



# Request for Proposal [RFP]

RFP Ref No.: CO-RFP/01/2021

*First issue date: 27 November 2021*

**for  
the Selection of  
Insurance Service Provider**  
[for GPA, Medical, Motor, Assets, Travel etc.]

**Helvetas Nepal  
Country Office**  
Bakhundole, Lalitpur-3  
P.O.Box: 688, Kathmandu, Nepal, M8M6+7Q  
Tel: 977 1 5424925/6; Email: [co.np@helvetas.org](mailto:co.np@helvetas.org)

# Section 1. Invitation for Request of Proposal



**HELVETAS**  
NEPAL

## Request for Proposal

*First date of publication: 27 November 2021*

1. Helvetas Nepal is a Swiss non-governmental organization actively contributing to the improvement of the living conditions of poor and disadvantaged people in Nepal.
2. The Helvetas Nepal invites Request for Proposal (RFP) from eligible insurance companies for the procurement of following insurance services.

S.N.	Description
1.	<b>Insurance services required:</b> GPA, Medical, Motor, Assets, Marine, Travel etc.

3. The detailed RFP document can be downloaded from <https://www.helvetas.org/en/nepal/who-we-are/follow-us/public-announcements>
4. The RFP must be submitted on or before **17:00hrs on 10 December 2021**. Proposal received after the deadline shall not be accepted.
5. The sealed hard copy RFP has to be submitted in an envelope to :  
**Helvetas Nepal**  
Country Office, Bakhudole, Lalitpur  
G.P.O. Box - 688, Kathmandu, Nepal **M8M6+7Q**  
Email: [co.np@helvetas.org](mailto:co.np@helvetas.org); Ph.No.977-1-5424925/6
6. RFP shall be evaluated based on QCBS (Technical-80% and Financial-20%) and contract will be awarded to highest scorer in combine evaluation of Technical and Financial.
7. Helvetas Nepal reserves the right to accept or reject wholly or partly any or all RFPs without assigning any reasons whatsoever.

## Section 2. Instructions to Service Provider (ITSP)

### A. General Provisions

<b>1. Definitions</b>	<p>'Service Provider" Legally registered insurance company who is providing various insurance services to its clients.</p> <p>'Client" The procuring entity for the insurance services.</p> <p>'RFP" Standard document format for Request for Proposal prepared by client to select the service provider.</p> <p>'Contract" legally binding written agreement signed between the parties and includes all the relevant terms and conditions as well as appendices.</p> <p>'Data sheet" means an integral part of the Instructions to Service Provider (ITSP) that is used to reflect specific assignment conditions to supplement, but not to over-write, the provisions of the ITC.</p> <p>'Proposal" The Technical Proposal and the Financial Proposal of the Service Provider</p> <p>'ToR" Terms of Reference included in the RFP, a framework of work to be executed by Service Provider and it explain the objectives, scope of work, activities, and tasks to be performed, respective responsibilities of the Client and the Service Provider, and expected results and deliverables of the assignment</p> <p>'Services" Various insurance services provided by Service Provider to Client within the contractual framework.</p> <p>'ITSP" the Instructions to Service Provider that provides the shortlisted Service Providers with all information needed to prepare their Proposals.</p>
<b>2. Conflict of Interest</b>	<p>2.1 The Service Provider is required to provide professional, objective, and impartial service, at all times holding the Client's interests paramount, strictly avoiding conflicts with other assignments or its own corporate interests, and acting without any consideration for future work.</p> <p>2.2 The Service Provider has an obligation to disclose to the Client any situation of actual or potential conflict that impacts its capacity to serve the best interest of its Client. Failure to disclose such situations may lead to the disqualification of the Service Provider or the termination of its Contract.</p> <p>2.3 Without limitation on the generality of the foregoing, and unless stated otherwise in the Data Sheet, the Service Provider shall not be hired under the circumstances set forth below:</p>
<b>3. Unfair Competitive Advantage</b>	<p>Fairness and transparency in the selection process require that the Service Provider or their Affiliates competing for a specific assignment do not derive a competitive advantage from having provided consulting services related to the assignment in question. To that end, the Client shall indicate in the <b>Data Sheet</b> and make available to all shortlisted Service Provider together with this RFP all information that would in that respect give such Service Provider any unfair</p>

