

Terms of Reference (ToR)

Service Provider for Medical/GPA Insurance Facility

1. Background:

FAIRMED – previously known as «Leprosy Relief Emmaus Switzerland» was established in 1959 – is a development organization that has been instrumental in providing access to health care for marginalized communities and individuals who are prone to diseases, disability, and poverty. The core focus of FAIRMED's work is neglected tropical diseases, people with disabilities and health care for marginalized communities.

FAIRMED was established in Nepal in 2012 as an INGO with a special focus on, maternal and neonatal health (MNH), disability inclusiveness and revitalization of public health care systems to increase the uptake of services.

2. Objective of the service:

The purpose of the service is to facilitate the employees of FAIRMED Foundation Nepal and their immediate dependents with the insurance benefits in terms of:

- Group Medical Insurance (Hospitalization and Domiciliary) for employee and his/her immediate dependents under different packages under a package of 3 lakhs and 4 lakhs.
 - a. Married: Spouse and 2 children
 - b. Unmarried: Parents
- Personal Accidental Insurance for employees under package of 10 lakhs.
- Assets/Equipment (any risk)
- Vehicles (two wheelers and four wheelers)

1. Scope of the Work

The service we are looking for will be applicable for all FAIRMED Foundation Nepal core and project dedicated full time employees. The Insurance policy shall be applicable for one year.

2. Budget and Mode of Payment:

The service provider shall submit a financial proposal with detailed breakdown of coverage, description of the services and scale of benefits.

3. Medical Insurance

- Comprehensive coverage for employees and dependents.
- Inpatient, outpatient, maternity, dental, and optical coverage.
- Inclusion of pre-existing conditions and chronic illnesses.
- Cashless medical services with timely reimbursements.

a. Accidental Insurance

- Cover accidental death, disability, and medical expenses resulting from accidents.
- Offer compensation for temporary or permanent disability.
- Provide coverage for work-related and non-work-related accidents.
- Ensure 24/7 coverage for employees, both within and outside the workplace.

b. Office Equipment/Assets Insurance

- Cover loss, theft, and damage to office equipment such as computers, printers, furniture, and other assets.
- Provide coverage for fire, water damage, and other unforeseen risks.
- Offer an easy and transparent claims process.
- Provide valuation and risk assessment services.

c. Vehicles (two wheelers and four wheelers)

- Comprehensive Insurance Covers third-party liabilities + damages of own vehicle due to accidents, theft, fire, natural calamities, etc.
- Accidental damage to the insured vehicle including:
 - Theft or total loss of the vehicle.
 - Fire, explosion, self-ignition, or lightning.
 - Natural disasters (floods, earthquakes, storms, cyclones, etc.).
 - Man-made disasters (riots, vandalism, terrorism, etc.).
 - Third-party liability (injury, death, or property damage).

4. Eligibility Criteria:

Interested insurance companies must meet the following requirements:

- Be legally registered and licensed to operate in Nepal.
- Have at least 10 years of experience in providing medical, accidental, office equipment and vehicle insurance.
- Have a strong financial standing and claim settlement history.
- Demonstrate a network of healthcare providers and service points.
- Provide references from at least three (3) organizations for similar services.

5. Deliverables

The selected insurance provider must deliver:

- A detailed proposal outlining insurance plans, coverage limits, premiums, and exclusions.
- A contract agreement detailing terms and conditions, renewal, and termination policies.
- A claims processing guideline, including documentation requirements and timelines.
- Regular performance and claims reports.

6. Evaluation Criteria

Proposals will be evaluated based on the following criteria:

Technical Proposal (60%)

- Scope of coverage and benefits offered.
- Network of hospitals and service providers.
- Efficiency of claim processing and customer service.

Financial Proposal (30%)

- Cost-effectiveness of the proposed premiums.
- Payment terms and flexibility.

Company Experience and References (10%)

- Previous experience providing similar services.
- Client satisfaction and testimonials.

7. Application Process

Interested insurance providers should submit their proposals including:

- A company profile and registration documents.
- Detailed descriptions of insurance plans and services offered.
- A financial proposal with a breakdown of costs.
- References from past and current clients.

8. Deadline for Submission

- All proposals must be submitted by 2 March, 2025 via email to nepal@fairmed.ch or physically to FAIRMED Country Office at Jhamsikhel, Lalitpur. Application received after the

timeline will not be considered.

9. Acceptance of EOI

All rights to accept or reject a proposal, with or without giving any reasons, shall be reserved with FAIRMED Foundation Nepal. If deemed necessary, the service providers shall be asked for modifications.

10. Contact Information

For further information, please contact at 015420612 or email us at nepal@fairmed.ch

11. General Qualification of the company/firms:

All the company/firm registered under the authorized agency of the government of Nepal having the experience in the related field is eligible to apply with their proposals. The company/firm with expertise as outlined below:

a) Company/firm should have PAN, Company registration, VAT registration and Tax clearance certificates etc.

12. Documents to be Submitted by the Company/Firm:

The application shall contain following documents:

Financial proposal with detailed breakdown, scale of benefits for different packages as mentioned above, policy draft and other applicable terms and conditions

1. Details of the company/firm
2. A copy of company/firm registration
3. Organization profile
4. A copy of Tax clearance certificate(latest)
5. VAT and PAN registration
6. Audit Report (latest)

Note: Authorized company/firm can submit EOI for the services mentioned above for family package.