**Norwegian Refugee Council (NRC)**

**Group Medical Health Insurance**

**20-Bei-0003**

Beirut, March 4 2020

**Our reference: Daleel Madani and NRC website.**

##### SUBJECT: INVITATION TO TENDER FOR GROUP MEDICAL HEALTH INSURANCE 2020-2022

Dear Mr./Ms.

Following your enquiry regarding the publication of the above-mentioned invitation to tender, please find enclosed the following documents, which constitute the tender dossier.

Any request for clarification must be received by NRC in writing at least 5 working days before the deadline for submission of tenders. NRC will reply to bidders' questions at least 3 working days before the deadline for submission of tenders.

Costs incurred by the bidder in preparing and submitting the tender proposals will not be reimbursed.

We look forward to receiving your tender at the address specified in the Instructions to Bidders before **April 02 2020, at 11 AM**, as stated in the procurement notice.

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

Yours sincerely,

Procurement Department

lb.procurement@nrc.no

This ITB document contains the following:

* Section 1: This cover Letter
* Section 2: Bid Data sheet
* Section 3: NRC Invitation to bid general terms & condition
* Section 4:Service Provision
* Section 5: Bidding Form
* Section 6: Service Provision Schedule
* Section 7: Company Profile and Previous Experience
* Section 8: Service Description & Pricing Proposal
* Section 9: Suppliers Ethical Standards Declaration
* Annex 1 : Co-NSSF and Co-Nil List of Beneficiaries
* Annex 2 : Financial Offer

**Sections highlighted in green must be completed by the bidder.**

**SECTION 2 (Envelope 1)**

**Bid Data Sheet**

1. **BACKGROUND DATA**

|  |  |
| --- | --- |
| Contract Name: Group Medical Health Insurance 2020-2022 | Contract Number: 20-Bei-0003 |

This bid is issued by Norwegian Refugee Council (NRC office in Beirut, Lebanon) any correspondence can be addressed the following address office:

**NRC Beirut Office**

10th floor, Weavers Center, Clemenceau

Hamra, Beirut, Lebanon

Google Maps: <https://goo.gl/maps/3iTmbmFhjZp7absH9>

1. **SCOPE OF SERVICE**

The Norwegian Refugee Council in Lebanon is seeking to establish for 2020-2022 a Medical insurance plan with a reputable, well established insurance company that provides medical and health insurance services for current and future NRC national staff and their dependents (Spouse, children and parents).

The Contracts eligible for bidding are:

|  |  |  |  |
| --- | --- | --- | --- |
| **Contract No.** | **Country** | **Location** | **Service Description**  |
| 20-Bei-0003 | Lebanon | Beirut | Group Medical Health Insurance 2020-2022 |

 For more details please refer to the service specifications in section 4.

1. **SCHEDULE & DEADLINE FOR SUBMISSION**

The deadline for submission of bids is at 11:00 on April 02, 2020. Late bids will not be accepted.

|  |  |  |
| --- | --- | --- |
| **EVENT** | **DATE** | **TIME[[1]](#footnote-2)** |
| Invitation to Bid release | 04-03-2020 | 9:00 |
| Deadline for tender documents request from NRC | 24-03-2020 | 15:00 |
| Pre-Bid Meeting: a pre-bid meeting will be held at NRC Beirut office to clear up any confusion regarding the tender details, scope of work, and solicitation of documents. All bidders are encouraged to attend.Due to the limited space availability Please RSVP your attendance by sending the name of preferably one representative to the email address mentioned above. | 25-03-2020 | 10:30 |
| Deadline for request for any clarifications from NRC | 26-03-2020 | 15:30 |
| Last date on which clarifications are issued by NRC | 27-03-2020 | 16:30 |
| Deadline for submission of tenders (receiving date, not sending date) | 02-04-2020 | 11:00 |
| Tender opening session by NRC[[2]](#footnote-3)  | 03-04-2020 | 9:30 |
| Notification of award to the successful tenderer | 20-04-2020 |  |
| Signature of the contract | 27-04-2020 |  |

Please note all dates are provisional dates and NRC reserves the right to modify this schedule.

1. **MANNER OF SUBMISSION:**

Please submit your bids in accordance with the requirements detailed below:

Complete **sealed bid documents shall be hand delivered** at NRC Office in Hamra, Clemenceau, Weavers Center, 10th floor, Finance Department, no later than 11:00 on April 02, 2020,

Bids will be opened internally in the presence of the tender Committee.

1. **ASSESSMENT CRITERIA**

Award of the contract(s) will be based on the following:

**Step 1: Administrative compliance check (Eligibility I)**

Bidders must provide evidence of the following for their bid to be considered compliant:

1. Sections 4-9 completed, signed and stamped
2. Bidder has included all the documents requested in clause 12, section 3
3. Submitted scope of coverage meets the list of NRC minimum coverage required.

**Step 2: Technical Evaluation (Eligibility II)**

A Technical Evaluation of all bids received will be conducted to shortlisted bidders. Criteria that will be used to evaluate and score the bids are outlined in Section 3, Clause 25

Passing score for the financial evaluation is 80 pts. Over 100pts.

**Step 3: Financial Evaluation**

Price in comparison to NRC established expectation and in comparison to other bidders of comparable technical quality

1. **BIDDER’S CHECKLIST**

|  |  |  |
| --- | --- | --- |
| **Description** | **To be filled by bidder** | **To be filled by NRC bid committee** |
|  | **Included?** | **Present &complete?** | **Comments** |
| **Step/ document to be submitted with tender** | **Yes** | **No** | **Yes** | **No** |  |
| Complete tender package delivered before the deadline specified in Section 2 - Bid Data Sheet - **Compulsory** |   |   |   |   |   |
| Section 4 –Service Provision –signed & stamped as a form of approval – **Compulsory** |   |   |   |   |   |
| Section 5 – Bidding Form – completed, signed & stamped – **Compulsory** |   |   |   |   |   |
| Section 6 – Service Provision Schedule – completed, signed & stamped – **Compulsory** |   |   |   |   |   |
| Section 7 – Company profile & experience – completed, signed & stamped – **Compulsory** |   |   |   |   |   |
| Section 8 –Financial Offer in Envelop 2– **Compulsory** |   |   |   |   |   |
| Section 9 – Supplier ethical standards declaration – signed & stamped – **Compulsory** |   |   |   |   |   |
| **List of Required Legal Documentations:** |  |  |  |  |  |
| Copy of Company Commercial registration. **Compulsory** |   |   |   |   |   |
| Copy of a valid business licence issued by the ministry of economy and commerce. **Compulsory** |   |   |   |   |   |
| Copy of Tax registration. **Compulsory** |   |   |   |   |   |
| Complete detailed information of the assigned Third Party Administrator in Lebanon and copy of valid business licence to operate in Lebanon. **Compulsory** |   |   |   |   |   |
| Documentation from the Third Party Administrator(s) confirming acceptance to provide the required services under the terms, conditions and duration of this tender. **Compulsory** |   |   |   |   |   |
| Commercial Circular and List of Authorized signatures **Compulsory** |   |   |   |   |   |
| Copies of Company Director(s) ID. **Compulsory** |   |   |   |   |   |
| Certificate of Quittance from the NSSF. **Compulsory** |   |   |   |   |   |
| Certificate of Quittance from the Ministry of Economy and Trade - Insurance Control Commission. **Compulsory** |   |   |   |   |   |
| Status of Court cases or Annual Litigation letter issued by the Commercial Registrar "General Statement" – for last two years. **Compulsory** |   |   |   |   |   |
| Copy of audited financial report for the past two years **Compulsory** |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| **To be filled in by NRC bid committee only** | **Eligible** | **Ineligible** |
| **Outcome of administrative eligibility check.** |  |  |