	competitive advantage over competing Service Provider.
<b>4. Pre-bid conference</b>	The pre-bid meeting shall be conducted as per specified in the <b>Data Sheet</b> [relevant section]
<b>5. JV proposal</b>	Not applicable
<b>B. Preparation of Proposals</b>	
<b>6. General Considerations</b>	In preparing the Proposal, the Service Provider is expected to examine the RFP in detail. Material deficiencies in providing the information requested in the RFP shall result in rejection of the Proposal.
<b>7. Cost of Preparation of Proposal</b>	The Service Provider shall bear all costs associated with the preparation and submission of its Proposal, and the Client shall not be responsible or liable for those costs, regardless of the conduct or outcome of the selection process. The Client is not bound to accept any proposal and reserves the right to annul the selection process at any time prior to Contract award, without thereby incurring any liability to the Service Provider.
<b>8. Language</b>	The Proposal, as well as all correspondence and documents relating to the RFP exchanged between the Service Provider and the Client, shall be written in the English language.
<b>9. Only One Proposal</b>	The Service Provider shall submit only one Proposal, in its own name. If a Service Provider submits or participates in more than one proposal, all such proposals shall be disqualified and rejected.
<b>10. Proposal Validity</b>	The <b>Data Sheet</b> indicates the period during which the Service Provider's Proposal must remain valid after the Proposal submission deadline.
<b>a. Extension of Validity Period</b>	The service provider shall extend the period of services on written request of the client.
<b>b. Sub-Contracting</b>	The Service Provider shall not subcontract the whole of the Services unless otherwise indicated in the <b>Data Sheet</b> .
<b>11. Clarification and Amendment of RFP</b>	<p>11.1 The Service Provider may request a clarification of any part of the RFP during the period indicated in the <b>Data Sheet</b> before the Proposals' submission deadline. Any request for clarification must be sent in writing, or by standard electronic means, to the Client's address indicated in the <b>Data Sheet</b>. The Client will respond in writing, or by standard electronic means, and will send written copies of the response (including an explanation of the query but without identifying its source) to all shortlisted Service Provider. Should the Client deem it necessary to amend the RFP as a result of a clarification, it shall do so following the procedure described below:</p> <p>11.2 At any time before the proposal submission deadline, the Client may amend the RFP by issuing an amendment in writing or by standard electronic means. The amendment shall be sent to all shortlisted Service Provider and will be binding on them. The shortlisted Service Provider shall acknowledge receipt of all amendments in writing.</p> <p>11.3 If the amendment is substantial, the Client may extend the proposal submission deadline to give the shortlisted Service Provider reasonable time to take an amendment into account in their Proposals.</p> <p>11.4 The Service Provider may submit a modified Proposal or a modification to any part of it at any time prior to the proposal submission deadline. No modifications to the Technical or Financial Proposal shall be accepted after the deadline.</p>
<b>12. Technical Proposal</b>	The Technical Proposal shall not include any financial information. A Technical Proposal containing material financial information shall be declared non-

<b>Format and Content</b>	responsive.
<b>13. Financial Proposal</b>	The Financial Proposal shall be prepared using the Standard Forms provided in the RFP. It shall list all costs associated with the services, including all the related cost or provisional sums when applicable indicated in the <b>Data Sheet</b> .
<b>a. Price Adjustment</b>	Normally not applicable for the short-term procurement contracts [complete within same year]. In case of multi-year contract the price adjustment will in accordance with provision in Data sheet [relevant section]
<b>b. Taxes</b>	The Service Provider is responsible for meeting all tax liabilities arising out of the Contract. Information on taxes in the Client's country is provided in the <b>Data Sheet</b> .
<b>c. Currency of Proposal</b>	The Service Provider must express the price for its Services in local currency or currencies as stated in the <b>Data Sheet</b> . If indicated in the <b>Data Sheet</b> , the portion of the price representing local cost shall be stated in the Nepalese Rupees.
<b>d. Currency of Payment</b>	Payment under the Contract shall be made in the currency or currencies in which the local currency or as stated in the RFP.
<b>C. Submission, Opening and Evaluation</b>	
<b>14. Submission, Sealing, and Marking of Proposals</b>	<p>14.1 The Service Provider shall submit a signed and complete Proposal comprising the documents and forms in accordance with as specified in the RFP. The submission can be done by hand or as specified in the <b>Data Sheet</b>.</p> <p>14.2 An authorized representative of the Service Provider shall sign the original submission letters in the required format for both the Technical Proposal and the Financial Proposal, shall initial all pages of both (Technical and Financial). The authorization shall be in the form of a written power of attorney attached to the Technical Proposal.</p> <p>14.3 Any modifications, revisions, interlineations, erasures, or overwriting shall be valid only if they are signed or initialed by the authorized person signing the Proposal.</p> <p>14.4 The original Technical Proposal shall be placed inside of a sealed envelope clearly marked "<b>TECHNICAL PROPOSAL</b>", Name of the Assignment/services, reference number, name and address of the Service Provider.</p> <p>14.5 Similarly, the original Financial Proposal shall be placed inside of a sealed envelope clearly marked "<b>FINANCIAL PROPOSAL</b>" followed by the name of the assignment, reference number, name and address of the Service Provider.</p> <p>14.6 The sealed envelopes containing the Technical and Financial Proposals shall be placed into one outer envelope and sealed. This outer envelope shall bear the submission address, RFP reference number, the name of the assignment, Service Provider's name and the address.</p> <p>14.7 After completing the compiling, marking, packing and sealing of both Technical and Financial proposal in a separate envelope for each; the service provider can submit separately or in an envelope together to Clients as specified in address and within deadline in the <b>Data Sheet</b>.</p>
<b>15. Confidentiality</b>	15.1 From the time the Proposals are opened to the time the Contract is awarded, the Service Provider should not contact the Client on any matter related to its Technical and/or Financial Proposal. Information relating to the evaluation of Proposals and award recommendations shall not be disclosed to the Service Provider who submitted the Proposals or to any other party

