

**Norwegian Refugee Council (NRC) Yemen.**

**< Provision of Health Insurance Services to NRC Yemen - One Year Long Term Agreement  
(renewable for similar period or more) >**

تقديم خدمة التأمين الصحي ، للمجلس النرويجي للاجئين اتفاقية طويلة الاجل لمدة سنة (قابلة للتمديد)

**<NRC/YE/21/015/Rev1>**

<17<sup>th</sup>, Dec 2020>

**SUBJECT: INVITATION TO TENDER FOR Provision NRC- Yemen with Health Insurance Service One Year Long Term Agreement.**

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 via email at least 3 working days before the deadline for submission of tenders. NRC will reply to bidders' questions at least 2 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 < 27<sup>th</sup> of Dec, 2020 at 3:00 pm Sana'a time zone +3 GMT>, 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,

< NRC Yemen County office Logistics >

**This ITB document contains the following:**

- ✓ This cover Letter
- ✓ Section 2: Bid Data sheet
- ✓ Section 3: NRC Invitation to bid general terms & condition
- ✓ Section 4: Technical description of the Bid
- ✓ 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 : Terms of Reference
- ✓ Annex 2: Selection Criteria & Terms of Conditions.

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

الأخضر باللون المضلل الأقسام بإكمال بالعطاء المتقدم يقوم أن يجب

## SECTION 2

## Bid Data Sheet

## الجزء الثاني - استمارة بيانات العطاء

## 1. BACKGROUND DATA

<u>Contract Name: &lt; Provision of Health Insurance to NRC Yemen (Sana'a Office) - Long Term Agreement (renewable) &gt;</u> <u>تقديم خدمة التأمين الصحي ، للمجلس النرويجي للاجئين اتفاقية طويلة الاجل لمدة سنة (قابلة للتمديد)</u>	Contract Number: <u>&lt; NRC/YE/21/015/Rev1&gt;</u>
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This bid is issued by Norwegian Refugee Council (NRC office in Yemen, Any correspondence can be addressed the following address office. <. Hadda Road - Behind AL Fakher Restaurant - Sana'a Yemen.> or send an email to: [ye.procurement@nrc.no](mailto:ye.procurement@nrc.no)

## 2. SCOPE OF SERVICE

The Contracts eligible for bidding are:

Contract No.	Country	Location	Service Description
NRC/YE/21/015/Rev1	Yemen	NRC Yemen	Provision of Health Insurance Services تقديم خدمة التأمين الصحي

Please refer to the service specifications in section 4

## 3. SCHEDULE &amp; DEADLINE FOR SUBMISSION

The deadline for submission of bids is <3:00 Pm Sana'a Time Zone +3 GMT.> on the <17<sup>th</sup> of Dec 2020.>. Late bids will not be accepted.

	DATE	TIME*
Invitation to Bid release دعوة لتقديم العطاء	17 <sup>th</sup> of Dec 2020	9:00 am
Deadline for request for any clarifications from NRC آخر موعد لطلب أي إيضاحات من المجلس النرويجي للاجئين	23 <sup>rd</sup> of Dec 2020	04:00 pm
Last date on which clarifications are issued by NRC آخر تاريخ تم إصدار التوضيحات فيه من المجلس النرويجي للاجئين	26 <sup>th</sup> of Dec 2020	4:00 pm
Deadline for submission of tenders (receiving date, not sending date) الموعد النهائي لتقديم العطاءات (تاريخ الاستلام ، وليس تاريخ الإرسال)	27 <sup>th</sup> of Dec 2020	3:00 pm
Tender opening session by NRC موعد فتح العطاءات وسيتم الفتح داخليا بواسطة لجنة المناقصة التابع للمجلس النرويجي للاجئين	28 <sup>th</sup> of Dec 2020	10:00 am
Notification of award to the successful tenderer إخطار الفائز بالعطاء	31 <sup>st</sup> of Dec 2020	11:00am
Signature of the contract توقيع العقد	TBD	TBD

\* All times are in the local time of Yemen, Sana'a City +3GMT

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

**4. MANNER OF SUBMISSION:**

Please submit your bids in accordance with the requirements detailed below:  
Complete sealed bid documents shall be hand delivered at NRC Country office at Hadda Road - Behind AL Fakher Restaurant - Sana'a Yemen, not later than <3:00 pm>, on the due date indicated above. Tenders will be opened thereafter in the presence of the Local Authorities or their representatives who choose to attend.

**5. ASSESSMENT CRITERIA**

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

**Step 1: Administrative compliance check**

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

1. Sections 5-9 completed, signed and stamped
2. Bidder has included a copy of their valid business licence & Tax Card.

**Step 2: Technical Evaluation**

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

**Step 3: Financial Evaluation**

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

6. 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 <u>with</u> tender	Yes	No	Yes	No	
Complete tender package delivered before the deadline specified in Section 2 - Bid Data Sheet - <b><u>Compulsory</u></b>					
Section 4 –Service Provision – completed, signed & stamped – <b><u>Compulsory</u></b>					
Section 5 – Bidding Form – completed, signed & stamped – <b><u>Compulsory</u></b>					
<b>Section 6 – Service Provision Schedule - signed &amp; stamped – <u>Compulsory</u></b>					
Section 7 – Company profile & experience – completed, signed & stamped – <b><u>Compulsory</u></b>					
Section 8 – Service provision description and pricing proposal – completed, signed & stamped – <b><u>Compulsory</u></b>					
Section 9 – Supplier ethical standards declaration – signed & stamped – <b><u>Compulsory</u></b>					
<b>Annex1: Terms Of Reference ( TOR) - signed &amp; stamped – <u>Compulsory</u></b>					
<b>Annex2: Selection Criteria &amp; Terms of Conditions- signed &amp; stamped – <u>Compulsory</u></b>					
<b>Supporting documents</b>					
Copy of company registration – <b><u>Compulsory</u></b>					
Copy of tax registration – <b><u>Compulsory</u></b>					
Copies of past contracts/ POs as proof of experience					
Copies of Company Director(s) ID – <b><u>Compulsory</u></b>					

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

## SECTION 3

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

#### الجزء الثالث

#### دعوة لتقديم عطاءات - الشروط والأحكام العامة - لدى المجلس النرويجي للاجئين

#### 1 SCOPE OF BID

- 1.1 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.
- 1.2 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

- 2.1 **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:
  - a) "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
  - b) "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;
  - c) In any case where fraud or corruption is identified, NRC will:
    - reject any bids 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
- 2.2 Any communications 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 Country Director in Yemen.

#### 3 ELIGIBLE BIDDERS

- 3.1 A Bidder shall meet the following criteria to be eligible to participate in NRC procurement of Services:
  - a) the bidder, at the time of bid, is not:
    - i. insolvent;
    - ii. in receivership;
    - iii. bankrupt; or
    - iv. being wound up
  - b) the bidder's business activities have not been suspended;
  - c) the bidder is not the subject of legal proceedings for any of the circumstances in (b); and
  - d) 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

3.2 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.

