Request for Quotation

RFQ Title: Request for Quotation (RFQ) for Comprehensive Health and Group Life Insurance Benefits for Local Staffs

RFQ number: RFQ-013-FY23

Date of Solicitation: 7-September-2023

Submission Date and time: 14-September-2023

Performance/ effective Date: 1-Oct-2023 to 31-September-2024

Request for Quotation (RFQ) for Comprehensive Health and Group Life Insurance Benefits for Local Staff

A. Introduction

Pact is an international non-government organization that is based in United States of America with a local country office in Myanmar. In Myanmar, Pact has been implementing development, health and humanitarian programs since 1997. Its multi-sector interventions empower communities with increased knowledge and resources to care for their families better. Current donors include USAID and a few others.

B. Purpose

Pact in Myanmar currently employs over 50 local full-time employees. As part of local staff benefits package, Pact provides Comprehensive Health and Group Life Insurance benefits to local staffs working in its field offices in Myanmar.

The purpose of this RFQ is to solicit quotations from all interested and eligible insurance service providers and companies who can to provide insurance coverage services for Comprehensive Health and Group Life Insurance Benefits for local staffs more than 50 peoples working across the country. The initial contract shall be made for a one-year period beginning 1-Oct-2023 to 31-September-2024.

C. Basic Requirements and Demographic Facts

The following are Basic Requirements and Demographic Facts for use by insurance service providers/companies to develop its quotation.

Provision of Comprehensive Health and Group Life Insurance Benefits for Local Staffs in Myanmar.

The insurance company is required to (Benefits and limits) List of covered Services of comprehensive Health and Group Life insurance for a) under 60 years age and b) 60 years age & above.

Deliverables

Request for Quotation (RFQ) for Health and Group Life Insurance Benefits for Local Staffs
For Health insurance policy must cover the following aspects:

1. **Medical and Hospital Benefits Including**
   - Ambulance
   - Hospitalization
   - Intensive Care
   - Day-Care
   - Post Hospitalization Treatment
   - Chronic Conditions and
   - Major Interventions.

2. **Outpatient Benefits Including**
   - Physician Fees
   - Specialist Fees
   - Prescription drugs & dressing
   - Consultant Fees
   - Diagnostic Tests
   - Medical Scanning
   - Imagery Services
   - Optical Care and
   - COVID 19 Vaccine

For Group Life insurance policy must cover the following aspects:

**The Accident Permanent Dismemberments**

1. Accidental Death
2. Total loss of sight of both eyes
3. Loss of both arms or both hands
4. Complete deafness of both ears, of traumatic
5. Removal of the lower jaw
6. Loss of speech
7. Loss of one arm and one leg
8. Loss of one arm and one foot
9. Loss of one hand and one foot
10. Loss of one hand and one leg
11. Loss of both legs
12. Loss of both feet

**Head**

13. Loss of osseous substance of the skull in all its thickness:
14. Surface of at least 6 sq.cm
15. Surface of 3 to 6 sq.cm
16. Surface of less than 3 sq.cm
17. Partial removal of the lower jaw, rising section in its entirety or half of the maxillary bone
18. Total Loss of sight of one eye
19. Complete deafness of one ear, of traumatic origin

**Upper Limbs:**
20. Loss of one arm or one hand
21. Considerable loss of osseous substance of the arm (definite and incurable lesion)
22. Total paralysis of the upper limb (incurable lesion of the nerves)
23. Total paralysis of the circumflex nerve
24. Shoulder ankylosis
25. Elbow ankyloses:
   26. In favourable position (15 degrees round the right angle)
   27. In unfavourable position
28. Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)
29. Total paralysis of the median nerve
30. Total paralysis of the radial nerve at the torsion cradle
31. Total paralysis of the forearm radial nerve
32. Total paralysis of the hand radial nerve
33. Total paralysis of the cubital nerve
34. Ankylosis of the wrist in favorable position (straight and in pronation)

**Demographic Facts**

<table>
<thead>
<tr>
<th>Type of Organization</th>
<th>International Non-Governmental Organization (INGO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insured Persons</td>
<td>Full-time local employees of Pact Myanmar working in its field offices.</td>
</tr>
<tr>
<td>Nationality of Insured Persons</td>
<td>Myanmar (Local)</td>
</tr>
<tr>
<td>Locations of offices</td>
<td>Townships within Myanmar</td>
</tr>
<tr>
<td>Location of Cover</td>
<td>Myanmar</td>
</tr>
<tr>
<td>Period</td>
<td>One Year 1-Oct-2023 to 31-September-2024</td>
</tr>
<tr>
<td>Number of Insured Persons</td>
<td>Minimum 50 local staff enrolled in Oct-2023, with possible additional insured persons contingent upon initiation of new projects in Myanmar. Pact’s HR unit will submit enrollment forms to the insurance company on monthly basis.</td>
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</tbody>
</table>

**Submission of Quotation to offer services.**

The following information should be described on your quotation:

1. (Benefits and limits) List of covered Services of Health insurance
2. The insurance premium cost
3. Payment Term and Price Validity.

The following documents must be submitted in a sealed envelope:

1. The Agency/ Company detailed profile
2. Copy of valid certificate of accreditation
3. Business registration certificate from relevant authorities
4. At least (3) letters of recommendations from UN/INGOs within 3 years

**D. Eligibility**

In order to be considered for award, Vendors must be currently legally operating in Myanmar and the Request for Quotation (RFQ) for Health and Group Life Insurance Benefits for Local Staffs
quotation must include all of the following information:

- Ability to meet or exceed on the required services (Outlined in Section C)
- Ability to provide the required documentations (Outlined in Section C)
- Ability to deliver the services specified in Section B no later than the date(s) required.