	<p>not officially concerned with the process, until the letter of intent to accept the proposal has been issued to the selected Service Provider.</p> <p>15.2 Any attempt by shortlisted Service Provider or anyone on behalf of the Service Provider to influence improperly the Client in the evaluation of the Proposals or Contract award decisions may result in the rejection of its Proposal, and may be subject to the application of Helvetas Nepal's negative list procedures.</p> <p>15.3 Notwithstanding the above provisions, from the time of the Proposals' opening to the time of issuance of notification for opening of financial proposal or the Letter of Intent, if a Service Provider wishes to contact the Client on any matter related to the selection process, it should do so only in writing.</p>
<b>16. Opening of Technical Proposals</b>	<p>16.1 The Client's procurement committee shall conduct the opening of the Technical Proposals in the presence of the applicant's authorized representatives who choose to attend. The opening date, time and the address are stated in the <b>Data Sheet</b>. The envelopes with the Financial Proposal shall remain sealed and shall be securely stored until they are opened in accordance with Clauses of RFP.</p> <p>16.2 At the opening of the Technical Proposals the following shall be read out: (i) the name of the Service Provider (ii) the presence or absence of a duly sealed envelope for Technical and the Financial Proposal; (iii) any modifications made to proposal prior to proposal submission deadline by service provider; and (iv) any other information deemed appropriate or as indicated in the <b>Data Sheet</b>.</p>
<b>17. Evaluation of Technical Proposals</b>	<p>The Client's procurement committee shall evaluate the Technical Proposals on the basis of their responsiveness to the Required services, Terms of Reference and the RFP, applying the evaluation criteria, sub-criteria, and point system specified in the <b>Data Sheet</b>. Each responsive Proposal will be given a technical score. The procurement committee shall compute the score obtained by each proposal by taking the average of the scores given by each member of the evaluation committee to the proposal. A Proposal shall be rejected at this stage if it does not respond to important aspects of the RFP or if it fails to achieve the minimum technical score indicated in the <b>Data Sheet</b>.</p>
<b>18. Correction of Errors</b>	<p>18.1 Activities and items described in the Technical Proposal but not priced in the Financial Proposal, shall be assumed to be included in the prices of other activities or items, and no corrections are made to the Financial Proposal.</p> <p>18.2 Quantity of requirement shall be corrected as per the requirement of Client/Helvetas Nepal.</p>
<b>19. Taxes</b>	<p>19.1 All taxes are deemed included in the Service Provider's Financial proposal, and, therefore, included in the evaluation.</p> <p>19.2 Except for VAT, all taxes levied and any tax liabilities arising from the Contract under the laws of Nepal are deemed included in the Service Provider's Financial Proposal. Hence, the evaluation shall be done assuming the same.</p>
<b>D. Negotiations and Award</b>	
<b>20. Negotiations</b>	<p>20.1 The negotiations will be held at the date and address indicated in the <b>Data Sheet</b> with the Service Provider's representative(s) who must have written power of attorney to negotiate and sign a Contract on behalf of the Service Provider.</p> <p>20.2 The Client shall prepare minutes of negotiations that are signed by the Client and the Service Provider's authorized representative.</p>

	20.3 The date, time and address for the negotiations will be sent to service provider in writing or email by the client.
<b>a. Technical negotiations</b>	20.4 The negotiations include finalizing the “Description of Services” part of the Contract. These discussions shall not substantially alter the original scope of services under the terms of the contract, lest the quality of the services, its rate, or the relevance of the initial evaluation be affected.
<b>b. Financial negotiations</b>	20.5 The costs which directly or indirectly is not a means of influence the quality of services. 20.6 Reimbursable costs if applicable.
<b>21. Award of Contract</b>	21.1 The highest scoring proposal in combine (Technical and Financial) evaluation shall be selected by procurement committee and forwarded for approval for formal contract signing.
<b>22. Request for Information/ Complaints</b>	22.1 Can communicate either party for the issues in writing or by email as and when needed by the parties.
<b>23. Conduct of Service Provider</b>	23.1 The Service Provider shall be responsible to fulfil his obligations as per the requirement of the Contract Agreement, RFP documents and HELVETAS Swiss Intercooperation rules and regulations. 23.2 The Service Provider shall not carry out or cause to carry out the prohibited by the generally accepted principles, rules, regulations of Helvetas Nepal including Government of Nepal with an intention to influence the implementation of the procurement process or the Contract Agreement

## E. Data Sheet

<b>A. General</b>	
<b>ITSP Clause Reference</b>	
<b>2.1</b>	<p><b>Name of the Client: Helvetas Nepal</b>  <b>Method of selection:</b> Quality and Cost Based Selection (QCBS)  <b>Weightage of proposal:</b>            Technical proposal : 80%            Financial proposal: 20%</p>
<b>13</b>	<p><b>Financial Proposal to be submitted together with Technical Proposal:</b> Yes, in separate sealed envelope.  <b>The name of the assignment is:</b> <u>Selection Insurance Service Provider - Long Term Contract</u></p>
<b>5</b>	JV proposal - Not allowed.
<b>B. Preparation of Proposals</b>	
<b>6</b>	<p><b>The Proposal shall comprise the following:</b></p> <p><b>A. Mandatory documents</b></p> <ol style="list-style-type: none"> <li>(1) Power of Attorney to sign the Proposal</li> <li>(2) Copy of company registration</li> <li>(3) Copy of VAT and PAN registration certificate</li> <li>(4) Copy of Audit Report for recent 3 fiscal years</li> <li>(5) Copy of Tax clearance certificate- 2076/77</li> <li>(6) Copy of Registration certificate with Beema Samiti</li> </ol> <p><b>B. Technical proposal form</b></p> <ol style="list-style-type: none"> <li>(7) Tech-Form1</li> <li>(8) Tech-Form2</li> <li>(9) Tech-Form3</li> </ol> <p><b>C. Financial proposal form</b></p> <ol style="list-style-type: none"> <li>(1) Fin-Form1</li> <li>(2) Fin-Form2</li> </ol>
<b>10</b>	Proposals must remain valid for 45 calendar days after the proposal submission deadline