3.3 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.

**4 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.

**5 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.

**6 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.

**7 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

**8 OBTAINING AND COMPLETING BIDDING DOCUMENTS**

8.1 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.

8.2 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.

**9 CLARIFICATION OF BIDDING DOCUMENT**

A prospective Bidder requiring any clarification of the Bidding Document shall contact the Norwegian Refugee Council in writing. 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.

### 10 AMENDMENT OF BIDDING DOCUMENT

- 10.1 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.
- 10.2 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.

### 11 LANGUAGE OF BID

- 11.1 The bid, as well as all correspondence and documents relating to the bid shall be written in English.
- 11.2 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.

### 12 DOCUMENTS COMPRISING THE BID

- 12.1 The bid submitted by the Bidder shall comprise the following:
  - Signed and stamped Contractor's Bidding form in Section 5
  - Any other information and documents requested in Section 4.
  - Service provision Schedule (as in Section 6)
  - Company Profile and Previous experience (as in Section 7)
  - Service Description and Pricing Proposal (as in Section 8)
  - Signed and stamped Supplier Ethical Standards Declaration in Section 9
- 12.2 All forms must be completed without any alterations to the format, and no substitutes shall be accepted. All blank spaces shall be filled in with the information requested.

### 13 BID PRICE FOR SERVICE CONTRACT

- 13.1 Bid prices are for complete contracts. Contracts cannot be subdivided into pieces. Where a bid is submitted, all relevant services must be offered.
- 13.2 Items for which no rate or price is entered by the Bidder will be as not quoted.
- 13.3 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.
- 13.4 For bidder subject to VAT, VAT should be mentioned in the offers
- 13.5 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:
  - a) If any rates are considered to be unrealistic or unreasonable they may be altered by mutual agreement, provided that no alteration shall be made in the amount of the Bid.
  - b) If any arithmetical errors are 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.
  - c) 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 errors subsequently discovered except as provided above.

### 14 CURRENCIES OF BID AND PAYMENT

All prices shall be quoted by the Bidder in **<.USD.>**, unless otherwise stated. Similarly, all payments will be made in **<.USD.>**.

### 15 BID VALIDITY

- 15.1 Bids shall remain valid for a period of one year (365 calendar days) 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.

- 15.2 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.

### 16 ALTERNATIVE BIDS

Bidders shall submit offers that comply with the requirements of the bidding documents, including the basic technical design as indicated in the drawings and specifications. Alternative bids shall not be considered unless otherwise indicated in Section 2 – the Bid Data Sheet.

### 17 FORMAT AND SIGNING OF BID

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.

### 18 SEALING AND MARKING OF THE BID

18.1 The Bidder shall enclose the bid for each contract in a plain envelope securely sealed

18.2 The envelopes shall:

- (a) be addressed to the Logistics Office, Norwegian Refugee Council, in the location specified in Section 2 – the Bid Data Sheet
- (b) bear the Contract number
- (c) no other markings should be on the envelope

18.3 If all envelopes are not sealed and marked as required, the Norwegian Refugee Council will reject the bid

### 19 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.

### 20 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.

### 21 WITHDRAWAL AND REPLACEMENT OF BIDS

21.1 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:

- (a) submitted as with Clauses 20 and 21, and in addition, the envelopes shall be clearly marked “WITHDRAWAL” or “REPLACEMENT” and
- (b) received by the Norwegian Refugee Council prior to the deadline for submission of bids, in accordance with Section 2 – the Bid Data Sheet

21.2 After the opening of bids, modifications to bids must be documented and any discussions reported in writing. A bid may be withdrawn at any stage, with written notice.

### 22 CONFIDENTIALITY

22.1 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.



- 22.2 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.
- 22.3 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.

**23 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.

**24 BIDS VALIDATION**

- 24.1 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
- 24.2 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;
  - a) the scope, quality, or performance of the services specified in the Contract; or
  - b) limits in any substantial way, the Norwegian Refugee Council's rights or the Bidder's obligations under the Contract

**25 EVALUATION OF BID**

- 25.1 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;

**Please Refer to Annex 2: Selection Criteria & Terms of Conditions**

الرجاء الرجوع الى الملحق رقم 2 معايير الاختيار والشروط

- 25.2 In case of two contractors being scored the same in the evaluation, the one with the highest technical ranking will be awarded the contract
- 25.3 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.
- 25.4 The Norwegian Refugee Council reserves the right to reject all bids, and re-tender if no satisfactory bids are submitted

**26 AWARD PROCEDURE**

- 26.1 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
- 26.2 Any bidder who has not been awarded a contract, will be notified in writing
- 26.3 Until a formal contract is prepared and executed, the Award Letter shall constitute a binding agreement between the bidder and NRC.
- 26.4 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.
- 26.5 The Bidder is thereafter required to submit a Letter of Acceptance, confirming their wish to proceed with a contract.

**27 SIGNING OF CONTRACT**

- 27.1 Upon receipt of the Letter of Acceptance, the Norwegian Refugee Council shall call the successful Bidder to sign the Contract.
- 27.2 Within an agreed timeframe, the successful Bidder shall sign, date, and return the Contract to the Norwegian Refugee Council.

## SECTION 4

### SERVICE PROVISION: Technical description of the bid

الجزء الرابع - الوصف الفني للخدمات

#### TENDER PURPOSE AND EXPECTED RESULTS:

Please refer to the Annex1: TOR Terms of Reference.

الرجاء الرجوع الى الملحق رقم 1 الشروط المرجعية

## SECTION 5 BIDDING FORM

### الجزء الخامس - نموذج العطاءات

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

##### a) General information

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 (eg. partnership, private limited company, etc.)	

##### b) 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.*

##### c) 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.				

...			
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**d) Company bank account details:**

Beneficiary name: .....

Beneficiary account no.: .....

Beneficiary Bank: .....

Bank branch: .....

SWIFT: .....

IBAN: .....

Bank address: .....

**2. 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.				
...				

**3. Equipment**

Please provide details of any relevant machinery/equipment/vehicles owned by the company that would potentially be used for this contract: (do not mention rented items):

Type of machinery/ equipment/ vehicles	Quantity
1.	
2.	
3.	
4.	
5.	
6.	
...	

**4. Defects Liability/Guarantee Period**

Please provide details below of the defect liability and guarantee period you offer on the services included in this contract:

**5. Bid Validity**

Please confirm the validity of your bid below (in calendar days):

NRC are seeking suppliers who are interested in entering into a fixed price Framework Agreement (Framework Contract) that would allow fixed prices and fluctuating order frequency during the course of the contract.

