

# Tender Questions & Answers

FROM: DRC

Tender No: DRC/RFP/PA/31102022/WLI/SAH

Tender Title: Provision of Work-injury and life Insurance Service for DRC Yemen Staff for One Year in 2022/2023

Tender Issuing Date: 2<sup>ND</sup> November 2022

Tender Closing Date: 23<sup>rd</sup> November 2022

Danish Refugee Council-DRC Yemen has in reference to above tender period received the following questions to the Tender, and hereby provides responsive answers by best endeavour to all relevant Vendors & Suppliers.

Answers/Clarifications الاجوبة والتوضيحات	Questions/Answers الاسئلة والاستفسارات														
<p>Please see answers below in the same order:</p> <ol style="list-style-type: none"> <li>The Sum insured per person was already mentioned in the ToR, and financial bid form through 3 options. Which means that each bidder should apply offers for the 3 options separately.</li> <li>We can provide total number of staff with their average ages <table border="1"> <thead> <tr> <th>Age Average</th><th>Staff Numbers</th></tr> </thead> <tbody> <tr> <td>From 19 to 25 years</td><td>11</td></tr> <tr> <td>From 26 to 30 years</td><td>62</td></tr> <tr> <td>From 31 to 39 years</td><td>261</td></tr> <tr> <td>From 40 to 49 years</td><td>88</td></tr> <tr> <td>From 50 to 59 years</td><td>19</td></tr> <tr> <td>From 60 to 65 years</td><td>3</td></tr> </tbody> </table> </li> <li>There have been 4 claims so far.</li> </ol>	Age Average	Staff Numbers	From 19 to 25 years	11	From 26 to 30 years	62	From 31 to 39 years	261	From 40 to 49 years	88	From 50 to 59 years	19	From 60 to 65 years	3	<p>1-You are kindly requested to provide us with the following information:</p> <ol style="list-style-type: none"> <li>Sum insured and benefits.</li> <li>List of staff in excel format including ages/date of births (names of employees or codes numbers are required).</li> <li>Loss experience for last five years</li> </ol>
Age Average	Staff Numbers														
From 19 to 25 years	11														
From 26 to 30 years	62														
From 31 to 39 years	261														
From 40 to 49 years	88														
From 50 to 59 years	19														
From 60 to 65 years	3														
<ol style="list-style-type: none"> <li>Required benefits are already mentioned in the Tender ToR, Request for proposal. Please refer to the work-injury and life insurance package. Total number of staff with average ages can be given. Please see below: <table border="1"> <thead> <tr> <th>Age Average</th><th>Staff Numbers</th></tr> </thead> <tbody> <tr> <td>From 19 to 25 years</td><td>11</td></tr> <tr> <td>From 26 to 30 years</td><td>62</td></tr> <tr> <td>From 31 to 39 years</td><td>261</td></tr> <tr> <td>From 40 to 49 years</td><td>88</td></tr> <tr> <td>From 50 to 59 years</td><td>19</td></tr> <tr> <td>From 60 to 65 years</td><td>3</td></tr> </tbody> </table> </li> </ol>	Age Average	Staff Numbers	From 19 to 25 years	11	From 26 to 30 years	62	From 31 to 39 years	261	From 40 to 49 years	88	From 50 to 59 years	19	From 60 to 65 years	3	<p>2- provide us with all benefits required, please send us list of members including salaries, D.O.B and occupation.</p> <p>Moreover, we need to know the Claim Experience for the last three years.</p>
Age Average	Staff Numbers														
From 19 to 25 years	11														
From 26 to 30 years	62														
From 31 to 39 years	261														
From 40 to 49 years	88														
From 50 to 59 years	19														
From 60 to 65 years	3														

For total number of staff and salaries, please see below:

Salary	No. of employees
From USD.1 to USD.500	4
From USD.501 to USD.1,000	71
From USD.1,001 to USD.2,000	274
From USD.2,001 to USD.3,000	88
From USD.3,001 to USD.4,000	6
From USD.4,001 to USD.5,000	1
More than USD. 5,000	N/A

There have been 4 claims so far.

3. Thank you for interest in the competition process. Please see below possible answers to your questions:

- Death all causes means death due to natural, sickness, or incidents cause. The company should pay 100% of basic sum insured. This was clearly mentioned in the terms of references. However, "Death accidental death" refers to a death as a result of an accident, then the company should pay 200% of the sum insured. This was also clearly mentioned in the terms of references. Staff numbers and Average are here:

Age Average	Staff Numbers
From 19 to 25 years	11
From 26 to 30 years	62
From 31 to 39 years	261
From 40 to 49 years	88
From 50 to 59 years	19
From 60 to 65 years	3

- We are operating from both offices and project sites, but end of the day, the field staff return back home.
- For DDG, that is now ( HDP)
  - DRC staff don't do demining activities directly, as this is done through Specialized Local Authority. Our staff do awareness activities, but they engage in a field visit nearby mine fields. But they don't deal directly with demining. Total number of DDG Staff is 25 (again, they don't do direct demining activities).
  - Field location.

3- Dear Sir Madam,

Thank you for the on-line meeting of this morning in respect of the above captioned tender. As an international bidder we intend to submit a bid on the basis proposed in the meeting, with the participation of the DRC HQ. We do have some initial questions to which we would be grateful for your response, as follows: -

- The cover requirements include Death by Any Cause cover which will include natural causes. In order to price this component of the cover we will require a census of the lives to be Insured showing age and gender (the age range stated of 19 to 65 is not sufficient for pricing purposes) – it is not necessary to show names. If a complete list is not possible, please let us have as much detail as possible regarding the gender and age split.
- Will staff be accommodated in camps or return home each day.
- For the quoted requirement *"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"* please advise:-

<ul style="list-style-type: none"> <li>- Mines, and explosive items if any, but through specialized authority and not our staff.</li> <li>- What is done by our staff is only awareness session among vulnerable and targeted communicates how to avoid dangerous unknown items, ....etc. .</li> <li>- No demining activities are done by our staff.</li> <li>- Our staff are engaged supporting awareness sessions to community.</li> <li>- Medical expenses are part of the staff medical insurance pan, so it's not covered here, unless it's an additional benefit included in your package.</li> <li>- For the Temporary total disability accident/sickness weekly benefit,</li> </ul> <p>For the Temporary Total Disability – accident/Sickness weekly benefit, the maximum ceiling per week can be up to the weekly average of the total sum insured, but of course is not less than the last salary average.</p>	<ul style="list-style-type: none"> <li>• How many of the staff to be insured will be engaged in such activities</li> <li>• Where this will be undertaken</li> <li>• What type of explosive ordnance is expected to be encountered (landmines, battlefield contamination, IED's etc).</li> <li>• Please also advise training levels of those undertaking these tasks and the training/qualifications of the team leaders overseeing operations.</li> <li>• Please also confirm PPE to be issued to all undertaking UXO clearance operations.</li> </ul> <ul style="list-style-type: none"> <li>• If there are members of staff not involved in UXO clearance projects – please advise what tasks these staff will undertake and the locations in which they will be working.</li> <li>• It was indicated in the meeting this morning that Medical Expenses cover would be required for occupational accidents. Is there a Medical Expenses limit requirement or should we suggest appropriate limits in our proposal?</li> <li>• For the Temporary total disability accident/sickness weekly benefit – please advise the average and maximum weekly wage paid the staff members to be covered. If a set weekly benefit is preferred – please advise the amount required</li> </ul>
<p>Medical expenses are not required, as they are part of the health Insurance, unless it's going to be added as additional benefits.</p>	<p>4- will medical expenses cover be required?</p>
<p>This tender was launched and would be procured by the DRC Yemen, so DRC Yemen is going to be the policyholder.</p>	<p>5-Please clarify who is going to be the purchasing entity (policyholder? would that be DRC in Denmark or in Yemen?</p>
<p>We in HDP section (Humanitarian and Disarmament and Peace Building), as a national staff, we don't work directly with explosive materials. We only engage with some other activities, such</p>	<p>6- There is mentioned of working with explosive materials-could you please expand what that means in detail?</p>

awareness actives, .... Direct dealing with explosive material is done by Non-DRC Staff ( Partner).															
It's around 24hrs coverage, with no medical expenses, which have already been planned under the medical insurance.	7-would the injuries be covered only if work related or on a 24 hours basis?														
<p>All staff must be covered regardless age or gender. A list of age averages can be shared</p> <table border="1"> <thead> <tr> <th>Age Average</th><th>Staff Numbers</th></tr> </thead> <tbody> <tr> <td>From 19 to 25 years</td><td>11</td></tr> <tr> <td>From 26 to 30 years</td><td>62</td></tr> <tr> <td>From 31 to 39 years</td><td>261</td></tr> <tr> <td>From 40 to 49 years</td><td>88</td></tr> <tr> <td>From 50 to 59 years</td><td>19</td></tr> <tr> <td>From 60 to 65 years</td><td>3</td></tr> </tbody> </table>	Age Average	Staff Numbers	From 19 to 25 years	11	From 26 to 30 years	62	From 31 to 39 years	261	From 40 to 49 years	88	From 50 to 59 years	19	From 60 to 65 years	3	8- For the death by any cause cover-will a list of the age and gender of those to be V=Covered be available?
Age Average	Staff Numbers														
From 19 to 25 years	11														
From 26 to 30 years	62														
From 31 to 39 years	261														
From 40 to 49 years	88														
From 50 to 59 years	19														
From 60 to 65 years	3														
From my perspective, I don't see obstacles, but why they are not combined both in one Policy ?.	9- would you be able to accept a tender response with two separate policies(One for the life any case and the other policy for the rest?														