10c	Sub-contracting is allowed for the proposed assignment: Not allowed.
11	<p><b>Clarifications may be requested no later than <u>7 December 2021</u></b> from          Bakhundole, Lalitpur-3          P.O.Box: 688, Kathmandu, Nepal, M8M6+7Q          Tel: 977 1 5424925/6; Email: co.np@helvetas.org</p>
13a	<p><b>A price adjustment provision applies to rates:</b>          5% each year in case of the service continues more than one year.</p>
<b>C. Submission, Opening and Evaluation</b>	
14.1	<p><b>The Service Provider shall not have the option of submitting their Proposals electronically.</b></p>
14.7	<p><b>The Service Provider must submit:</b>          (a) <b>Technical Proposal:</b> one (1) original and No copies;          (b) <b>Financial Proposal:</b> one (1) original.          Note: Technical and Financial proposal must pack/seal in a separate envelope for each.</p>
14.7	<p><b>The Proposals must be received at the address below no later than:</b>  <b>Date:</b> 10 December 2021  <b>Time:</b> 5 PM</p> <p><b>The Proposal submission address is:</b>          To          The Country Director          Bakhundole, Lalitpur-3          P.O.Box: 688, Kathmandu, Nepal, M8M6+7Q          Tel: 977 1 5424925/6; Email:          co.np@helvetas.org</p>
17	<p><b>The evaluation criteria, sub-criteria, and point system for the evaluation are:</b></p> <p><b>A/ Technical proposal evaluation</b></p> <p><b>i/ Annual turnover</b> [max. 10]          (Average from recent previous 3 fiscal years i.e. 2074/75, 2075/76 &amp; 2076/77)</p> <p>Note to Service provider: <b>Service provider should submit copies of audited balance sheet and income statement for the above fiscal years. The notarization of such copies is must]</b></p>

	<p><b>ii/ Specific experience of the Service Provider related to the assignment</b></p> <p>Experience of working with NGO, INGO, Donor agencies, embassies etc. regarding various insurance services</p>	<p>[max. 25]</p>
	<p><b>iii/ Service/product availability as per requirement</b></p> <p>GPA          Medical insurance          Motor insurance          Asset/Inventory insurance          Travel insurance</p>	<p>[max. 25]</p>
	<p><b>iv/ Claim settlement period</b></p> <p>GPA          Medical insurance          Motor insurance          Asset/Inventory insurance          Travel insurance</p>	<p>[max. 20 ]</p>
	<p><b>B/ Financial proposal evaluation</b></p> <p><i>Lowest proposal gets highest marks</i></p>	<p>[max. 20]</p>

## Section 3: Technical Proposal Submission Forms

### 3.1 Technical Proposal Submission Form [Tech-Form1]

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[Location, Date]

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To: [Name and address of Client]

Dear Sirs:

We, the undersigned, offer to provide the services for [Insert title of assignment] in accordance with your Invitation for Proposal [Insert Date] and we are hereby submitting our Proposal.

We are submitting our Proposal declaring that all the information and statements made in this Proposal are true and accept that any misinterpretation contained in it may lead to our disqualification.

If negotiations are held during the period of validity of the Proposal, i.e., before the date indicated in Instructions to Proposer, we undertake to negotiate on the basis of the proposed staff. Our Proposal is binding upon us and subject to the modifications resulting from Contract negotiations.

We understand you are not bound to accept any Proposal you receive and you can accept any Proposal partially.

We remain,

Yours sincerely,

Authorized Signature [In full and initials]: \_\_\_\_\_

Name and Title of Signatory: \_\_\_\_\_

Name of Firm: \_\_\_\_\_

Address: \_\_\_\_\_

**3.2 Tech-Form2 : Details of services that you are interested to provide**

S.N	Detail of services	If you are interested Please tick [√] and cross [x] it, if not.
1	Group Personal Accident Insurance (GPA) for regular staff	
2	Group Personal Accident Insurance (GPA) for short term staff	
3	Medical Insurance for regular staff	
4	Medical Insurance for short term staff	
5	Motor Insurance for 4-Wheelers (Car, Jeep etc)	
6	Motor Insurance for 2-Wheelers (Motorcycle, scooter etc.)	
7	Asset insurance for all kinds of inventory (office furniture, IT equipment, etc.	
8	Travel Insurance	

**3.3 Tech-Form2: Claim Process [Please specify the time to be taken to settle the claim]**

S.No	Details of claim	Time taken (in days) for claim process
1	GPA	
2	Medical insurance (regular + short term staff)	
3	Motor insurance (4-wheeler + 2-wheeler)	
4	Asset insurance	
5	Travel insurance	

**Please specify the number days from the date of submission acknowledgement of claim with all the supporting documents for the claim. Please note that the settlement time mentioned in this table will form an integral part of the contract.**

## Section 4: Schedule of Requirement

### 4.1 Details of requirement for insurance services

#### 4.1.1 Medical Insurance

##### A. Regular staff [staff, spouse, children & parents-optional]

SN	Description	Number	Unit of measurement
1	Country office/CO	64	Person
2	Project: SAMRIDDHI	93	Person
3	Project: ENSSURE	150	Person
4	Project: WARM-P	83	Person
5	Project: SaMi	192	Person
6	Project: TBSU	140	Person
7	Project: RbF and InElam	25	Person
8	Project: MiTo	22	Person
<b>Total</b>		<b>769</b>	Person

**Note: No. of projects and person may be fluctuated as per requirement of HELVETAS Nepal**

## Required policy for medical insurance

### Type-1 [Staff/Spouse/Parents]

Annual minimum Limit (Rs.350,000)