**SECTION 3 (Envelop 1)**

**NRC Invitation to bid - General Terms & Conditions**

1. **SCOPE OF BID**
	1. The bid is based on the scope of the assignment as determined in the Bid Data Sheet (Section 2). The instruction to bidders should be read in conjunction with the Bid Data Sheet.
	2. The successful Bidder will be expected to complete the assignment by the Intended Completion Date specified in the contract to be signed.
2. **CORRUPT PRACTICES**
	1. **Norwegian Refugee Council** requires Employees, Bidders and Contractors, to observe standards of ethics during procurement and the execution of contracts. In pursuit of this, Norwegian refugee Council defines, for the purposes of this provision, the terms set forth below as follows:
	2. “Corrupt practice” includes the offering, giving, receiving, or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution; and
	3. “Fraudulent practice” includes a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Norwegian Refugee Council, and includes collusive practices among Bidders prior to or after bid submission designed to establish bid prices at artificial, non-competitive levels and to deprive the Norwegian Refugee Council of the benefits of free and open competition;
	4. In any case where fraud or corruption is identified, NRC will:
* reject any bid where the Bidder has engaged in corrupt or fraudulent practices in competing for the Contract;
* remove bidding contractors who engage in fraudulent or corrupt practices, from our prequalified list
* liaise with District Officials to report if fraudulent or corrupt practices are identified
* terminate works
	1. Any communication between a Bidder and the Norwegian Refugee Council related to matters of alleged fraud or corruption must be made in writing and addressed to the Accountability Department via email address: lb.complaints@nrc.no or via mobile to NRC Accountability Coordinator : +961 81 00 11 73
1. **ELIGIBLE BIDDERS**
	1. A Bidder shall meet the following criteria to be eligible to participate in NRC procurement of Services:
2. Valid License for operating Medical Insurance Business in Lebanon (Issued by the Lebanese Ministry of Economy & Commerce and covering medical Insurance)
3. Bids to be submitted by the Insurance Company itself naming the authorized and assigned Primary Contact Name (Focal point assigned by the Insurance Company) for this project in section 5, Clause 1. No bids are accepted from Third parties, brokers or middle man.
4. Submitted scope of coverage **SHOULD MEET THE LIST OF MINIMUM COVERAGES SHARED BY NRC IN Section 4 of this ITB. A medical insurance plan submitted by any bidder not meeting the minimum required coverage listed in Section 4 will lead to immediate exclusion from the evaluation and financial envelops will returned sealed unopened.**
5. **Bidders should score 80 over 100 points In the Technical evaluation to be considered eligible to pass for the opening and evaluation of financial bids.**
6. the bidder, at the time of bid, is not:
	* 1. insolvent;
		2. in receivership;
		3. bankrupt; or
		4. being wound up
7. the bidder’s business activities have not been suspended;
8. the bidder is not the subject of legal proceedings for any of the circumstances in (b); and
9. The bidder has fulfilled his or her obligations to pay taxes and social security contributions. In a case where VAT is included in a bid, a copy of the VAT certificate must accompany the bid. A Bidder, and all parties constituting the Bidder including sub-contractors, shall not have a conflict of interest. All Bidders found to have a conflict of interest shall be disqualified. A Bidder may be considered to have a conflict of interest with one or more parties in this bidding process, if they have a relationship with each other, directly or through common third parties, that puts them in a position to have access to information about or influence on the bid of another Bidder, or influence the decisions of the Norwegian Refugee Council regarding this bidding process
	1. A Bidder whose circumstances in relation to eligibility change during a procurement process or during the execution of a contract shall immediately inform the Norwegian Refugee Council.
	2. NRC reserves the right to refuse a bid at any time if the bidder or one of its sub-contractors provided material support or resources to any individual or entity that commits, attempts to commit, advocates, facilitates, or participates or is found guilty of fraud, active corruption, collusion, coercive practice, bribery, involvement in a criminal organization or illegal activity, or immoral human resources practices, including but not limited to: child labour, non-discrimination, freedom of association, payment of the legal national minimum wage, and forced labour.
10. **JOINT VENTURES, CONSORTIA AND ASSOCIATIONS**

Bids submitted by a joint venture, consortium or association of two or more firms as partners will only be accepted in exceptional circumstances, where the Bidder is located outside Lebanon and the Third Party Administrator (TPA) is in Lebanon, a proof of the relation between the bidder and the TPA should be submitted along the tender documents (Envelop 1).

1. **ONE BID PER BIDDER PER WORK**

Each Bidder shall submit only one Bid per contract. A Bidder who submits or participates in more than one bid per contract will cause all the bids with the Bidder’s participation to be rejected.

1. **COST OF BIDDING**

The Bidder shall bear all costs associated with the preparation and submission of his Bid, and the Norwegian Refugee Council shall not be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

1. **INSPECTION**

NRC is obliged to ensure that its procurement decisions are clearly justified and documented and keeping within the Donors mandatory principles. In that regard, full and on-the-spot access must be granted to representatives of NRC, the Donor or any organisation or person mandated by it, to premises belonging to NRC or its contractors. The right to access shall include all documents and information necessary to assess, or audit the implementation of the contract

1. **OBTAINING AND COMPLETING BIDDING DOCUMENTS**
	1. Bidders who did not obtain the Bidding Document directly from the Norwegian Refugee Council will be rejected during evaluation. Where a Bidding Document is obtained from the Norwegian Refugee Council on a Bidder’s behalf, the Bidder’s name must be registered with the Norwegian Refugee Council at the time of issue.
	2. The Bidder is expected to examine all instructions, forms, terms, and specifications in the Bidding Document. Failure to furnish all information or documentation required by the Bidding Document may result in the rejection of the bid.
2. **CLARIFICATION OF BIDDING DOCUMENT**

A prospective Bidder requiring any clarification of the Bidding Document shall contact the Norwegian Refugee Council in writing to email address: lb.procurement@nrc.no no later than the 26-03-2020 at 15:30. The Norwegian Refugee Council will respond in writing to any request for clarification before the deadline for clarification of bids. The Norwegian Refugee Council shall forward copies of its response to all Bidders who have acquired the Bidding Document, including a description of the inquiry but without identifying its source.