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

Yes

No

**6. 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.

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

Documents	included
Section 5: Bidding form; completed, signed and stamped	<input type="checkbox"/>
Section 6: Service Provision Schedule; completed, signed and stamped	<input type="checkbox"/>
Section 7: Company Profile and Previous Experience; completed, signed and stamped	<input type="checkbox"/>
Section 8: Service Description & Pricing Proposal; completed, signed and stamped	<input type="checkbox"/>
Section 9: Supplier’s ethical standards declaration; completed, signed and stamped	<input type="checkbox"/>
Copy of valid business licence	<input type="checkbox"/>

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

**Service Provision Schedule**

الجزء السادس – جدول تقديم الخدمة

**Service Schedule:**

Attach the Service schedule here:

Schedule to include:

- 1- Detailed list of service components to be completed in reference to Service Description & Pricing Proposal (Section 8)
- 2- Duration of each of the activities and completion date.

#	Activity	Estimated Time for notice	Comment/Additional Information
1			
2			
3			
4			
5			
6			
...			

**Manpower:**

In addition, provide a list of the manpower involved in the activities on site with an estimate of the total man-hours completed by each of the skills. Format to follow the below simple format:

#	Proposed Personnel/Manpower	# of workers allocated to this project
1		
2		
3		
4		
...		

**NOTE:** The manpower list and service provision schedule shouldn't be limited to this Form. A comprehensive list has to be submitted adapting the Form as necessary.

## SECTION 7

### COMPANY PROFILE AND PREVIOUS EXPERIENCE

#### الجزء السابع السابقة والخبرات الشركة عن نبذة

The Bidder is requested to:

1. Submit the **Company Profile**
2. Complete the following **Previous Experience Table** listing the work or 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.

#	Name of Project / Type of work	Total value of the performed works (.....)	Duration of the works contract	Starting date	Ending date	Contracting Authority and Place
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

### Service Provision Description and Pricing Proposal

الجزء الثامن  
وصف الخدمة المقدمة و عرض السعر

**Service provider should describe in detail his service provision and demonstrate how it complies with NRC requirements**

**Narrative description:** .....

.....

.....

**Please refer to the Annex1: Terms Of Reference**

الرجاء الرجوع الى الملحق رقم 1 الشروط المرجعية

Prepared by:	
Name:	
Position:	
Signature:	
Date:	
Stamp:	

## SECTION 9

### 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.

#### 1. Anti-corruption and suppliers compliance with laws and regulations:

- 1.1. The supplier confirms that it is not involved in any form of corruption.
- 1.2. Where any potential conflict of interest exists between the supplier or any of the suppliers 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.
- 1.3. The supplier will immediately notify senior NRC management if exposed for alleged corruption by representatives of NRC.
- 1.4. The supplier shall be registered with the relevant government authority with regard to taxation.
- 1.5. The supplier shall pay taxes according to all applicable national laws and regulations.
- 1.6. The supplier warrants that it is not involved in the production or sale of any weapons including anti-personnel mines.

#### 2. Conditions related to the employees:

- 2.1. No workers in our company will be forced, bonded or involuntary prison workers.
- 2.2. 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.
- 2.3. Workers, without distinction, shall have the right to join or form trade unions of their own choosing and to bargain collectively.
- 2.4. Persons under the age of 18 shall not be engaged in work which is hazardous to their health or safety, including night work.
- 2.5. 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.
- 2.6. 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.
- 2.7. 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.
- 2.8. 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.
- 2.9. 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.
- 2.10. 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.
- 2.11. 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).
- 2.12. Workers shall be provided with at least one day off for every 7 day period.
- 2.13. All workers are entitled to a contract of employment that shall be written in a language they understand.

- 2.14. Workers shall receive regular and documented health and safety training, and such training shall be repeated for new workers.
- 2.15. Access to clean toilet facilities and to potable water, and, if appropriate, sanitary facilities for food storage shall be provided.
- 2.16. Accommodation, where provided, shall be clean, safe and adequately ventilated, and shall have access to clean toilet facilities and potable water.
- 2.17. No Deductions from wages shall be made as a disciplinary measure.

**3. Environmental conditions:**

- 3.1. 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.
- 3.2. 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.
- 3.3. National and international environmental legislation and regulations shall be respected.
- 3.4. 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: \_\_\_\_\_

## بيان المعايير الأخلاقية لكافة مقاولي التوريد وتقديم الخدمات والأشغال

يتوقع المجلس النرويجي للاجئين كمنظمة إنسانية أن يكون لدى المقاولين معايير أخلاقية عالية. "يجب على أي مقاول يقوم أو يخطط للقيام بتوريد بضائع أو تقديم خدمات أو اشغال إلى المجلس النرويجي للاجئين بقيمة 10,000 دولار أمريكي أو أكثر خلال سنة واحدة أن يوقع على هذا البيان. وسيتم الاحتفاظ بهذه الوثيقة لمدة 10 سنوات وينبغي تحديثها كل سنة أو أكثر حسب الاقتضاء.

وقد يقوم موظفو المجلس النرويجي للاجئين بإجراء تدقيق مفاجئ للتحقق من الالتزام بهذه المعايير. وإذا تبين للمجلس النرويجي للاجئين أن المقاول لم يستوف هذه المعايير، أو لم يتخذ الخطوات المناسبة للوفاء بها، فقد يتم إنهاء أي وجميع العقود والاتفاقيات المبرمة مع المجلس النرويجي للاجئين.

يجب على أي مقاول ينفذ أعمال للمجلس النرويجي للاجئين كحد أدنى.:

1. الامتثال لجميع القوانين المعمول بها في البلد أو بلدان التي يتم تنفيذ الأعمال فيها؛
  2. تلبية المعايير الأخلاقية كما هو موضح أدناه. أو
- الموافقة بشكل إيجابي على المعايير و الاستعداد التام لتنفيذ التغييرات في منظماتهم.

### 1. مكافحة الفساد و امتثال المقاول للقوانين واللوائح:

- 1.1. أن يؤكد المورد عدم تورطه في أي شكل من أشكال الفساد أو الاحتيال أو التواطؤ أو الإكراه أو الرشوة أو المشاركة في تنظيم إجرامي أو أي نشاط غير قانوني آخر.
- 1.2. في حالة وجود أي تعارض محتمل في المصالح بين المقاول أو أي من موظفي المقاول مع أي موظف من موظفي المجلس، يجب على المقاول إبلاغ المجلس النرويجي بالتضارب المحتمل خطياً. ويحدد المجلس بعد ذلك الإجراء المطلوب. حيث يمكن أن يحدث تضارب في المصالح نتيجة لصلة القرابة مع أحد الموظفين، وما إلى ذلك.
- 1.3. أن يقوم المقاول بإخطار الإدارة العليا للمجلس النرويجي للاجئين على الفور إذا ما تعرض لمزاعم فساد من جانب ممثلي المجلس النرويجي للاجئين.
- 1.4. أن يكون المقاول مسجلاً لدى السلطة الحكومية المختصة فيما يتعلق بالضرائب.
- 1.5. يجب على المقاول دفع الضرائب وفقاً لجميع القوانين واللوائح الوطنية المعمول بها.
- 1.6. أن يضمن المقاول عدم مشاركته في صنع أو بيع أي أسلحة بما في ذلك الألغام المضادة للأفراد.