S.N.	Particulars	Breakdown min Limit
01	<b>A. Doctor's fee</b> Consultation (at Clinic or at Home) <b>B. Appliances:</b> Cost of any surgical appliances and fittings e.g. pace maker-artificial limb etc <b>C. Acupuncture &amp; Physiotherapy:</b> <b>D. Plaster/Bandage Dressing charges:</b> Limit in any one year of Insurance	40,000.00
02	<b>Electrical Treatment/Investigation:</b> Charges for X-ray and/or electrical and/or massage Treatment/Endoscopy/ECHO Test C.T. Scan & MRI All expenses of ENT and oral Treatment: A. Treatments Eye, Ear, Nose and Throat B. Spectacle C. Hearing Aids D. Dental Treatments (Cosmetic Beauty treatment, scaling, filling & crown is not covered) Limit in any one year of Insurance	50,000.00
03	<b>Pathology tests:</b> Limit in any one year of Insurance	30,000.00
04	<b>Medicines &amp; Drugs</b> Limit in any one year of Insurance	50,000.00
05	<b>Surgery related:</b> A. Surgeon's and Anesthetists fees B. Operation theatre charges including assistant and service charges and materials Limit in any one year of Insurance	80,000.00
06	<b>Hospitalization Expenses: (Both Hospital &amp; Nursing Home)</b> Room & Nursing expenses (incl. Ambulance hire charge) Limit in any one year of Insurance	70,000.00
07	<b>Maternity Expenses:</b> Pregnancy related expenses, Miscarriage, infertility treatments delivery charges Limit in any one year of Insurance	30,000.00
<b>Coverage limit per person per annum</b>		<b>350,000.00</b>

**Type-2 [Dependent: Children]**

Annual minimum Limit  
(Rs.250,000)

S.N.	Particulars	Breakdown minimum Limit
01	<b>A. Doctor's fee</b> Consultation (at Clinic or at Home) <b>B. Appliances:</b> Cost of any surgical appliances and fittings e.g. pace maker-artificial limb etc <b>C. Acupuncture &amp; Physiotherapy:</b> <b>D. Plaster/Bandage Dressing charges:</b> Limit in any one year of Insurance	40,000.00
02	<b>Electrical Treatment/Investigation:</b> Charges for X-ray and/or electrical and/or massage Treatment/Endoscopy/ECHO Test C.T. Scan & MRI All expenses of ENT and oral Treatment: A. Treatments Eye, Ear, Nose and Throat B. Spectacle C. Hearing Aids D. Dental Treatments (Cosmetic Beauty treatment, scaling, filling & crown is not covered) Limit in any one year of Insurance	35,000.00
03	<b>Pathology tests:</b> Limit in any one year of Insurance	30,000.00
04	<b>Medicines &amp; Drugs</b> Limit in any one year of Insurance	40,000.00
05	<b>Surgery related:</b> A. Surgeon's and Anesthetists fees B. Operation theatre charges including assistant and service charges and materials Limit in any one year of Insurance	45,000.00
06	<b>Hospitalization Expenses: (Both Hospital &amp; Nursing Home)</b> Room & Nursing expenses (incl. Ambulance hire charge) Limit in any one year of Insurance	60,000.00
<b>Coverage per person per annum</b>		<b>250,000.00</b>

**Type-2 [Short term staff]**

Annual minimum Limit (Rs.150,000)

S.N.	Particulars	Breakdown minimum Limit
<b>01</b>	<b>Doctor's fee</b>	<b>20,000.00</b>
	Consultation (at Clinic or at Home)	
	Limit in any one year of Insurance	
<b>02</b>	<b>Electrical Treatment/Investigation:</b>	<b>20,000.00</b>
	Charges for X-ray and/or electrical and/or massage	
	Treatment/Endoscopy/ECHO Test	
	C.T. Scan & MRI	
	Limit in any one year of Insurance	
	Pathology Tests:	
	Limit in any one year of Insurance	
<b>03</b>	<b>Medicines &amp; Drugs</b>	<b>20,000.00</b>
	Limit in any one year of Insurance	
<b>04</b>	<b>Surgery related:</b>	<b>20,000.00</b>
	A. Surgeon's and Anesthetists fees	
	B. Operation theatre charges including assistant and service charges and materials	
	Limit in any one year of Insurance	
<b>05</b>	<b>Hospitalization Expenses: (Both Hospital &amp; Nursing Home)</b>	<b>30,000.00</b>
	Room & Nursing expenses (incl. Ambulance hire charge)	
	Limit in any one year of Insurance	
<b>06</b>	<b>Appliances:</b>	<b>10,000.00</b>
	Cost of any surgical appliances and fittings e.g. pace maker-artificial limb etc	
	Limit in any one year of Insurance	
<b>07</b>	<b>Acupuncture &amp; Physiotherapy:</b>	<b>5,000.00</b>
	Limit in any one year of Insurance	
	Plaster/Bandage Dressing Charges:	
	Limit in any one year of Insurance	
<b>08</b>	<b>All expenses of ENT and oral Treatment:</b>	<b>15,000.00</b>
	A. Treatments eye, ear, nose and throat	
	B. Spectacles (Max. limit Rs. 1,500/- once a year)	
	C. Hearing aids (Max. Rs. 2500/- once a year)	
	D. Dental Treatments (Cosmetic Beauty treatment, scaling, filling & crown is not covered)	
	Limit in any one year of Insurance	
<b>09</b>	<b>Maternity Expenses:</b>	<b>10,000.00</b>
	Pregnancy related expenses, Miscarriage, infertility treatments delivery charges	
	Limit in any one year of Insurance	
<b>Coverage limit per person per annum</b>		<b>150,000.00</b>