Answers/Clarifications الاجوبة والتوضيحات	Questions/Answers الاسئلة والاستفسارات
1) there have been 3 claims  	

in anti-mine training						
<b>9- Advanced Funeral benefit</b>	0					
<b>10- Accidents , injury occurred outside Yemen</b>	0					
<b>Grand Total</b>						

2) Age profile for the rider members

Age profile	No. of employees
From 19 to 25 years	11
From 26 to 30 years	62
From 31 to 39 years	261
From 40 to 49 years	88
From 50 to 59 years	19
From 60 to 65 years	3
<b>Total of employees</b>	444

3) Salary/wage profile

Salary	No. of employees
From USD.1 to USD.500	4
From USD.501 to USD.1,000	71
From USD.1,001 to USD.2,000	291
From USD.2,001 to USD.3,000	78
From USD.3,001 to USD.4,000	6
From USD.4,001 to USD.5,000	1
More than USD. 5,000	N/A

4) Regarding death any causes, Epidemic cover like covid 19 is included, please confirm To be covered.

5) Death due to explosive materials or participating in any anti-mine training.

Please explain all details of above

- Is mine clearing one of your work activities?

	<p>DRC staff only conduct awareness activities and supervision, demining activities are done by non-DRC staff.</p> <ul style="list-style-type: none"> <li>- If yes, how many of your staff working in minefield? How many persons are in mine field at the same time?</li> </ul> <p>we don't do direct demining activities, just awareness and supervision. But our staff might go to unknown mined locations. Maximum up to 6 staff in different locations.</p> <ul style="list-style-type: none"> <li>- If no, have your employees working in dangerous area and exposure to explosion risk? They go to contaminated areas with mines and UXOs but no demining by DRC Staff.</li> </ul> <p>They work in contaminated locations with mines, but no demining activities are done by DRC staff.</p> <ul style="list-style-type: none"> <li>- How many persons involved in anti-mine training in the whole year? and in one training course?</li> </ul> <p>All HDP staff (currently 20 employees ) excluded information management employee ,the interpreter, HMA assistant and medical doctor.</p> <p>5) Advanced funeral benefit, is it required for the death happening outside Yemen only? or inside Yemen also? Please clarify your desire. Specific funeral benefit was not required. But Death compensation was required for death anywhere.</p> <p>6) Accidents, injury occurred outside Yemen How many persons of staff will be outside Yemen at the same time! Period of trip less 2 months or more than that! what destination Arab countries, Asian, Europe.</p> <p>The insurance policy should apply for national staff anywhere.</p> <p>Thanks in advance for your cooperation .</p>
	<p>11- Please find here below additional information we would require in order to provide a quotation:</p> <ul style="list-style-type: none"> <li>• Can the contract be issued to DRC Denmark? Due to insurance's regulations, most of the international Insurers are not licensed to issue insurance policies in Yemen. The frame work agreement should be signed with DRC Yemen.As the benefit will only cover Yemen national team.</li> <li>• Could you please provide the census of the Insured Persons, with details of: <ul style="list-style-type: none"> <li>○ Age</li> <li>○ Sex</li> <li>○ Salary</li> </ul> </li> <li>• If involved in de-mining operations, please advise on the frequency and the number of Insured Persons involved. De-mining is not done by DRC staff directly.</li> <li>• Could you please clarify the definition of work injury? Please refer back to ToR where you can find all benefits required.</li> </ul>

- Is coverage required for accidents and illnesses occurred outside the performance of official duties (e.g. not work related)?  
[Coverage required is for around the o'clock.](#)
- Can a response be submitted to only work injury or life insurance (e.g. standalone policies)?

[The policy should cover required package clearly mentioned in the ToR. There have been number of required areas to be covered.](#)

12-

[kindly provide us with the list of \(Names, Ages\) of employees to be able provide you with a more accurate quotation.](#)

[Please see these anonymous info without specific names of the person.](#)

Total	
From 19 to 25 years	11
From 26 to 30 years	62
From 31 to 39 years	261
From 40 to 49 years	88
From 50 to 59 years	19
From 60 to 65 years	3