### 2. الشروط المتعلقة بالموظفين:

- 2.1. لن يتم إجبار أو إرغام أي عامل في شركتنا على العمل.
- 2.2. لا يشترط على العمال تقديم "ضمان" أو أوراق هوية إلى صاحب عملهم، ويحق لهم ترك العمل بعد تقديم اخطار معقول.
- 2.3. وللعمال، دون تمييز، الحق في الانضمام أو تشكيل نقابات من اختيارهم والمساومة بشكل جماعي.
- 2.4. لا يجوز للأشخاص الذين تقل أعمارهم عن 18 سنة أن يزاولوا أعمالاً تشكل خطراً على صحتهم أو سلامتهم، بما في ذلك العمل الليلي.
- 2.5. يجب على أرباب العمل الذين يوظفون اشخاص تقل أعمارهم عن 18 سنة أن يكفلوا عدم تداخل ساعات العمل وطبيعة العمل مع فرصهم لإكمال تعليمهم.
- 2.6. لا يجوز التمييز في مكان العمل على أساس العرق أو الدين أو السن أو الإعاقة أو نوع الجنس أو الحالة الاجتماعية أو الميول الجنسية أو العضوية النقابية أو الانتماء السياسي.
- 2.7. يتعين اتخاذ تدابير لحماية العمال من السلوك التحرش أو التهديد أو الإهانة أو الاستغلال، ومن التمييز أو إنهاء العمل لأسباب غير مبرره، على سبيل المثال: الزواج، الحمل، الأبوة أو حالة فيروس نقص المناعة البشرية.
- 2.8. يحظر الإيذاء الجسدي أو العقاب أو التهديد بالإيذاء الجسدي أو التحرش الجنسي أو غيره من أشكال التحرش والإساءة اللفظية، فضلاً عن أشكال التخويف الأخرى.

- 2.9 يجب اتخاذ الخطوات اللازمة لمنع الحوادث والإصابات المضرة بالصحة و الناجمة عن سير العمل أو المرتبطة به أو بحدوثه، وذلك عن طريق تقليل أسباب المخاطر الكامنة في بيئة العمل إلى أدنى حد ممكن عمليا.
- 2.10 يجب ان تفي الأجرور والمزايا المدفوعة لأسبوع عمل قياسي ، كحد أدنى، بالمعايير القانونية الوطنية أو المعايير القياسية للصناعة. ينبغي أن تكون الأجرور كافية لتلبية الاحتياجات الأساسية .
- 2.11 يجب أن تتوافق ساعات العمل مع القوانين الوطنية والمعايير القياسية للصناعة، أيهما يوفر حماية أكبر. وينبغي أن لا تتجاوز ساعات العمل 48 ساعة في الأسبوع ( 8 ساعات في اليوم ).
- 2.12 يزود العمال بيوم عطلة واحد على الأقل لكل 7 أيام عمل.
- 2.13 يحق لجميع العمال الحصول على عقد عمل يكون مكتوبا بلغة يفهمونها.
- 2.14 يتلقى العمال تدريباً منتظماً وموثقاً في مجال الصحة والسلامة، ويتم تكرار هذا التدريب للعمال الجدد.
- 2.15 ضمان إمكانية الوصول إلى المراحيض النظيفة والمياه الصالحة للشرب، وينبغي توفير المرافق الصحية لتخزين الأغذية عند الحاجة.
- 2.16 يجب أن تكون أماكن الإقامة نظيفة وامنة وجيدة التهوية ، ويتوفر فيها المراحيض النظيفة والمياه الصالحة للشرب.
- 2.17 لا ينبغي إجراء أي خصومات من الأجرور كإجراء تأديبي.

### 3 . الظروف البيئية:

- 3.1 ينبغي ان لا يسهم إنتاج واستخراج المواد الخام اللازمة للإنتاج في تدمير الموارد وقاعدة الدخل للسكان المهمشين، كالمطالبة بمساحات كبيرة من الأراضي أو موارد طبيعية أخرى يعتمد عليها هؤلاء السكان.
- 3.2 يجب اتخاذ كافة التدابير البيئية في الاعتبار خلال سلسلة الإنتاج والتوزيع التي تبدأ بإنتاج المواد الخام إلى ان يتم بيعها الى المستهلك. يجب الاخذ بعين الاعتبار الجوانب البيئية المحلية والإقليمية والعالمية. يجب ان لا يتم استغلال البيئة المحلية في موقع الإنتاج أو تعريضها للتلوث.
- 3.3 يجب احترام التشريعات واللوائح البيئية الدولية والوطنية.
- 3.4 يجب ادارة المواد الكيميائية والمواد الخطرة الأخرى بعناية وفقا لإجراءات السلامة الموثقة.

نحن الموقعون أدناه ، نأكد بأننا ملتزمون بجميع القوانين واللوائح المعمول بها ، ونلتزم بالمعايير الأخلاقية كما هو مذكور أعلاه أو نوافق بشكل إيجابي على هذه المعايير الأخلاقية ونحن على استعداد لتنفيذ التغييرات اللازمة في المنظمة.

التاريخ:

اسم المقاول/الشركة:

اسم الممثل:

التوقيع:

## Selection Criteria and Terms of Condition

**Date:**

**Subject: Medical Insurance services for NRC Staff and their BNFs in Yemen**

Currently NRC has 320 regular staff, NRC staff and his /her dependents are to be included in the coverage (total individuals ~ 1000 Person-excluding parents).

### **I. The following documents must be submitted in a hard copy in a sealed envelope for your Bid to be accepted by the Tender Opening Committee:**

- Bidder must sign and stamp all the documents of the tender.
- The attached **NRC Award Criteria (Annex 1)** must be completed and submitted in accordance to what is mentioned in the **Term of Reference (ToR)**.
- All tables in the ToR starting from **Table "A" to Table "F"** should be filled with offers related to staff.
- Answer questionnaire in **Annex2**.
- Provide satisfactory client references.
- Provide list of the Medical Network.
- Provide the legal registration to work in country of operation (proven registration and Tax ID).
- Provide the Tax/ VAT registration number.
- Provide the company's registration number.

### **II. When submitting the above mentioned documents, they must have the below:**

- Quote validity (in days/months).
- Date.
- Reference Number.
- Company stamp.
- Full name of vendor.
- Addressed to NRC.
- Registered address & contact details.
- Printed on company letter head.
- Accompanied by a business card.
- Signature of company representative.
- Itemized price.
- Delivery terms.
- Payment term.

### **III. Below are general conditions:**

- The bidder must be in the relevant trading specialization (Medical Insurance services).
- Company must be able to provide coverage for staff in all Yemen locations: Sana'a, Amran, Hajjah, Alhodeidah, Taiz (Al-Turbah, Almokha), and Aden (plus any other locations that will be specified by NRC in future as per the organization's presence).
- Company must be able to provide service outside Yemen.