#### 4.1.2 GPA (Group Personal Accident) Insurance

##### A. Regular staff list for GPA

CO	Description	From	To
1	Employees	1 July, 2022	30 June, 2023

#### 4.1.3 Motor Insurance

##### A. Detail list of vehicles (4-wheeler) for comprehensive motor insurance

S.N	Description	Vehicle No	CC	Yr. of Mfg.	Seating capacity	Sum Insured Amount	NCD	Policy Period	
								From	To
1	Toyota Avanza Car	53-0-141	1498	2011	7	858,000	50%	1 July 2022	30 June 2023
2	Opel car	53-0-15	1598	2005	5	TP only		1 July 2022	30 June 2023
3	Toyota RAV-4	53-0-190	2362	2010	5	2,071,285	50%	1 July 2022	30 June 2023
4	Toyota RAV-4	53-0-258	2362	2011	5	2,071,285	50%	1 July 2022	30 June 2023
5	Toyota Hilux Pick Up	53-0-265	2755	2015	5	2,922,775	50%	1 July 2022	30 June 2023
6	Toyota ECHO	53-0-267	1299	2001	5	TP only		1 July 2022	30 June 2023
7	Toyota ECHO	53-0-268	1299	2001	5	TP only		1 July 2022	30 June 2023
8	Toyota Hilux Pick Up	53-0-273	2755	2015	5	2,922,775	50%	1 July 2022	30 June 2023
9	Daihatsu Terios 4WD	53-0-174	1495	2014	5	1,618,263	50%	1 July 2022	30 June 2023
10	Daihatsu Terios 4WD	53-0-175	1495	2014	5	1,618,263	50%	1 July 2022	30 June 2023
11	Daihatsu Terios 4WD	53-0-176	1495	2014	5	1,618,263	50%	1 July 2022	30 June 2023
12	Toyota Hilux Pick Up	53-0-212	2982	2014	5	2,775,010	45%	1 July 2022	30 June 2023
13	TATA Storme-4WD	53-0-242	2179	2018	5	1,476,185	40%	1 July 2022	30 June 2023
14	TATA Storme-4WD	53-0-243	2179	2018	5	1,476,185	40%	1 July 2022	30 June 2023
15	TATA Storme-4WD	53-0-244	2179	2018	5	1,476,185	40%	1 July 2022	30 June 2023
16	TATA Storme-4WD	53-0-245	2179	2018	5	1,476,185	40%	1 July 2022	30 June 2023
17	NISSAN X-Trail 4WD	53-0-270	1997	2016	5	2,969,250	45%	1 July 2022	30 June 2023
18	Toyota Hilux Pick Up	53-0-275	2755	2016	5	3,191,500	45%	1 July 2022	30 June 2023
19	Toyota Hilux Pick Up	53-0-213	2982	2014	5	2,775,010	50%	1 July 2022	30 June 2023
20	Mitsubishi Pajero Sport	53-0-208	2477	2014	5	2,883,520	50%	1 July 2022	30 June 2023
21	Mitsubishi Pajero Sport	53-0-209	2477	2014	5	2,883,520	50%	1 July 2022	30 June 2023
22	Ford Ranger D.Cab	53-0-134	2198	2013	5	2,148,947	50%	1 July 2022	30 June 2023
23	Toyota Pick-Up	53-0-188	2494	2012	5	1,284,000	50%	1 July 2022	30 June 2023
24	Ford Ranger D.Cab	53-0-189	3198	2014	5	2,331,748	50%	1 July 2022	30 June 2023
25	Diahatsu Terios Jeep	53-0-200	1495	2015	5	1,416,135	50%	1 July 2022	30 June 2023
26	Diahatsu Terios Jeep	53-0-201	1495	2015	5	1,416,135	50%	1 July 2022	30 June 2023
27	Toyota Pick-Up	53-0-52	2986	2003	5	1,595,734	50%	1 July 2022	30 June 2023
28	Toyota Pick-Up	53-0-85	2494	2007	5	1,256,164	50%	1 July 2022	30 June 2023
29	Toyota Fortuner	53-0-93	2982	2012	5	2,156,000	50%	1 July 2022	30 June 2023
30	Toyota Pick-Up	53-0-94	2494	2007	5	1,256,164	50%	1 July 2022	30 June 2023
31	Diahatsu Terios Jeep	53-0-145	1495	2007	5	956,972	50%	1 July 2022	30 June 2023
32	Toyota Pick Up	53-0-167	2494	2013	5	1,636,000	50%	1 July 2022	30 June 2023
33	Toyota Pick Up	53-0-168	2494	2012	5	1,653,000	50%	1 July 2022	30 June 2023
34	Toyota Hilux	53-0-486	2755	2019	5	9,090,000	20%	1 July 2022	30 June 2023
35	Toyota Hilux	53-0-487	2755	2019	5	9,090,000	20%	1 July 2022	30 June 2023
36	Mahindra Scorpio S11	53-0-203	2179	2019	7	6,480,000	20%	1 July 2022	30 June 2023
37	Mahindra Scorpio S11	53-0-204	2179	2019	7	6,480,000	20%	1 July 2022	30 June 2023

Note: above information is subject to change as per Helvetas Nepal exact requirement.