1. **AMENDMENT OF BIDDING DOCUMENT**
	1. At any time prior and until 48 hours prior to the deadline for submission of bids, the Norwegian Refugee Council may amend or cancel the Bidding Document by informing the bidders in writing.
	2. To give prospective Bidders reasonable time in which to take an amendment or cancellation into account in preparing their bids, the Norwegian Refugee Council can, at his discretion, extend the deadline for the submission of bids.
2. **LANGUAGE OF BID**
	1. The bid, as well as all correspondence and documents relating to the bid shall be written in English.
	2. Supporting documents and printed literature that are part of the bid may be in another language provided they are accompanied by an accurate translation of the relevant passages in English, in which case, for purposes of interpretation of the Bid, such translation shall govern.
3. **DOCUMENTS COMPRISING THE BID**
	1. The bid submitted by the Bidder shall comprise Two Sealed Envelops submitted simultaneously.
	2. The first envelope is called and marked the **“Qualification Documents”** and the second envelop will be called and marked **“Financial Documents”**. Both envelopes to be enclosed together in an outer single envelop called the “Bid envelop” and marked with the word **“Bid Envelop”** and naming: “**Group Medical Health Insurance\_20-Bei-0003”**
	3. Each bidder shall furnish all the documents comprising the bid as the following:
		1. **Envelop 1- Qualification** :
			1. **Administrative:**
* Copy of Company Commercial registration.
* Copy of a valid business licence issued by the ministry of economy and commerce.
* Copy of Tax registration.
* Complete detailed information of Third Party Administrator in Lebanon and copy of valid business licence to operate in Lebanon.
* Documentation from the Third Party Administrator(s) confirming acceptance to provide the required services under the terms, conditions and duration of this tender.
* Commercial Circular and List of Authorized signatures
* Copies of Company Director(s) ID.
* Certificate of Quittance from the NSSF.
* Certificate of Quittance from the Ministry of Economy and Trade - Insurance Control Commission
* Status of Court cases or Annual Litigation letter issued by the Commercial Registrar "General Statement" – for last two years.
	+ - 1. **Technical Part:**
* Signed and Stamped Section 4, Service Provision: Technical description of the bid.
* Filled, signed and stamped Contractor’s Biding form in Section 5.
* Filled, signed and stamped Service Provision Schedule in Section 6.
* Company Profile and Previous experience (as in Section 7).
* Filled, signed and stamped Supplier Ethical Standards Declaration in Section 9.
* Copy of audited financial report for the past two years produced by a recognized firm and must include the balance sheets, profit and loss accounts, statement of current net assets as well as the auditors accompanying observations.
* CD 1 that contains all the documents of Envelop 1 listed above as an Electronic copy (Filled, signed, stamped and scanned in PDF format).
	+ 1. **Envelop 2- Financial** :
* Annex 2 -Financial Offer that contains :
	+ - 1. Cover Page.
			2. Sheet 1: Pricing Table and Renewal structure if applicable (Loss Ratios vs. Increase Ratios)
			3. Sheet 2:Table of Yearly Indicative Budget.
* CD 2 that contains ONLY the bidder financial proposal, Annex 2 listed above in two format: 1) MS Excel Format and 2) Signed and scanned in PDF format.
	1. All forms must be completed without any alteration to the format, and no substitutes shall be accepted. All blank spaces shall be filled in with the information requested.
1. **BID PRICE FOR SERVICE CONTRACT**
	1. Bid prices are for complete contracts and complete list of NRC minimum required coverage. Contracts cannot be subdivided into pieces. Where a bid is submitted, all relevant services must be offered.
	2. Items for which no rate or price is entered by the Bidder will be as not quoted.
	3. Unless otherwise specified in Section 2 - the Bid Data Sheet, all duties, taxes and other levies payable by the contractor under the contract, shall be included in the total bid price submitted by the bidder.
	4. For bidder subject to VAT, VAT should be mentioned in the offers.
	5. The prices submitted by any Bidder shall be checked for arithmetical errors and for what might be considered unreasonable rates during the evaluation. Where errors are identified one or more of the following steps may be taken:
2. If any rates is considered to be unrealistic or unreasonable it may be altered by mutual agreement, provided that no alteration shall be made in the amount of the Bid.
3. If any arithmetical errors is detected in an otherwise acceptable bid, and the Bidder, on being so notified, is prepared to confirm his bid and if the Bidder is subsequently awarded the contract, then the Bid shall be altered to reflect the difference.
4. The Bidder is reminded that it is entirely his responsibility to ensure the accuracy of his bid. No alteration will be made to the bid after its submission on the grounds of any arithmetical error subsequently discovered except as provided above.
5. **CURRENCIES OF BID AND PAYMENT**
	1. All prices shall be quoted by the Bidder in USD, unless otherwise stated. Similarly, all payments will be made in USD.
	2. NRC shall execute a monthly payment for the insurance company based on a detailed invoice issued from the company detailing the costs of the insured and their enrollment, removal, or any changes that occurred during the period of that month. The invoice should be sent by the Insurance Company at the end of each month relating the costs of the past month, and will be reviewed and paid by NRC within a maximum period of 30 days.
	3. NRC shall pay by bank (transfer / cheque) within 30 days of receiving the requested services against an official invoice to NRC Office. Invoices are to be submitted on a per contract basis.
	4. Bank payments will only be made from NRC local bank account in Lebanon to the contracted party’s local bank account in Lebanon.
	5. All potential limitations to access funds by the Contractor in the nominated accounts shall be the sole risk and liability of the Contractor.
6. **BID VALIDITY**
	1. Bids shall remain valid for a period of **TWO YEARS (2 years)** after the date of the bid submission deadline as prescribed by Norwegian Refugee Council. A bid valid for a shorter period shall be rejected as non-compliant.
	2. In exceptional circumstances, prior to the expiration of the bid validity period, the Norwegian Refugee Council may request Bidders in writing to extend the period of validity of their bids. A Bidder must confirm in writing his acceptance of the extension. In case of extension, modification of the bid is not permitted.
7. **ALTERNATIVE BIDS**

**Bidders shall submit offers that comply with the requirements of the bidding documents, including the basic or minimum listed Medical Coverage as indicated in Section 4 of this ITB. Alternative bids shall not be considered**. However, if the bidder wishes to offer any additional services/coverage or wishes to delete or waive any restrictions or exceptions in the services/coverage contained in the ITB at no extra financial cost, the Bidder may do so in a separate letter to be included both in Envelop 1.