NOTE: We have from 800 to 1000 Persons to cover in the medical insurance (including staff and parents). And the number could increase or decrease in 2021.				
#	<b>Annex1: NRC Award criteria</b>  Provide your offers to the below required services	<b>(Staff, Spouse &amp; Children)</b> <i>The price should be unified</i>		<b>Parents only.</b>
		Offer/Proposal  In USD		Offer/Proposal  (for parents upto 80 years)  In USD
1.	The annual premium Price for the service			
2.	<b>Annual Maximum Limit per person</b> -Treatment Coverage's schedule for medical services within the hospital (Refer to table A. <b>in the ToR</b> )			
3.	<b>Annual Maximum Limit per person</b> -Treatment Coverage's schedule for medical services outside of hospital (Refer to table B. <b>in the ToR</b> )			
4.	<b>Annual Maximum Limit per person</b> -Treatment Coverage's schedule for medical services for Pregnancy and Childbirth's benefit (Refer to table C. <b>in the ToR</b> )			
5.	<b>Annual Maximum Limit per person</b> - Treatment and Surgeries outside the Country (Refer to table D. <b>in the ToR</b> )			
6.	Epidemics Epidemics (Including C-19).	Only consultations, treatment and prescriptions.		Only consultations, treatment and prescriptions.
		Isolation, consultations, treatment and prescriptions.		Isolation, consultations, treatment and prescriptions.
7.	Dental Coverage			
8.	Optical Coverage			
9.	<b>Annual Maximum Limit per person</b> - Preexisting/chronic Condition Benefits (Refer to table E. <b>in the</b>			

	<b>ToR)</b>						
10.	<b>Annual Maximum Limit per person-</b> General endorsement modality (Refer to table F. <b>in the ToR</b> )						
11.	Medical Cosmetic Treatment and medicines (write the limit or if not covered)						
12.	Acceptance of bi-annual premium requests (3-6 months), <b>Refer back to the ToR</b>						
13.	Medical Network; coverage throughout Yemen in which cities?						
14.	Medical Network; coverage outside Yemen, Which countries? Write the countries here and attach the network in the countries.						
15.	Hot Line Services & Service Support for responding to inquiries and issues , dedicated focal point ,operation room 24 /7 and focal points per each hub. <b>(answer by enlisting the hotline numbers)</b>						
16.	Company Profile & History Record & Experience providing service packages to other INGOs (who are the clients).						
17.	The financial sustainability throughout audited financial statements for the last two years.						
18.	Ability to process and pay claims in a timely manner <b>(specify time)</b> .						
19.	Payment Method						
20.	Age range coverage						
21.	Insurance Class						
22.	% of Co-Insurance for treatment other than emergency at non-designated providers within territorial limit.						
23.	% of Co-Insurance for pre-existing/chronic condition.						
24.	<b>Table G.</b> Any other services that you would provide that are not enlisted in this tender						





**Annex2**

**Are you able to provide coverage for staff based in all country locations including:** Sana'a, Amran, Hajjah, Alhodeidah, Al-Turbah, Almokha, Taiz, and Aden (plus any other locations that will be specified by NRC in the future as per organization's presence).

Yes  No

**Does your company have its main office in Yemen or have branches? List the locations of all offices/branches inside or outside Yemen:**

Yes  No


**Does your company have standard operating procedures?**

Yes  No

**Do the above come with special warranties/guarantees?**

Yes  No

**Prices can be fixed for a period of 12 months, less or more?**

Yes  No

**Does your company have reimbursement procedures?**

Yes  No

**Does your company have International network (hospitals outside Yemen)?**

Yes  No

**Which Countries:** \_\_\_\_\_

### ANNEX3

#### GENERAL TERMS OF CONTRACT

1. **Insurance Coverage.** NRC assumes no liability for accidents or injury to CONTRACTOR or their staff during the performance of work under this Contract. It is CONTRACTOR's obligation to make sure that it has the necessary comprehensive general liability, medical and evacuation insurances in place.
2. **Relationship of the Partners:** The signatory parties of the present Contract are independent organizations and are not agents of each other, joint ventures, or partners. Neither party is authorized or empowered to act on behalf of the other with regard to any contract, warranty, or representation as to
3. any matter. Each party will maintain sole and exclusive control of its own personnel and operations.
4. **Confidentiality and Non-disclosure:** Contractor agrees to keep confidential and not to disclose, without the prior written approval of NRC's Country director, any
5. information or data confidential to NRC.
6. **Special Indemnification.** Contractor, at Contractor's own expense, shall defend, indemnify, and hold harmless NRC, its licensees, consultants, and agents from any claim, demand, cause of action, and liability, including attorney's fees, to the extent Contractor acted intentionally or with gross negligence to infringe or violate the patent, copyright, license, or other
7. proprietary right of a third party.
8. **6.. General Indemnification:** Each party shall indemnify and save harmless the other party from and against any loss, expense, including attorney's fees, or claim asserted by third parties for damage to third party tangible property, or for bodily injury, or both,
9. arising out of the activities being implemented under this Contract.
10. **Force Majeure:** Neither party shall be liable for a failure to carry out the activities under this Contract because of any unforeseeable event beyond its reasonable control and not caused
- by the fault or negligence of such party, which causes such party to be unable to perform its obligations under the Contract (and which it has been unable to overcome by the exercise of due diligence).
11. **Governing Law:** The construction, validity, performance and effect of this Contract for Services shall be governed by the laws applicable to [Republic Of Yemen] with regard to all purposes related to this Contract.
12. **Termination:** NRC may terminate this Contract for cause at any time, in whole or in part, upon **one month** advance written notice to the other, whenever it is determined that the party has failed to comply with the terms and conditions of this Contract. The terminating party shall provide written explanation of the basis for its determination and subsequent actions to be taken by either party within **15 calendar days** of its notification to terminate or suspend the Contract. The parties may also agree mutually to terminate this Contract at any time, in whole or in part, if both parties agree that the continuation of the Contract would not produce beneficial results. The terms of this Contract will remain in effect until the date of termination.
13. **Compliance with Laws:** In the course of performance hereunder, the parties shall comply with all applicable local, state and federal laws and regulations in Yemen. Contractor is reminded that U.S. executive order and U.S. law (including, without limitation, the USA Patriot Act) prohibit transactions associated with terrorism. It is the legal responsibility of Contractor to ensure compliance with such executive order and law.
14. **Arbitration:** If any dispute in connection with this Contract for Services arises between the parties, and such dispute cannot be amicably resolved by the parties despite diligent efforts thereto, such claim or dispute shall be submitted to the [Republic Of Yemen ] specialized courts which are the only authority to refer to in case of any disagreement arises on the terms of Contract.
15. **Amendments:** The present Contract for Services may be amended or revised by mutual agreement as recorded by an exchange of letters

- between the parties. The amended or revised clauses shall become effective from the date of their adoption.
16. **Assignment/Sub-contracting:** Contractor shall not assign this Contract, in whole or in part, without the prior written consent of NRC. With NRC's written consent. Contractor may subcontract some or all of the services required under this Contract for Services.
17. **Terrorist Financing.** It is the responsibility of Contractor to ensure that no resources and support under this contract for services are provided to individuals, organizations or private companies associated with terrorism and terrorist activities.
18. **Authority & Binding Effect:** By his or her signature below, each signatory here to represents and warrants that he or she is duly authorized to enter into this Contract on behalf of the party he or she purports to represent such that, upon execution and delivery, this Contract shall be a binding obligation of each party. This Contract shall be binding upon and inure to the benefit of each party's legal representatives, successors and permitted assigns.
19. **Requests for Full or Partial Award Reimbursement.**  
In the event either a full or partial reimbursement of award is required for non-performance or any other reason, please note that only staff are authorized to request the reimbursement of funds on the organization's behalf. **These are NRC's Country Director, Human Resources Manager and Logistics Manager.** Should the sub-recipient receive a request to reimburse funds from any other person or source, please send a copy of the request and any relevant information to 4, 2020 3:18 PM  
YE Procurement @<[ye.procurement@nrc.no](mailto:ye.procurement@nrc.no)>  
and do not proceed with reimbursement if you have not received a request from one of the authorized representatives listed herein.
20. **Mandatory Principles a).** For the duration of the contract the Contractor and its staff shall respect human rights and undertake not to offend the political, cultural and religious mores of the beneficiary state. In particular and in accordance with the legal basic act concerned, tenderers who have been awarded contracts shall respect core labor standards as defined in the relevant International Labor Organization (ILO) conventions (such as the Conventions on freedom of association and collective bargaining; Abolition of forced and compulsory labor; Elimination of forced and compulsory labor; Abolition of child labor).  
b.) The Contractor must at all times act impartially and as a faithful adviser in accordance with the code of conduct of its profession.) NRC reserves the right to suspend or cancel project financing if corrupt practices of any kind are discovered at any stage of the award process and if the contractor fails to take all appropriate measures to remedy the situation. For the purposes of this provision, "corrupt practices" are the offer of a bribe, gift, gratuity or commission to any person as an inducement or reward for performing or refraining from any act relating to the award of a contract or implementation of a contract already concluded with Norwegian Refugee Council.) Norwegian Refugee Council reserves the right to suspend or cancel the contract, where the award procedure proves to have been subject to substantial errors, irregularities or fraud. Where such substantial errors, irregularities or fraud are discovered after the award of the Contract, Norwegian Refugee Council may refrain from concluding the Contract.
21. **Complete Contract:** This document constitutes the complete and exclusive Contract between the parties, superseding all representations, proposals or promises whether oral or written, and all other communications between the parties, relating to the subject of this Contract.
22. **Inconsistency between the English Version and Translations:** In the event of inconsistency between any terms of this Contract for Services and any translation into another language, the English language meaning shall control.

## TERMS OF REFERENCE Comprehensive Health Insurance

### I. Technical Offer:

Insurance coverage includes medical costs during the stay in hospital for treatment of all medical conditions with high quality and rapid response including accommodation and emergency services within the limits of the coverage schedule and for NRC'S staff and his/her beneficiaries as follows:

- Full fees cover of Medical treatment services.
- Full fees cover of Critical cases treatment in, outpatient, ER and inpatient.
- Full fees cover of consultants.
- Full fees cover of Major medical intervention, such as Organ Transplantation Services.
- Full fees cover of autopsy, and insured transport the dead body to well-equipped and qualified hospital to facilitate the consequences of autopsy.
- Full fees cover of Cosmetic services, which require an urgent response to avoid any further and future deformity of the client.
- Full fees cover of Radiology and image services, including and not limited to diagnostic, interventional and treatment "both interventional and diagnostic with dyes or without as doctor request".
- Full fees cover of Laboratory services tests, as required by doctor for the client to insure quality of life.
- Full fees cover of Pharmaceutical services as doctor request and cover the all case, such as "contraceptive in case of polycystic ovary, sun block in case of light sensitivity "sun sensitivity", vitamins as per doctor request and vaccination services,,etc.
- Full fees cover of various treatments services, including physiotherapy, chemotherapy, psychosocial support, regular base treatment and follow up .... etc.
- Full fees cover of Ambulance services in case of medically necessary and across governorates of Yemen and in other countries.
- Full fees cover of Accommodation according to the specified level in the contract schedule.
- Facilities for the insured under the age of 18 years.
- Accelerate the process of providing services without any kind of insurance company approval except in big amounts level as mentioned within the contract with NRC.
- Facilitate the procedures within the governorates with high quality and determine Focal point per Hub.
- Medical Insurance Company's Focal Points should conduct tri-annual induction of the medical service per location indicated in the contract.
- Full fees coverage of annual general checkup for NRC's staff and his beneficiaries.
- Irregular medical checkup upon doctor recommendation.
- Due to the turnover / termination within NRC, the premium will be calculated up to the date the staff leaves NRC and not based on his annual /biannual premium thus surplus amount should be returned to NRC at the end of the year or upon request. For instance, if the employee leaves NRC after three months of hiring , though NRC pays the annual or biannual premium , NRC will pay only for the actual three months and the remaining amount should be returned to NRC as a surplus.
- NRC will include its staff in to two categories of premium :
  - Annual premium.( 12 months )
  - Bi-annual premium.(3 months extendable to 6 months)

- The service provider must be patient in accepting inclusion medical requests of newborns, parents and spouses from 1 day to 2.5 months timeframe.
- NRC has the right to review the medical expenses and compare with the local market upon need.

## II. Cash claims for treatment:

- 1- Insurance coverage is 100% in the hospital and 90% for treatments outside the coverage network and within the insurance limits for the staff and all his/her beneficiaries.
- 2- The insurance coverage is 100% in the hospital and 100 % for out-of-hospital treatments for Treatments outside Yemen as well as where the company does not have a medical network. In addition, within the insurance ceilings applicable for the staff and all his/her beneficiaries.
- 3- The reimbursement process should clearly state the requirement and the time spent until the employee receives his/her claimed cash.