**B. Detail list of motorcycles (2-wheelers) for comprehensive insurance**

S.N	Description	Vehicle No	CC	Yr. of Mfg.	Seating capacity	Sum Insured Amount	NCD	Policy Period	
								From	To
1	Motorcycle (Honda Shine)	53-0-91	124.7	2007	2	122,900	35%		
2	Motorcycle	53-0-89	124.7	2008	2	145,000	35%		
3	Scooter/Hero Honda Pleasure	53-0-88	102	2011	2	122,920	35%		
4	Scooter Pleasure	53-0-77	102	2013	2	124,779	35%		
5	Motorcycle Super Splendor	53-0-76	124.7	2013	2	138,938	35%		
6	Motorcycle XR-Honda	53-0-73	125	2013	2	309,735	35%		
7	HERO Super Splendor i3s	53-0-69	124.7	2016	2	169,000	35%		
8	Yamaha RAY-Z Scooter	53-0-67	113.4	2016	2	158,900	35%		
9	Scooter/Hero Honda	53-0-65	102	2011	2	120,265	35%		
10	Yamaha Scooter	53-0-502	125	2019	2	173,000	15%		
11	Yamaha Scooter	53-0-500	125	2019	2	173,000	15%		
12	Yamaha FZ	53-0-499	149	2019	2	245,000	15%		
13	Yamaha FZ	53-0-498	149	2019	2	245,000	15%		
14	Yamaha FZ	53-0-497	149	2019	2	245,000	15%		
15	Yamaha FZ	53-0-496	149	2019	2	245,000	15%		
16	Yamaha FZ	53-0-495	149	2019	2	245,000	15%		
17	Yamaha FZ	53-0-494	149	2019	2	245,000	15%		
18	Yamaha FZ	53-0-493	149	2019	2	245,000	15%		
19	Yamaha FZ	53-0-489	149	2019	2	245,000	15%		
20	Yamaha FZ	53-0-488	149	2019	2	245,000	15%		
21	YAMAHA RAY-Z Scooter	53-0-413	113	2016	2	158,000	35%		
22	YAMAHA SZ Motobike	53-0-412	150	2016	2	190,000	35%		
23	YAMAHA SZ Motobike	53-0-411	150	2016	2	190,000	35%		
24	Super Splendor DRS (Hero)	53-0-410	125	2016	2	163,500	35%		
25	Super Splendor DRS (Hero)	53-0-409	125	2016	2	163,500	35%		
26	Motorcycle/Honda Shine	53-0-276	124.7	2009	2	132,355	35%		
27	Motorcycle/Hero Honda	53-0-274	124.7	2012	2	133,097	35%		
28	Scooter/Honda Dio	53-0-266	102	2011	2	132,655	35%		
29	Yamaha SZ Motorbike	53-0-260	150	2016	2	172,566	35%		
30	Super Splendor DRS (Hero)	53-0-256	125	2016	2	149,558	35%		
31	TVS Zest Scooter 110	53-0-241	110	2018	2	151,000	35%		
32	TVS Zest Scooter 110	53-0-240	110	2018	2	151,000	35%		
33	TVS Zest Scooter 110	53-0-239	110	2018	2	151,000	35%		
34	TVS Zest Scooter 110	53-0-238	110	2018	2	151,000	35%		
35	TVS Zest Scooter 110	53-0-237	110	2018	2	151,000	35%		
36	TVS Zest Scooter 110	53-0-236	110	2018	2	151,000	35%		
37	Discover 150 S	53-0-235	150	2018	2	188,900	35%		
38	Discover 150 S	53-0-234	150	2018	2	188,900	35%		
39	Discover 150 S	53-0-233	150	2018	2	188,900	35%		
40	Discover 150 S	53-0-232	150	2018	2	188,900	35%		
41	Discover 150 S	53-0-231	150	2018	2	188,900	35%		
42	Discover 150 S	53-0-230	150	2018	2	188,900	35%		
43	Discover 150 S	53-0-229	150	2018	2	188,900	35%		
44	Discover 150 S	53-0-228	150	2018	2	188,900	35%		
45	Discover 150 S	53-0-227	150	2018	2	188,900	35%		
46	Yamaha SZ RR Motorbike	53-0-217	149	2016	2	190,900	35%		
47	Yamaha SZ RR Motorbike	53-0-216	149	2016	2	190,900	35%		
48	Yamaha SZ RR Motorbike	53-0-215	149	2016	2	190,900	35%		

