INSO Code of Conduct
- C. Health insurance services Bid Form (price)
- D. Insurance programme specifications form
- E. Indicators and KPI of Assistance form
- F. Insurance broker questionnaire form