**NOTE: We have from 800 to 1000 Persons to cover in the medical insurance (including staff and parents).**

III. Treatment Coverage's schedule for medical services within the hospital (Refer to table A.):

**Table A.** Table of coverage within the hospital - In-patient Daycare Benefits

The table must be filled in by using computer

Currency	USD	
Provide your offers to the below required services (USD, covered, uncovered, unlimited coverage, or by identifying a maximum limit)	Offer/Proposal (for Staff)	Offer/Proposal (for parents upto 80 years)
<b>Territorial Limit( What countries come under your service)</b>		
<b>Maximum limit for inpatient per person per case</b>		
Hospital Accommodation & Services at Designated providers per day		
Room and Board at Designated		
ICU at Designated providers		
Consultant's, Physician's, Surgeon, anesthesiologist & Surgery's fees, intensive care unit and treatment of coronary artery disease		
Hospital services (surgery, operating room, anesthesia, drugs, laboratory tests, radiotherapy, etc.)		
Physiotherapy Charges		
special Nursing care at home if it is medically necessary with a ceiling of		
The cost of autopsy in case of death of the insured person (staff only) after entering the hospital and during her/ his stay in the hospital due to injury or physical illness.		
Ambulance (Refer to the ToR FOR details)		
Parent Accommodation for accompanying an Insured Child under 18 years of age		
Hospital Cash Benefit if Inpatient Treatment is received free of charge in a Government Hospital		
Organ Transplantation: (Heart, Liver & Kidney only) Cost of the surgery only, but no cover for the cost of Donor, Organ & any complications.		
Prosthesis and medical appliances (if there is a medical reason) subject to pre-approval		
Diagnostic procedures (x-ray, MRI, CT scan, ultra sound, ophthalmology graphs, MRI "both interventional and diagnostic with dyes or without as doctor request", ECG, EEG, Mammography, Panorama, all type of endoscope even the new digital scope "Endoscopic capsule",		

diagnostic and treatment catheters ... etc. according to the patient's need and as requested by doctor.		
Drugs and medications served in the Hospital		
Dressings		
General nursing care		
Recovery room charges		
All Kind of therapy (Physio, Chemo, Kinesis, Thermal, Radio, etc.)		
Doctor visits after inpatient due to a cover condition		
All kinds of endoscopy for diagnostic or therapeutic purposes		
Cardiac catheterization, echocardiography, cardiac stress test and (Holter) monitoring, or any other type of catheterization or other contrast imaging		
Treatment of coronary arteries diseases		
Open heart surgery		
Intensive care (ICU-CCU)		
Emergency Rooms		
Complications due to medical procedures		
Hospital room with companion( if there is a medical reason)		
Incubator for newborn babies from day one.		
Congenital cases that may cause death or affect vital organs ( for new born babies)		
Co-insurance on each &every IP claim		

#### IV. Treatment Coverage's schedule for medical services outside of hospital (Refer to table B.):

This Coverage includes medical costs for treatment of non-exempted medical conditions within the limits of the coverage schedule as follows:

##### 1- Medical Consultation:

This coverage is valid for non-exempted medical conditions requiring doctor's review, any diagnostic tests, and / or medicines and / or a natural treatment. This coverage represents the payment of the paid medical consultation specified in the contract schedule.

##### 2- Diagnostic tests:

This coverage is valid as it is specified in the contract's schedule in non-exempted conditions requiring diagnostic testing, includes the following:

- a) Radiology.
- b) Laboratory.
- c) Magnetic Resonance Imaging (MRI). D.CT scan.
- d) Cardiac catheterization, cardiac imaging echo, cardiac examination and control effort ECG (Holter) and any other catheter or (colored) imaging.
- e) All kinds of Endoscopy for: bladder, colon, stomach, knee, and any endoscopy diagnostic or therapeutic purposes.

##### 3- Medicines:

This coverage is valid as specified in the contract schedule in non-exempted medical conditions requiring pharmacological treatment. Drug therapy includes all medicines and vitamins recognized as treatments and well as medicines for skin diseases.

##### 4- Physical Therapy:

This coverage is valid as specified in the contract schedule in non-exempted medical conditions requiring rehabilitation through physiotherapy sessions determined by the treating physician.



**Table B.** Outpatient coverage schedule - Out-patient Benefits-Currency in USD

The table must be filled in by using computer font

Provide your offers to the below required services (USD, covered, uncovered, unlimited coverage, or by identifying a maximum limit)	Offer/Proposal (for Staff) In USD	Offer/Proposal (for parents upto 80 years)
The highest annual coverage amount per person, pregnancy, and postnatal care		
Consultations		
Number of outpatient reviews per person per year		
Medicines		
Diagnostics (x-ray, CT scan, ultra sound, laboratory tests, endoscopes, CT imaging, magnetic resonance imaging ... etc.)		
Laboratory services tests, including and not limited to biochemistry, Hormones, serology, pathology, hematology as "viral markers, autoimmune ... etc.", microbiology, tumor markers, cultures, biopsies services		
Emergency Dep. visit (Diagnostic and non-diagnostic procedures)		
Ambulance services in case if it is medically necessary		
Emergency Dep visit (medicines, laboratory, rays)		
Prescriptions (pre-authorization required for more than three month )		
Physiotherapy		
External Consultant's Fees		
Psychiatric Disorders Treatment		
The costs of bandages, plaster casts, crutches and splints		
MRI Diagnostics		
Modern diagnosis		
Osteoporosis		
Thallium Scintigraphy & Abdominal-pelvic Ultrasound		
Skin disorder/diseases 'Non cosmetic ' (refer back to the ToR for more details)		

Cosmetic services, which required an urgent response to avoid any further and future deformity of the client		
Co-insurance on each & every Outpatient claim		

V. Treatment Coverage's schedule for medical services for Pregnancy and Childbirth's benefit (Refer to table C.):

<b>Table C. Pregnancy and childbirth's Benefits:</b> (limited to 1 delivery/2 miscarriages per person per year): Subject to (120) days waiting period <b>The table must be filled in by using computer font</b>		
Provide your offers to the below required services (USD, covered, uncovered, unlimited coverage, or by identifying a maximum limit)	Offer/Proposal (for Staff)  In USD	Offer/Proposal  (for parents upto 80 years)
<b>Annual maximum limit for Maternity benefits per person</b>		
Natural childbirth ( Including pre & post-natal)		
caesarean Section/Complications including pre and post-natal		
Legal Abortion / Miscarriage including Complications and pre-natal		
Nursery		
Related prescriptions		
Care of the child whilst the mother is in Hospital		
Circumcision		
Prescriptions, Vitamins and mineral supplements, (if there is a medical reason)		
Infertility, contraception, (only for investigation and medicines)		

The above limits include maternity expenses and its complications just once a year except miscarriage; it should be twice a year.

**VI. Additional essential Benefits Schedule (Refer to table D., E, & F)::**

As it is understood and agreed the above coverages should not exceed the limits as it is mentioned in the insurance contract, but the insurance company agrees to provide the following additional essential coverages:

1. Waiting period will be canceled for all the insured persons.
2. Bone fragility is covered except nuclear medicine and the cases that arise before or after the onset of insurance.
3. Extracorporeal Shock Wave Lithotripsy (ESWL).
4. Mammogram screening that linked with the cases of insured person.
5. Benign tumors and related treatments including surgical intervention.
6. Ophthalmopathy and routine sclera surgeries not related to the correction of the Visual acuity.
7. In addition, the insurance covers Squint but it has to be a certified by medical report for all employees and their beneficiaries.
8. Newborns examination within the limits of pregnancy and childbirth and insured cases.
9. Strokes and complications.
10. Allergies.
11. Vitamins and calcium that related to pregnancies and these cases, which is covered by insurance coverage.
12. Folic Acid, Iron, and its family are covered for pregnancy and the other cases that covered in the insurance coverage.
13. Hemorrhoids, hemorrhoids and anal sphincter.
14. Tonsillitis, musculoskeletal, therapeutic deviation and nasal sinuses.
15. Needs and treatments related to headache.
16. Fibroids, hysterectomy and uterine lining.
17. Varicose veins, varicose veins and pelvis (water bags).
18. Back pain treatment and its surgery.
19. Cataract operations and high eye pressure.
20. All pervious insurance cases will be covered and psychiatric treatment for all current and subsequent employees and chronic diseases.
21. Heart diseases and coronary arteries
22. Genetic hereditary diseases such as sickle cell anemia and thalassemia.
23. Glands disorders such as thyroid disorders.
24. Endocrine diseases such as diabetes.
25. Bleeding disorders such as: platelet deficiency and hemophilia.
26. Liver diseases and inflammation A and B.
27. Non-communicable and communicable diseases.
28. Epidemics treatment including and not limited to consultations, treatment, isolation and prescriptions. You will have to pride 2 offers on this. One for epidemics (including C-19) consultations, prescriptions and treatment and another price/offer for the same plus isolation.