49	Hero Pleasure Scooter	53-0-211	102	2014	2	133,628	35%		
50	YAMAHA SZS-2014	53-0-210	153	2014	2	162,744	35%		
51	YAMAHA SZS-2013	53-0-207	153	2013	2	157,522	35%		
52	YAMAHA SZS-2013	53-0-206	153	2013	2	157,522	35%		
53	YAMAHA SZS-2013	53-0-205	153	2013	2	157,522	35%		
54	YAMAHA SZS-2013	53-0-204	153	2013	2	157,522	35%		
55	Honda	53-0-197	124.7	2010	2	160,973	35%		
56	Honda Unicorn	53-0-196	149.1	2010	2	160,973	35%		
57	Honda Unicorn	53-0-195	149.1	2010	2	184,265	35%		
58	Yamaha Gladiator	53-0-173	125	2013	2	159,900	35%		
59	Yamaha Gladiator	53-0-172	125	2013	2	159,900	35%		
60	Yamaha Gladiator	53-0-171	125	2012	2	159,900	35%		
61	Honda Pleasure	53-0-170	102	2012	2	135,000	35%		
62	Hero Honda Super Splendor	53-0-169	124.7	2012	2	149,500	35%		
63	Motorcycle (Honda Shine)	53-0-166	124.7	2010	2	137,080	35%		
64	Motorcycle (Hero Honda)	53-0-162	97.2	2004	2	98,900	35%		
65	HERO Achiever i3s	53-0-152	149.1	2016	2	196,000	35%		
66	HERO Achiever i3s	53-0-150	149.1	2016	2	196,000	35%		
67	HERO Achiever i3s	53-0-146	149.1	2016	2	196,000	35%		
68	Honda Activa-I Scooter	53-0-143	110	2014	2	151,900	35%		
69	HERO Super Splendor i3s	53-0-142	124.7	2016	2	169,000	35%		
70	Hero Honda Splendor)	53-0-136	97.2	2003	2	-	35%		
71	TVS Apache RTR 160	53-0-445	160	2017	2	174,591	35%		
72	TVS Apache RTR 160	53-0-444	160	2017	2	174,591	35%		
73	TVS Apache RTR 160	53-0-439	160	2017	2	174,591	35%		
74	TVS Apache RTR 160	53-0-438	160	2017	2	174,591	35%		
75	TVS Apache RTR 160	53-0-437	160	2017	2	174,591	35%		
76	Yamaha XTZ-125 motorcycle	53-0-479	125	2019	2	390,900	35%		
77	Yamaha XTZ-125 motorcycle	53-0-475	125	2019	2	390,900	35%		
78	Yamaha XTZ-125 motorcycle	53-0-474	125	2019	2	390,900	35%		
79	Yamaha XTZ-125 motorcycle	53-0-467	125	2019	2	390,900	35%		
80	Yamaha XTZ-125 motorcycle	53-0-466	125	2019	2	390,900	35%		

#### 4.1.4 Assets Insurance

##### A. Helvetas: Summary of Assets

SN	Description	Value (NRs.)
1	IT equipment	10,807,000.00
2	Office furniture	878,000.00
3	Others	8,030,000.00
<b>Total value (NRs.)</b>		<b>19,715,000.00</b>



## Section 5. Financial Proposal - Standard Forms

### 5A. Financial Proposal Submission [Fin-Form1]

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[Letterhead of the Firm]

[Location, Date]

To: [Name and address of Client]

Sir/Madam,

We, the undersigned, offer to provide the services for [Title of services] in accordance with your Request for Proposal dated [Date].

Our Proposal shall be binding upon us subject to the modifications resulting from Contract negotiations, up to expiration of the validity period of the Proposal, i.e., [Date].

We understand you are not bound to accept any Proposal you receive AND you can accept the Proposal partially also.

We remain,

Yours sincerely,

Authorized Signature:

Name and Title of Signatory:

Name of Service Provider:

Address:

## 5B. Financial Proposal - [Fin-Form2]

The proposer shall write/print the **premium** for individual item separately in accordance with the specified format as tabulated below:

SN	Type of Insurance	Sum Insured (NRs.)	Premium	Unit	Remarks
1.	Group Personal Accident (GPA) - regular staff	NRs.102,000,0000.00		IT	Average age=40yrs and Retirement age=63yrs
2.	Medical insurance (Regular staff)	Type1 - Limit 250,000		PPPA	
		Type2 - Limit 350,000		PPPA	
		Type3- open		PPPA	
3.	Medical insurance (short term staff)	Limit 150,000		PPPA	
3.	Motor insurance	as per clause 4.1.3 of the RFP		IT	
4.	Asset insurance	<b>19,715,000.00</b>		IT	risks like burglary, fire, Electronic All Risk (EAR) etc.
5.	Travel Insurance	Minimum coverage of at least 30,000 EUR (equivalent to 50,000 USD).		PW	Cover any expenses which might arise in connection with repatriation for medical reasons, urgent health attention and/or emergency hospital treatment or death.

Acronyms: PPPA = Per person per annum; IT = In Total; PW= Per Week

### Note:

- 1/ In case of insufficient space to print/write; the proposer may use extra paper to support this price schedule.
- 2/ Insurance company can propose better package than above in addition if available.

## Section 6. Sample contract agreement and other relevant forms

### 6A. Sample contract agreement

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#### Contract Agreement

THIS AGREEMENT made the ... day of ..... 20.. between *Helvetas Nepal*, Bakhundole, Lalitpur (hereinafter called "the Purchaser") of the one part and *M/s .....* (hereinafter called "the Supplier") of the other part:

WHEREAS the Purchaser invited Sealed bid for certain goods and ancillary services, viz., Insurance services and has accepted a sealed bid by the Supplier for the supply of those motorcycles in the sum of NRs...../- [*in words: .....only*] (hereinafter called "the Contract Price").

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.
2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.:
  - a. Form of Agreement
  - b. Related Annexes (list of staff, assets, Motors etc.)
  - c. Helvetas code of conduct
3. In consideration of the payments to be made by the Purchaser to the Supplier as hereinafter mentioned, the Supplier hereby covenants with the Purchaser to provide the goods and services and to remedy defects therein in conformity in all respects with the provisions of the Contract.
4. The Purchaser hereby covenants to pay the Supplier in consideration of the provision of the goods and services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the contract at the times and in the manner prescribed by the Contract.

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written.

On behalf of the Purchaser/HELVETAS Nepal

On behalf of the Supplier

Name: .....

Name: .....

Designation: Country Director

Designation:

Sign: \_\_\_\_\_

Sign: \_\_\_\_\_

Seal:

Seal:

Witness:

Witness: