Denmark

DANISH REFUGEE COUNCIL

Request for Proposal No.: DRC/RFP/PA/31102022/WLI/SAH

Annex-F

Term of Reference-TOR

Work-injury and life Insurance.

(Takaful)

BACKGROUND

The Danish Refugee Council assists refugees and internally displaced persons across the globe: we provide emergency aid, fight for their rights, and strengthen their opportunity for a brighter future. We work in conflict-affected areas, along the displacement routes, and in the countries where refugees settle. In cooperation with local communities, we strive for responsible and sustainable solutions. We work toward successful integration and – whenever possible – for the fulfillment of the wish to return home.

The Danish Refugee Council was founded in Denmark in 1956, and has since grown to become an international humanitarian organization with more than 7,000 staff and 8,000 volunteers. Our vision is a dignified life for all displaced.

All of our efforts are based on our value compass: humanity, respect, independence and neutrality, participation, and honesty and transparency.

DRC has been operating in the Middle East (ME) region for over a decade, running a combination of emergency, livelihood, protection and advocacy programmes through Country Offices (COs) in Yemen, Syria, Iraq, Jordan, Lebanon and Turkey with a Regional Office (RO) in Amman.

ABOUT THE TENDER

Danish Refugee Council (DRC) seeks a good/service provider for a life and occupational insurance for national staff in Yemen.

Area of Coverage : Yemen extended worldwide around the clock.

Period of Insurance: One Year

No. of employees: 450 (**Max. Age**: 65 & **Min. Age**: 19)

Sum Insured per person: as per below options

Option 1	Option 2	Option 3
$30,000	$50,000	$70,000

Payment method: Cheque

Currency: USD

BENEFITS TO COVERS THE FOLLOWING

1. **Death of all causes:**

   If the insured member dies due to natural or sickness or accident cause, the company should pay 100% of basic sum insured.

2. **Accidental death benefit:**

   If the death of the member occurs as the result of an accident, the company should pay an additional amount equivalent to the basic sum insured.

3. **Permanent of total/ partial disability accidents:**

   In the event of a member being totally and permanently disabled as a result of an accident, to the extent of being unable ever again to follow his occupation or any other occupation, the Company shall, following 12 months continuous disability, pay 100% of the sum insured according to an official medical report.

   In the event of a member suffering , as a result of an accident, the loss by physical separation, or the total loss of use of, any limb or organ of the body or the total and irrecoverable toss of sight as set out in the scale attached to the policy, the Company shall pay the respective percentage of the sum insured.

4. **Permanent of total/ partial disability sickness**

   In the event of a member being totally and permanently disabled as a result of sickness, to the extent of being unable ever again to follow his own occupation or any other occupation, the Company shall, following 12 months continuous disability, pay 100% of the sum insured according to an official medical report.

5. **Temporary of total disability accident/sickness:**

   In the event of a member being totally unable to follow his normal occupation as a result of being continuously and totally disabled by reason of accident or cronic disease, after one week deferred period, the Company shall pay a benefit of 100% of the weekly pre-disability earnings of the member for as long as such disability continues. The payment.of.benefits shall not in any event continue for more than 52 consecutive weeks.

6. **Passive war**

7. **Death during childbirth**

   If the death of the female member takes place due to pregnancy complications or childbirth, the company should pay 100% of basic sum insured.

8. **Death due to explosive materials or participating in a mine trainings.**

   The company should pay 100% of basic sum insured DDG employee who will enter known hazardous/mined areas or is involved in locating mines or in the actual defusing of explosives.