**Terms of Reference (ToR)***Group Medical, Health, Personal Accident and Non-Life Insurance Services*

# Introduction

WaterAid is an international not-for-profit organization, established in 1981, determined to make clean water, decent toilets and good hygiene normal for everyone, everywhere within a generation. It aims to change millions of lives every year, working in 28 countries to provide clean water, decent toilets and good hygiene.

Since it started in 1981, WaterAid has remained resolutely focused on tackling these three essentials that transform people’s lives. Without all three, people can’t live dignified, healthy lives. With all three, they can unlock their potential, break free from poverty, and change their lives for good. Children grow up healthy and strong, women and men get to earn a living, whole communities start to thrive. It sounds normal and it should be.

WaterAid Nepal (WAN) was established in 1987 during the UN Water and Sanitation Decade, 1981-1990. WaterAid’s work covers service delivery as well as research, learning, capacity building, and advocacy related to Water, Sanitation and Hygiene (WASH). WAN’s work in Nepal spans across 6 districts and is based on a systems strengthening and programmatic approach to ensure service delivery and promote advocacy in the WASH sector.

# Background

This Terms of Reference (ToR) is developed to acquire services from an external service provider to provide group medical, health, personal accident insurance coverage to WaterAid Nepal’s (WAN) staffs and their immediate dependants, and in some cases of their parents.

# Objectives of the Assignment

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

1. Group Medical and Health insurance to WAN staff and their family for package of 5 lakh, 7 lakh and 10 lakh.

a. For Individual

b. For Family (Spouse with two children)

c. For Family (Spouse with three children)

d. For addition of children

d. For addition of parents

2. Group Personal Accident Insurance to WAN staff for up to 35 Lakhs

3. Other non-life insurance (property, electronic equipment, burglary items etc)

# Scope of Services

The service we are rendering will be applicable for all WAN employees and long-term consultants.

# Expected Deliverables

The service provider should deliver effective, efficient and smooth service. Customer service and/or after sales service shall be regarded as primary concern.

1. Service provider should collect the claim documents in every 15 days from WAN office.

2. Service provider should reimburse the claim within 15 days.

3. All claimed amounts will be deposited into bank account of WAN staff and email sent mentioning the same.

4. Service provider should provide the detail appropriate reasons in any deduction in the claim. The focal person of the contractor should first contact the staff via phone or email mentioning the cause. WAN shall provide email add and mobile numbers of all staff to the Service provider.

# Reporting Line Manager

The consultant will report to Head of People and Organizational Development, WaterAid Nepal.

# Duration

The Insurance agreement shall be applicable for one year.

# Budget

The service provider shall submit financial proposal with detailed breakdown, scale of benefits including applicable taxes and deductions (if any) at the time of proposal submission.

# Submission of Proposal and deadline

The consultant is required to submit the technical and financial proposal along with detailed breakdown, scale of benefits for different packages as mentioned above (in Annex A), policy draft and other applicable terms and conditions.

Legal documents of the company such as company registration, VAT certificate, tax clearance certificate of Fiscal year 2078/2079 OR tax clearance extension for FY 2079/2080 and licence/certificate from Beema Samiti.

The proposal should demonstrate sound knowledge, technical skills and capability as required by the nature of the work of the assignment and understanding of the requisite tasks set forth in the scope of work.

The submission of your proposal shall be in PDF file with the subject line mentioning **“EOI for Group Medical, Personal Accident and other Non-Life Insurance”** through

email: [nepal-procurement@wateraid.org](mailto:nepal-procurement@wateraid.org)

The deadline for submission of proposal is 20th December 2023.