1. **FORMAT AND SIGNING OF BID**
	1. The Bidder shall prepare one set of bid documents per contract that he wishes to bid for. The bidder should hold a copy of the documents with himself, for reference purposes.
	2. No amendments or deletions will be accepted in the ITB. The NRC reserves the right to reject any Bids containing exceptions, caveats or any attempt to limit, delete, omit or otherwise change any provisions, especially in the required medical coverage clauses, words or schedules contained in this ITB.
	3. Unnecessarily elaborated brochures and other presentations beyond that sufficient to present a complete and effective Bid is discouraged.
	4. Please submit your documents in the related envelop in the same order mentioned in clause 12.
	5. The bidder shall submit Two CDs as a form of Electronic copy of their proposal and supporting documents (filled signed and Stamped) – PLEASE MAKE SURE TO INSERT EACH CD IN THE RELEVANT ENVELOP OTHER WISE BIDS WILL BE CONSIDERED AS NON COMPLIANT AND WILL BE REJECTED.
		1. CD 1 – Qualification that contains all the documents requested in **Envelop 1 – MS EXCEL/WORD format and signed and scanned in PDF format.**
		2. CD 2 – Financial that contains all the documents in **Envelop 2. – MS EXCEL format and signed and scanned PDF format.**
2. **SEALING AND MARKING OF THE BID**
	1. The Bidder shall enclose the bid for each contract in a plain envelope securely sealed
	2. The envelopes shall:
	3. be addressed to the Logistics Office, Norwegian Refugee Council, in the location specified in Section 2 – the Bid Data Sheet
	4. bear the Contract name and number **“Group Medical Health Insurance\_20-Bei-0003”**
	5. no other markings should be on the envelope
	6. If all envelopes are not sealed and marked as required, the Norwegian Refugee Council will reject the bid
3. **DEADLINE FOR SUBMISSION OF BIDS**

Bids must be received by the Norwegian Refugee Council at the address given and no later than the date and time indicated in Section 2 - the Bid Data Sheet.

1. **LATE BIDS**

The Norwegian Refugee Council shall not consider any bid that arrives after the deadline for submission as stipulated in Section 2 – the Bid Data Sheet. Any bid received by the Norwegian Refugee Council after the deadline for submission of bids shall be declared late and rejected.

1. **WITHDRAWAL AND REPLACEMENT OF BIDS**
	1. A Bidder may withdraw or replace its bid after it has been submitted at any time before the deadline for submission of bids by sending a written notice, signed by an authorized representative. Any corresponding replacement of the bid must accompany the respective written notice. All notices must be:
2. submitted as with Clauses 20 and 21, and in addition, the envelopes shall be clearly marked “WITHDRAWAL” or “REPLACEMENT” and
3. received by the Norwegian Refugee Council prior to the deadline for submission of bids, in accordance with Section 2 – the Bid Data Sheet
	1. After the opening of bids, modifications to bids must be documented and any discussion reported in writing. A bid may be withdrawn at any stage, with written notice.
4. **CONFIDENTIALITY**
	1. Information relating to the examination, evaluation, comparison, and post-qualification of bids, and recommendation of contract award, shall not be disclosed to bidders or any other persons not officially concerned with such process until information detailing the best evaluated Bidder is communicated to all Bidders.
	2. Any effort by a Bidder to influence the Norwegian Refugee Council in the examination, evaluation, comparison, and post-qualification of the bids or contract award decisions may result in the rejection of its bid.
	3. From the time of bid opening to the time of Contract award, if any Bidder wishes to contact the Norwegian Refugee Council on any matter related to the bidding process, it should do so in writing.
5. **CLARIFICATION OF BIDS**

Norwegian Refugee Council may, at its discretion, ask any Bidder for a clarification of its Bid. The Norwegian Refugee Council’s request for clarification and the response shall be in writing. Any clarification submitted by a Bidder that is not in response to a request by the Norwegian Refugee Council shall not be considered. All requests for clarifications shall be copied to all bidders for information purposes. No change in the price or substance of the bid shall be permitted, except to confirm the correction of errors.

1. **BIDS VALIDATION**
	1. The Norwegian Refugee Council’s determination of a Bid’s validity is to be based on the contents of the bid itself, which cannot be corrected if determined to be invalid.
	2. A valid bid is one that complies with all the terms, conditions, and specifications of the Bidding Document, without deviation or omission, which affects, or could affect;
2. the scope, quality, or performance of the services specified in the Contract; or
3. limits in any substantial way, the Norwegian Refugee Council’s rights or the Bidder’s obligations under the Contract.
4. **EVALUATION OF BID**
	1. The Norwegian Refugee Council shall examine the legal documentation and other information submitted by Bidders to verify eligibility, and then will review and score bids according to the following criteria;
5. Completion and inclusion of requested information and supporting documents (Administrative compliance)
6. Compliance of insurance scope of coverage (Inclusions and exclusions) in comparison to NRC list of Coverage (accepted table of benefits and exclusions). (Technical evaluation).
7. Overall timeframe for the service (Technical evaluation)
8. Previous experiences in similar works (Technical evaluation)
9. Demonstrated excellence in service, support and warranties (Technical evaluation)
10. Adherence to Ethic, environmental, anti-corruption NRC policies (Technical evaluation)
11. Earlier experiences and documentation proven in the tender documents, related to the service required under this contract (Technical evaluation)
12. A passing score of 80 points over 100 for all the Technical Evaluation.
13. Price in comparison to NRC estimated rate (Financial evaluation)
	1. In case of two contractors being scored the same in the evaluation, the one with the highest technical ranking will be awarded the contract
	2. Anti-money laundering, anti-bribery, anti-corruption and anti-terrorism legislation applicable in some jurisdictions may require NRC to verify the identity of the bidder prior to financial transactions. NRC reserves the right to use online screening tools to check the bidder’s record with regards to their possible involvement in illegal or unethical practices.
	3. The Norwegian Refugee Council reserves the right to reject all bids, and re-tender if no satisfactory bids are submitted
14. **AWARD PROCEDURE**
	1. The Norwegian Refugee Council shall award the Contract in writing, with an award letter, to the Bidder whose offer has been determined to be the best, before the end of the bid validity period.
	2. Any bidder who has not been awarded a contract, will be notified in writing.
	3. Until a formal contract is prepared and executed, the Award Letter shall constitute a binding agreement between the bidder and NRC.
	4. The Award Letter will state the sum that the Norwegian Refugee Council will pay the Contractor in consideration of the Works as prescribed in the Contract, and in accordance with the Bid.
	5. The Bidder is thereafter required to submit a Letter of Acceptance, confirming their wish to proceed with a contract.
15. **SIGNING OF CONTRACT**
	1. Upon receipt of the Letter of Acceptance, the Norwegian Refugee Council shall call the successful Bidder to sign the Contract.
	2. Within an agreed timeframe, the successful Bidder shall sign, date, and return the Contract to the Norwegian Refugee Council.