**Table D.**

**Additional Benefits schedule:**

**The table must be filled in by using computer font**

Provide your offers to the below required services (USD, covered, uncovered, unlimited coverage, or by identifying a maximum limit)	Offer/Proposal (for Staff)  In USD		Offer/Proposal (for parents upto 80 years)	
Annual maximum limit for <b>optical benefits</b> per person that includes: - diagnose Hyperopia, diagnose Myopia, diagnose Astigmatism, diagnose anisometropia, diagnose presbyopia, plain lenses only for the correction of the above mentioned errors of refraction, Spectacle frames, Ophthalmology & ophthalmology graphs				
Annual maximum limit for <b>Dental benefits</b> per person that includes: - Dentist's Consultation, decay, nerve filler pull the gum, Related prescription, Amalgam filling, Extractions, composite filling, Glass Ionomer, Root canal treatment, Gum Treatment , Teeth bridges which are not considered as cosmetics and as advised by the dentist).				
Once a year general checkup (optional service by the company)				
Pharmaceutical services, Prescriptions, Vitamins, mineral supplements) (if there is a medical reason) contraceptive in case of polycystic ovary, sun block in case of light sensitivity "sun sensitivity", aspirin 75 in case of preventive medicine, vaccination services, ..... Etc.				
various treatments services, including physiotherapy, chemotherapy, psychosocial support, regular base treatment and follow up				
Epidemics (Including C-19).	Only consultations, treatment and prescriptions.		Only consultations, treatment and prescriptions.	
	Isolation, consultations, treatment and prescriptions.		Isolation, consultations, treatment and prescriptions.	
Newborn babies from day one or 60th day (refer back to the ToR for more details).				

Infertility, contraception (only for investigation and Medicine).		
All ophthalmic conditions are covered, irrespective of the optometry benefit.		
Passive War (pre-authorization required )		
Medical Expenses resulting from Accidents		
<p>Treatment and surgeries outside country of Residence for complication cases (in territorial limit)(if not available in yemen)(pre-authorization required ) <b>Below conditions apply:</b></p> <ul style="list-style-type: none"> <li>• Medical treatment outside Yemen: it is just for intractable condition and surgeries that in country capacities are not provided. This is with prior approval of the insurance company.</li> <li>• Travel approval: it is just under intractable condition and surgeries that in country capacities are not provided and when the Medical treatment is unavailable or risky to take in Yemen. In addition, it has to have a prior approval from the insurance company and this medical treatment should be in the same insurance coverage of the insurance company.</li> <li>• The treatments, medication and surgeries outside Yemen should be covered fully according to the foreign country's prices.</li> <li>• The Medical Insurance Company should coordinate for the treatment outside Yemen and ensure best and known hospitals are selected. In case of staff or his beneficiaries receives the approval, the company should do the required payments in advance to the staff who in return should provide all the invoices endured upon return.</li> <li>• If the contracted company could not provide an advance (valid reasons must be provided), one of the below should apply as agreed with NRC's staff or his/her beneficiaries: <ul style="list-style-type: none"> <li>➤ Pay the hospital directly upon each invoice issuance.</li> <li>➤ Reimburse 100% of the treatment, surgery and medication upon the patient's return to Yemen or after treatment while the patient is in the outside country and the reimbursement should be in USD according to market's foreign currency's exchange rate at that time and date.</li> </ul> </li> </ul>		

Emergency Treatment Worldwide: Maximum period of days 50 days duration for any single journey once abroad during Business Trips and holidays.		
Economy Airline two ways tickets Costs occurring for the Insured Member and one companion.		
Repatriation of Mortal Remains/Corpse Transportation cost /Abroad to the Country of Domicile due to a covered disease in the insurance.		

**Table E. Preexisting/Chronic Condition Benefits**  
The table must be filled in by using computer font

Provide your offers to the below required services (USD, covered, uncovered, unlimited coverage, or by identifying a maximum limit)	Offer/Proposal (for Staff) In USD	Offer/Proposal (for parents upto 80 years)
<ul style="list-style-type: none"> <li>➤ Any Pre-existing condition and its curative and maintance treatments.</li> <li>➤ Any Illness that is diagnosed during the Policy period and requires regular Main tenancy treatment.</li> <li>➤ Cataract, Glaucoma, Diabetic retinopathy and Retinal detachment Cancer treatment, Epilepsy, Bone fragility, Tonsillitis, Adenoid, therapeutic deviated nasal septum surgery, and Hemorrhoid and fissure and anal sphincter.</li> </ul>		
Renal failure and dialysis		
Prescriptions for Chronic conditions.		
Autoimmune Diseases (e.g. systemic lupus erythematosus, myasthenia gravis, multiple sclerosis and the like).		
Hepatitis B & C		
Hereditary blood cell diseases		
Bleeding disorders		

**Table F. General endorsement modality**  
The table must be filled in by using computer font

Provide your offers to the below required services (USD, covered, uncovered, unlimited coverage, or by identifying a maximum limit)	Offer/Proposal (for Staff)  In USD	Offer/Proposal (for parents upto 80 years)
Co-insurance for Treatment other than Emergency at Non-designated Providers in Yemeni Cities where there is no designated provider		
Co-Insurance for Preexisting /Chronic Condition		
Co-Insurance for Maternity		
Co-Insurance for Dental		
Co-Insurance for Optical		
Co-Insurance for Treatments resulting from work related Accidents		

**Table G. Any other services that you would provide that are not enlisted in this tender**  
The table must be filled in by using computer font

Name of the service below:	Offer/Proposal (for Staff)  In USD	Offer/Proposal (for parents upto 80 years)

**VII. Payments terms:**

The bidders are advised to provide payments terms to NRC including their proposal, **preferably on a quarter basis.**

**VIII. Other requirements:**

- The company should assign a focal point person per hub for Norwegian Refugee Council staff inquires requests or approvals.
- No prior approval is required for the Organization's staff and his/her beneficiaries unless the cost of the case exceeds 200 USD and in accordance to time and date of the market's foreign currencies exchange rates.