

Terms of Reference (ToR)

Group Medical Insurance Services

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 2 lakhs.
 - a. Married: Spouse and 2 children
 - b. Unmarried: Parents
- Personal Accidental Insurance for employees under package of 10 lakhs.
- Assets/Equipment
- 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 financial proposal with detailed breakdown of coverage, scale of benefits.

3. 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.

4. 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.

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

The application shall contain following documents:

1. Financial proposal with detailed breakdown, scale of benefits for different packages as mentioned above, policy draft and other applicable terms and conditions
2. Details of the company/firm
 - i. A copy of company/firm registration
 - ii. Organization profile
 - iii. A copy of Tax clearance certificate(latest)
 - iv. VAT and PAN registration
 - v. Audit Report (latest)

Authorized company/firm can submit EOI for the services as per mentioned above for family package.