**SECTION 4 (Envelop 1)**

**SERVICE PROVISION: Technical description of the bid**

**TENDER PURPOSE AND EXPECTED RESULTS:**

The Norwegian Refugee Council is seeking to establish for 2020-2022 a medical insurance plan with a reputable, well-established insurance company that provides insurance services for current and future NRC staff on national employment contracts, their spouse, and their dependents, and optional coverage by staff for their parents.

Please read carefully: Bidders must agree to be bounded by a certain minimum level of service and coverage with respect to what is listed in this section, setting as minimum in terms of coverage, exclusions, hospital networks, representative’s availability, laboratories networks, and medical care or service centers. Failure to agree to these prescribed minimums will result in the exclusion of the bidder from further consideration.

All interested bidders will have the opportunity to raise questions and concerns relating to the Insurance Policy by sending clarification request before March 26 as mentioned in the table of Schedule and Deadline section 2, clause 3. A Pre-bid meeting will be held at NRC Beirut Office on March 26 2020, clarifications and responses will also be addressed to all interested bidders.

1. **Hospitals:**

Access to all network of hospitals inside and outside Lebanon that will provide full coverage.

1. **Laboratories and Medical Care or Service Centers:**

Access to a wide choice of laboratories and medical care or service centers (including Physiotherapists) with a good quality of service across all areas of Lebanon.

1. **Quality of Service**:

The ease with which Insured Persons can access the Insurance Company’s representatives is of great importance to NRC. Telephone access to one or more representative, 24 hours per day, 7 days per week is considered a minimum requirement.

Please note that NRC will demand that all Insured Persons - whether staff, dependents, or parents are treated with dignity and respect. While this is not an issue that can be evaluated during the tendering process, NRC will, for internal purposes, rate the performance of the service provider during the year.

1. **Service description:**

Group A: Co-NSSF group medical health insurance for NRC Staff with NSSF coverage and their Spouses; Dependents; 100% Emergency, 85% Out Patient inside and outside network, Doctors Visit and Prescribed Medications.

Group B: Co-Nil group medical health insurance for NRC Staff and their Spouses, Dependents from different nationalities; 100% Emergency and In Patient, 85% Out Patient inside and outside network, Doctors Visit and Prescribed Medications.

Group C: Co-Nil and Co-NSSF group medical health insurance coverage for NRC staff’s parents that would be covered by the staff themselves under the same corporate rates for group A and B. Staff should have the flexibility to cover their parents in either Class A or B. Parents who may not be covered by NSSF, can be enrolled as Co-Nil even when the staff member is under Co-NSSF coverage.

Premiums for all Groups A, B and C to include In-patient and Out-Patient for Class A and B with an option to upgrade or downgrade within one-month period from 1) date of signing the contract, 2) renewal of contract , 3) upon adding new joiners or new born to the insured lists:

* In-patient Plan
* Out-patient including: Laboratory and X-Rays, Ambulatory Services, Prescribed Medications and Doctors Visit

The tables below shall provide an overview of key information to be used for pricing:

**List of Coverage**: the two lists below contains a range of information concerning 1) NRC desired coverage and 2) Maximum accepted exclusion.

Bidders are requested to quote their premiums as per the list described in here. As said earlier, **failure to agree to these prescribed minimums will result in the exclusion of the bidder from further consideration**.

|  |
| --- |
| **Medical Insurance Policy** |
| **NRC Desired Coverage | Co-Nil and Co-NSSF** |
| **Category** | **Minimum Benefits** | **NRC Minimum Coverages**  |
| DV | **Doctor's visits**  | Minimum 85% cover up to 12 visit per year - Minimum of 50$ per visit  |
| **In Patient** | **Medical IN** |
| In Patient | **Overall financial limitation per person per year**  | 250,000$ / year per insured |
| In Patient | **Car accidents**  | Covered up to overall limit  |
| In Patient | **Intensive Care** | Covered up to overall limit  |
| In Patient | **Emergency Cases**  | 100% up to overall limit |
| In Patient | **Internal Prosthesis** | Covered up to overall limit |
| In Patient | **Artificial Limbs and Eyes**  | Covered up to overall limit  |
| In Patient | **Organ Transplantation surgery** | Covered up to Overall Limit for Recipient (including cost of surgical procedures)  |
| In Patient | **Renal Dialysis** | Covered up to Overall Limit |
| In Patient | **Heart related diseases** | Covered up to overall limit  |
| In Patient | **Heart surgery** | Covered up to overall limit  |
| In Patient | **Surgeon Anesthetists & Physician Fees** | Covered up to overall limit  |
| In Patient | **Bone Marrow Transplant**  | Covered up to overall limit  |
| In Patient | **Colonoscopy**  | Covered up to overall limit  |
| In Patient | **Endoscopy**  | Covered up to overall limit  |
| In Patient | **Nasal/Septal deviation** | Covered up to overall limit (If medical reason) |
| In Patient | **Sleeve Surgery**  | Covered up to overall limit (Minimum if impact has severe health complications on insured) |
| In Patient | **Stent**  | Covered up to Overall Limit |
| In Patient | **Chemotherapy & Radiotherapy** | Covered up to Overall Limit |
| In Patient | **Clinical surgeries** | 100% Covered up to overall limit (Reimbursement basis or Direct Billing) |
| In Patient | **Cataract** | Covered up to Overall Limit |
| In Patient | **PASSIVE WAR - Terrorism Risk**  | Covered up to Overall Limit |
| In Patient | **Local Ambulance Cost**  | Covered  |
| **In Patient-Maternity** | **Maternity & Newborn Plan** |
| In Patient-Maternity | **Maternity & Childbirth** | Covered up to overall limit  As of day zero, No waiting period (continuity benefits). New born covered from day Zero if insured |
| In Patient-Maternity | **Delivery**  | Covered per case as of: Normal delivery up to 5,000$  |
| In Patient-Maternity | **Delivery**  | Cesarean up to 7,500$ |
| In Patient-Maternity | **Delivery**  | Legal Abortion up to 2,500$ |
| In Patient-Maternity | **Epidural** | Covered |
| In Patient-Maternity | **Incubator Expenses** | Covered up to overall limit if baby is insured |
| In Patient-Maternity | **Congenital abnormalities & birth defects** |  10 cases covered up to Min. 5,000$ each per year |
| In Patient-Maternity | **Circumcision** | Covered for new born  |
| In Patient-Maternity | **Maternity Complications** | Covered up to maternity limits |
| Other | **Others**   |
| Out Patient | **Out-Patient Per Year Per insured**  | Min. 7,500 $ / year per insured |
| Out Patient | **Morphological Ultra-sound** | Covered |
| Out Patient | **Ambulatory services related to Pregnancy** | Covered when Ambulatory services covered up to overall limit |
| Out Patient | **Medical OUT** |   |
| Out Patient | **Pet scan** | Covered up to Overall Limit |
| Out Patient | **Physiotherapy** | Covered max up to 20 session per case per insured - 100% up to out-patient limit  |
| Out Patient | **Ambulatory, Lab and X-Ray** | Coverage of 85% up to out patient limit (Minimum 7,500 $ per year per insured) |
| PM | **Prescribed medicines**  | Minimum 85% coverage (Minimum Coverage of 3,000 $ for approved Chronic disease medicines)  |
| Scope of Coverage | **Eligibility** | All NRC Staff and their dependents and parents  |
| Scope of Coverage | **No Underwriting** |  |
| Scope of Coverage | **Guaranteed renewability** | Covered  |
| Scope of Coverage | **Geographical Scope**  | All over Lebanon  |
| Scope of Coverage | **Pre-existing Conditions** | Covered up to Overall Limit - Continuity coverages  |

|  |  |
| --- | --- |
| **2-List of Exclusions** |  |
| **NRC Maximum List of Exclusions** |
| Self-inflicted injury while sane or insane; treatment of chronic alcoholism, drug addiction, desensitization and allergen tests, nervous or mental disorders |
| Cosmetic or plastic surgery including related medicines and products unless medical treatment is necessitated by an accidental injury  |
| Food supplements and Herbal medicines  |
| Specific surgeries or medications related to Anorexia, obesity, insomnia, baldness |
| Rest cures, sanitaria or custodial care or periods of quarantine or isolation |
| Durable medical appliances  |
| Contraceptive measures |
| Correction of refraction errors, vision tests/corrections which are not related to specific symptoms or disease, cost of eye fittings or eye glasses; unless medical treatment is necessitated by an accidental injury |
| Dental examinations, x-rays, extractions, fillings and general dental care; unless medical treatment is necessitated by an accidental injury  |

1. **List of Beneficiaries (Census of Data)**

**Annex 1 Co-NSSF and Co-Nil List**: An Excel workbook that contains two sheets that will provide an overview of key information to be used for the Indicative Budget Proposal.

* Co-NSSF sheet: Includes a distribution of staff who will benefit from the Co-NSSF coverage, with their Current Position, Year of Birth, Age, Nationality, Gender, Current Class (end of Jan 2020)
* Co-NIL sheet: Includes a distribution of staff, spouses, and dependents who will benefit from the Co-NIL coverage, with their Current Position, Year of Birth, Age, Nationality, Gender, Current Class (as of end January 2020)
* Parents data related to Group C is not available and cannot be provided or confirmed as this will be ad-hoc based on staff needs and requests.

Bidders are requested to submit the Indicative Budget Proposal (Soft and Hard copy Format) along with the documents comprising the bid in Envelop 2 as stated in clause 12, section 3.

1. **Legal/Contractual Formalities:**

NRC is aiming to enter into contract preferably with one company – the Insurance Company itself for all the Groups for a period of one year, renewable for one more year. Potential contractor shall grant NRC three months extension with same rates and conditions in case normal renewal process fails.

The Insurance Company may contract with a re-insurer and/or a claims administrator, but the re-insurer/claims administrator will not be a party to the Contract with NRC.

1. **Enrolling/Removing Members:**

The Insurance Company should provide a valid insurance card for each of the persons insured that shall be used in facilitating their access to medical coverage services. Issuance and delivery of the card should not exceed a timeframe of one week from the date of enrollment.

NRC will be liaising with the appointed insurance focal point on all enrollments and removing of members for all Lots. This will be done on daily basis and upon need via official email sent from NRC focal point. The medical coverage shall be activated as of the date of enrollment and vice versa for cases of removing members. NRC has the right to enroll and remove staff as per our operational need and with no specific timeframe or minimum/maximum periods of coverage.

1. **Payment Mode:**
2. Claim Reimbursement of payments for staff: Insurance Company must prepare and deliver reimbursement costs for insured members within a period of two weeks’ maximum from the date of collecting claims. Checks must be issued in the name of the insured.
3. Premium Payment of Insurance Invoices: NRC shall execute a monthly payment for the Insurance Company based on a detailed invoice issued from the Company detailing the costs of the insured and their enrollment, removal, or any changes that occurred during the period of that month. The invoice should be sent from Insurance Company at the end of each month relating the costs of the past month, and will be reviewed and paid by NRC within a maximum period of 30 days.
4. **Claims Management:**

The Company shall at all times provide a dedicated Focal Point(s) to ensure 24 hour, 7 days/week access for insured Persons, this will be an addition to the regular call center service specified by the Company. The delegated focal point should, on the same day, acknowledge all complaints received and shall specify the expected timespan to address the issues. Appropriate measures will be taken within the shortest period possible. The delegated focal point shall report immediately to NRC's assigned focal point(s) any claim(s) or complaint(s) submitted, and of any resolution taken by the Company in this regard, whether the complaint/claim is still pending or has been resolved or rejected, for NRC to take immediate appropriate action. The delegated focal point and NRC’s focal points shall exert their best efforts to resolve any dispute by direct negotiations within a period not exceeding 24 hours as of the submission date of such claim/complaint.

All claims that require reimbursement from the Insurance Company and are not directly billed for staff, shall be collected by the assigned focal point(s) from NRC main office in Beirut.

1. **Effective Date to Start:**

The effective date to start the new policy will be May 1st 2020.

**SECTION 5 (Envelop 1)**

**BIDDING FORM**

**Please provide information against each requirement.**

Additional rows can be inserted for all questions as necessary. If there is insufficient space to complete your answer in the space provided, please include on a separate attachment with a reference to the question.

1. **Bidder’s general business details**
2. **General information**

|  |  |
| --- | --- |
| **Insurance Company name:** |  |
| **Any other trading names of company:** |  |
| **Registered name of company (if different):** |  |
| **Nature of primary business/trade:** |  |
| **Primary contact name:** |  |
| **Job title:** |  |
| **Phone:** |  |
| **Email:** |  |
| **Registered Address:** |  |
| **Business licence number:** |  |
| **Country of registration** |  |
| **Registration date:** |  |
| **Expiry date:** |  |
| **Legal status of company (e.g. partnership, private limited company, etc.)** |  |
| **Please provide your Re-insurers name** |  |

1. **Owners/Managers**

Please fill in the below table with the full names and the year of birth of the company’s owner(s) and manager(s)\*:

|  |  |
| --- | --- |
| **Full name** | **Year of birth** |
|  |  |
|  |  |
|  |  |
|  |  |

 *\* Please note this information is necessary in order to conduct the vetting procedure referred to in clause 25 of the Invitation to Bid-General Terms and Conditions.*

1. **Employees**

Please list the employees who would be involved with NRC in the event of contract award:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Employee name** | **Job title** | **Role on NRC project** | **Phone** | **Email** |
| 1. |  |  |  |  |
| 2. |  |  |  |  |
| 3. |  |  |  |  |
| … |  |  |  |  |

1. **Company bank account details:**

|  |  |  |
| --- | --- | --- |
| Beneficiary name: |    |  |
| Beneficiary account no.: |   |  |
| Beneficiary Bank: |   |  |
| Bank branch: |   |  |
| SWIFT: |   |   |
| IBAN: |  |  |
| Bank address: |   |   |

1. **References**

Please provide details of at least 3 client references whom NRC may contact, preferably from NGOs and UN agencies, for similar related works:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Client/company name** | **Contact person** | **Phone** | **Email** | **Contract details (works, location, size, value, etc.)** |
| 1. |  |  |  |  |
| 2. |  |  |  |  |
| 3. |  |  |  |  |
| … |  |  |  |  |

1. **Third Party Administrator**

Please provide details of your contracted third party administrator in Lebanon by filling the details below:

|  |  |
| --- | --- |
| **Company name:** |  |
| **Any other trading names of company:** |  |
| **Registered name of company (if different):** |  |
| **Nature of primary business/trade:** |  |
| **Primary contact name:** |  |
| **Job title:** |  |
| **Phone:** |  |
| **Email:** |  |
| **Registered Address:** |  |
| **Business licence number:** |  |
| **Country of registration** |  |
| **Registration date:** |  |
| **Expiry date:** |  |
| **Legal status of company (e.g. partnership, private limited company, etc.)** |  |

1. **Defects Liability/Guarantee Period**

Not Applicable.

1. **Bid Validity**

NRC is seeking Insurance service providers who are interested in entering into a two consecutive years Framework Agreement (FA) that would allow fixed prices and fluctuating order frequency during the course of the contract.

1. In the event of contract award, please confirm you are willing to enter into a fixed price agreement with NRC.

YES [ ]

NO [ ]

Bidders are invited to make recommendations on how to treat prices reference to each yearly extension potential by filling the relevant table in Annex 2- Financial offer.

Contractor shall grant NRC three months extension with same rates and conditions in case normal renewal process failed.

1. **Confirmation of Bidder’s compliance**

We, the Bidder, hereby certify that our tender is a genuine offer and intended to be competitive and we confirm we are eligible to participate in public procurement and meet the eligibility criteria specified in the Invitation to Bid. We confirm that the prices quoted are fixed and firm for the duration of the validity period and will not be subject to revision or variation and we also confirm our acceptance for NRC payment terms mentioned in this ITB.

The following documents are included in our **Bid**: **(please indicate which documents are included by ticking the boxes below).**

|  |  |
| --- | --- |
| **Documents** | **included** |
| Section 4: Service Provision –signed & stamped |  |
| Section 5: Bidding form; completed, signed and stamped | ☐ |
| Section 6: Service Provision Schedule; completed, signed and stamped | ☐ |
| Section 7: Company Profile and Previous Experience; completed, signed and stamped | ☐ |
| Section 8: Service Description & Pricing Proposal; completed, signed and stamped | ☐ |
| Section 9: Supplier’s ethical standards declaration; completed, signed and stamped | ☐ |
| All documents listed in Clause 12 of this ITB. | ☐ |

We understand that NRC is not bound to accept the lowest, or indeed any bid, received.

We agree that NRC may verify the information provided in this form itself or through a third party as it may deem necessary.

**We confirm that NRC may in its consideration of our offer, and subsequently, rely on the statements made herein.**

|  |  |
| --- | --- |
| Name of Signatory: | Tel N°: |
| Title of Signatory: | Name of Company: |
| Signature & stamp: | Date of Signing: |
| Address: |

**SECTION 6 (Envelop 1)**

**Service Provision Schedule**

**Part of the technical evaluation will be conducted based on the description of Service Provision described by the bidder in the table below.**

**Some of the documents are already requested or mentioned in section 12 as a mandatory documents to be submitted along with the bid documents. Empty fields will be marked as null in the scoring during the evaluation. Please make sure to fill in the relevant field correctly and by attaching any requested document (e.g.: Copy of Audit report, list of hospitals, pharmacy…etc.)**

|  |  |  |
| --- | --- | --- |
|   | **List of key evaluation criteria and main sub-categories** | **Bidder's response in writing** |
| **1** | **COMPANY BACKGROUND and EXPERIENCE** |
| 1.1 | Financial status and solvency status: Please submit audited financial reports for past two years (2017-2018) |   |
| 1.2 | Arbitration History (if any) |   |
| 1.3 | Appropriate references by providing names of minimum three Group Medical client references from a recent portfolio (Please refer to Section 7 Company Profile and Previous Experience). |   |
| 1.4 | Confirmation of membership of relevant insurance association(s) |   |
| **2** | **GEOGRAPHICAL PRESENCE OF COVERAGE NETWORK**  | **Bidder's response in writing** |
| 2.1 | **Hospitals:** Listing of Contracted Hospitals/ Diagnostic Centers according to geographical distribution. |   |
| 2.2 | **Laboratories, Medical Care and Service Centers:** Listing of Laboratories, Medical Care or Service Centers according to geographical distribution. |   |
| 2.3 | **Doctors’ clinics** Listing of Contracted doctors according to geographical distribution. |   |
| 2.4 | **Pharmacies:** List of contracted pharmacies according to geographical distribution. |   |
| 2.5 | **Availability of office representation in hospitals (TPA is accepted)** |   |
| **3** | **IMPLEMENTATION** | **Bidder's response in writing** |
| 3.1 | **Mobilization Plan:** Convincing description of the way in which the Company will mobilize services (personnel, and office facilities) within an acceptable lead-time after contract award.(as per section 6) |   |
| **4** | **TECHNICAL CAPACITY** | **Bidder's response in writing** |
| 4.1 | **Referral systems/methodology**: Description of the both emergency and non-emergency referral approval systems and methodology (net-based, by fax, by email, etc.). |   |
| **5** | **CUSTOMER SERVICE AND QUALITY ASSURANCE** | **Bidder's response in writing** |
| 5.1 | **Claims Administration/Handling/Refunding of claims system and responds time:** Please describe the way the claims administration and the refund system will be handled and describe the refund time expected per client.As a minimum please describe the refund system and maximum refund time expected per client. |   |
| 5.2 | **Responsiveness to client needs:** Please indicate how the claims administrator company intends to facilitate a high level of responsiveness to client non-emergency referral needs. |   |
|
| 5.3 | **Complaint management:** Please indicate how the company (Not the TPA) will manage complaints (i.e. establishing a hotline, focal point etc.) |   |
| 5.4 | **Facilitation of client awareness/assistance:** Please indicate how the company intends to facilitate easy understanding of the scope and assistance on the utilization of the insurance package for clients. (On-line assistance, Help desk, brochures etc.) |   |
| 5.5 | **Quality Assurance Framework:** Please describe internal quality assurance system in place to ensure consistent quality of services provided |   |

|  |  |  |
| --- | --- | --- |
|  |  |  |
|  |  |  |
|  |  |  |
|  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|
|  |  |  |
|
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|
|  |  |  |
|  |  |  |
|  |  |  |
|
|  |  |  |
|  |  |  |
|  |  |  |

**SECTION 7 (Envelop 1)**

**COMPANY PROFILE AND PREVIOUS EXPERIENCE**

The Bidder is requested to:

1. Submit the **Company Profile**
2. Complete the following **Previous Experience** **Table**  listing strictly the Medical Health insurance contracts undertaken in the past 5 years similar to the services required under this contract
3. Submit **evidences of previous experience** in form of Contracts, Completion Certificates, etc. **no need to mention premium prices.**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **Name of Project / Type of supplied services** | **Number of Insured** | **Duration of the contract** | **Starting date** | **Ending date** | **Contracting Authority and Place** | **Contact name for the contracting Authority** | **Telephone/Mob. Nb. and email address** |
| **1** |  |  |  |  |  |  |  |  |
| **2** |  |  |  |  |  |  |  |  |
| **3** |  |  |  |  |  |  |  |  |
| **4** |  |  |  |  |  |  |  |  |
| **5** |  |  |  |  |  |  |  |  |
| **…** |  |  |  |  |  |  |  |  |

**NOTE**: The list shouldn’t be limited to this Form in regards to the number of works reported. A comprehensive list of the last 5 years’ experience has to be submitted adapting the Form to the necessary rows.

NRC may conduct reference checks for previous contracts completed

**SECTION 8 (Envelop 2)**

**Service Provision Description and Pricing Proposal**

Please use Annex 2 – Financial Offer to fill in the premiums prices by using the two sheets.

**Premium prices should be for a list of benefits that meet the minimum required coverage listed in Section 4 of this ITB.**

 **Failure to meet the minimum required coverage will lead to exclusion of the bid.**

1. Sheet 1: Prices of Annual Premiums.
2. Sheet 2: Table of Indicative budget based on the number of NRC insured members shared in the tender package.

To confirm the validity of the bidder premiums over the two years contract duration.

Financial or commercial offer to be submitted ONLY IN ENVELOP No. 2.

**SECTION 9 (Envelop 1)**

**SUPPLIER’S ETHICAL STANDARDS DECLARATION**

NRC as a humanitarian organisation expects its suppliers and contractors to have high ethical standards. Any organization supplying goods to NRC valued at over 10,000 USD (or equivalent) in one year must sign this declaration. This declaration will be kept on file for a period of 10 years and should be updated every year or more often as appropriate.

NRC staff may perform spot checks to verify that these standards are adhered to. Should NRC deem that the supplier fails to meet, or is not taking appropriate steps to meet, these standards, any and all contracts and agreements with NRC may be terminated.

Anyone doing business with Norwegian Refugee Council shall as a minimum;

1. Comply with all laws and regulations in effect in the country or countries of business;
2. Meet the ethical standards as listed below; or
3. Positively agree to the standards and be willing to implement changes in their organisation.
4. **Anti-corruption and suppliers compliance with laws and regulations:**
	1. The supplier confirms that it is not involved in any form of corruption.
	2. Where any potential conflict of interest exists between the supplier or any of the supplier’s staff members with any NRC staff member, the supplier shall notify NRC in writing of the potential conflict. NRC shall then determine whether action is required. A conflict of interest can be due to a relationship with a staff member such as close family etc.
	3. The supplier will immediately notify senior NRC management if exposed for alleged corruption by representatives of NRC.
	4. The supplier shall be registered with the relevant government authority with regard to taxation.
	5. The supplier shall pay taxes according to all applicable national laws and regulations.
	6. The supplier warrants that it is not involved in the production or sale of any weapons including anti-personnel mines.
5. **Conditions related to the employees:**
	1. No workers in our company will be forced, bonded or involuntary prison workers.
	2. Workers shall not be required to lodge “deposits” or identity papers with their employer and shall be free to leave their employer after reasonable notice.
	3. Workers, without distinction, shall have the right to join or form trade unions of their own choosing and to bargain collectively.
	4. Persons under the age of 18 shall not be engaged in work which is hazardous to their health or safety, including night work.
	5. Employers of persons under the age of 18 must ensure that the working hours and nature of the work does not interfere with the child’s opportunity to complete his/ her education.
	6. There shall be no discrimination at the work place based on ethnic background, religion, age, disability, gender, marital status, sexual orientation, union membership or political affiliation.
	7. Measures shall be established to protect workers from sexually intrusive, threatening, insulting or exploitative behaviour, and from discrimination or termination of employment on unjustifiable grounds, e.g. marriage, pregnancy, parenthood or HIV status.
	8. Physical abuse or punishment, or threats of physical abuse, sexual or other harassment and verbal abuse, as well as other forms of intimidation, shall be prohibited.
	9. Steps shall be taken to prevent accidents and injury to health arising out of, associated with, or occurring in, the course of work, by minimizing, so far as is reasonably practicable, the causes of hazards inherent in the working environment.
	10. Wages and benefits paid for a standard working week shall meet, at a minimum, national legal standards or industry benchmark standards, whichever is higher. Wages should always be enough to meet basic needs.
	11. Working hours shall comply with national laws and benchmark industry standards, whichever affords greater protection. It is recommended that working hours do not exceed 48 hours per week (8 hours per day).
	12. Workers shall be provided with at least one day off for every 7 day period.
	13. All workers are entitled to a contract of employment that shall be written in a language they understand.
	14. Workers shall receive regular and documented health and safety training, and such training shall be repeated for new workers.
	15. Access to clean toilet facilities and to potable water, and, if appropriate, sanitary facilities for food storage shall be provided.
	16. Accommodation, where provided, shall be clean, safe and adequately ventilated, and shall have access to clean toilet facilities and potable water.
	17. No Deductions from wages shall be made as a disciplinary measure.
6. **Environmental conditions:**
	1. Production and extraction of raw materials for production shall not contribute to the destruction of the resources and income base for marginalized populations, such as in claiming large land areas or other natural resources on which these populations are dependent.
	2. Environmental measures shall be taken into consideration throughout the production and distribution chain ranging from the production of raw material to the consumer sale. Local, regional and global environmental aspects shall be considered. The local environment at the production site shall not be exploited or degraded by pollution.
	3. National and international environmental legislation and regulations shall be respected.
	4. Hazardous chemicals and other substances shall be carefully managed in accordance with documented safety procedures.

We, the undersigned verify that we are in compliance with all applicable laws and regulations and meet the ethical standards as listed above, or positively agree to these ethical standards and are willing to implement necessary changes in the organisation.

*DATE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

*NAME OF SUPPLIER/COMPANY: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

*NAME OF REPRESENTATIVE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

*SIGNATURE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

*COMPANY STAMP: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

1. All times are in the local time of Lebanon, 24hrs.format. [↑](#footnote-ref-2)
2. Tender opening session: Tender opening will be done internally in the presence of all committee members only. [↑](#footnote-ref-3)