E. Submission Instructions

All interested eligible insurance service providers and companies who wish to bid for this purchase are invited to submit your quotations to the following email address (or) office addressed before 5:00 PM of 14-Sep-2023 (Myanmar Standard Time);

Pact Myanmar Office:

15 Floor, Crystal Tower, Kyun Taw Street, Kamayut Township, Yangon, Myanmar.

Email: hhwin@pactworld.org

F. Evaluation Criteria

Pact will award this contract based on the results of best value for money assessment. The assessment criteria include:

1. Benefits and limits
2. Premium fees and total costs
3. Years of experience, stability and unique capabilities of firm
4. Past Performances with UN/INGOs for similar insurance services
5. Compliance to Pact’s terms and conditions (Payment and Validity etc.) Pact is preferable premium to be paid in equal quarterly payment and propose premium rate valid and open for acceptance for 45 days after the closing date.

G. Terms and Conditions

A. Disclaimers

- Pact reserves the right to modify by written notice the terms of this solicitation at any time in its sole discretion. Pact may cancel the solicitation at any time
- Pact may reject any or all proposals received.
- Issuance of solicitation does not constitute award commitment by Pact.
- Pact reserves the right to disqualify any quotation based on vendor’s failure to follow solicitation instructions.
- Pact will not compensate Vendors for their response to the solicitation.
- Pact reserves the right to issue an award based on initial evaluation of applications without further discussion.
- Pact may choose to award only part of the quantities in the solicitation or to issue multiple awards.
- Pact reserves the right to waive minor proposal deficiencies that can be corrected prior to award determination to promote competition.
- Pact may contact Vendors to confirm contact person, address, and that the proposal was submitted for this solicitation.
• Pact may contact listed past performance references without notice to the Vendor. Pact also reserves the right to contact other past performance information sources that the Vendor did not list in the proposal.
• By submitting a proposal, the Vendor confirms they understand the terms and conditions.
• Information pertaining to and obtained from the Vendor as a result of participation in this solicitation is confidential. The Vendor consents to the disclosure of the documents submitted by the Vendor to the reviewers involved in the selection process. Please note that all reviewers are bound by non-disclosure agreements.
• In exceptional circumstances, Pact Myanmar may request to supplier to extend for the validity of Quotation beyond what has been initially indicated in this RFQ. The quotation shall then confirm the extension in writing, without any modification whatsoever on the Quotation.

B. Purchase Order Terms and Conditions for Commercial Items

APPLICABLE LAW – This purchase order shall be enforced in accordance with the body of law applicable to procurement of goods and services and the laws of the Myanmar shall apply. By accepting this agreement Vendor agrees to waive any rights to invoke the jurisdiction of the local national courts where this contract is performed.

1. ASSIGNMENT – This purchase order or any interest therein nor claim thereunder shall not be assigned, transferred, or subcontracted by the Vendor.

2. CHANGES – (a) By written order, Pact may direct changes for: (i) technical requirements; (ii) shipment or packing methods; (iii) place of delivery, inspection or acceptance; (iv) reasonable adjustments in quantities, delivery schedules or both; and, (v) terms and conditions of this contract required to meet Pact’s obligations under funding agreement. (b) If any such change causes an increase or decrease in the price or in the time required for its performance, Vendor shall promptly notify Pact thereof and assert its claim for equitable adjustment within thirty (30) days after the change is ordered, and an equitable adjustment shall be made. However, nothing in this provision shall excuse Vendor from proceeding immediately with the directed change(s). Changes shall not be binding upon Pact except when specifically confirmed in a written modification.

3. CONFIDENTIAL INFORMATION – Vendor shall not publish any information developed under this Purchase Order, nor disclose, confirm, or deny any details about the existence or subject matter of this Purchase Order, or use Pact’s name in connection with Vendor’s sales promotion or publicity without prior written approval by Pact.

4. DISPUTES – In case of a dispute arising from this agreement, the parties shall use their best efforts to arrive at an agreeable resolution. Any dispute that is not settled through the above “best efforts clause” shall be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The arbitrator(s) may not award punitive or special damages. The parties in dispute shall each pay its own expenses in conjunction with the arbitration, but the compensation and expenses of the arbitrator(s) shall be borne in such manner as may be specified in the decision of the arbitrator(s). The Vendor shall proceed diligently with its performance of this purchase order pending the final resolution of any dispute arising or relating to this purchase order. Pact shall continue to reimburse the Vendor for...
its allowable costs in accordance with the payment provisions of this purchase order except for those costs related to the dispute.

5. **ETHICAL STANDARDS OF CONDUCT** – Vendor shall neither receive nor give any gifts or gratuities in connection with this Purchase Order. Vendor’s employees are required to conduct company business with integrity and maintain a high standard of conduct in all business-related activities. Vendor shall not participate in any unethical conduct during performance of this Purchase Order. Vendor shall not engage in any personal, business, or investment activity that may be defined as a conflict of interest, whether real or perceived.

6. **EXCUSABLE DELAYS** – The Vendor shall be liable for default unless nonperformance is caused by an occurrence beyond the reasonable control of the Vendor and without its fault or negligence such as, acts of God or the public enemy, acts of the Government in either its sovereign or contractual capacity, fires, floods, epidemics, quarantine restrictions, strikes, unusually severe weather, and delays of common carriers. The Vendor shall notify Pact in writing as soon as it is reasonably possible after the commencement of any excusable delay and shall include the Vendor’s estimate of the likely duration of the delay.

7. **EXPORT AND TRANSPORTATION CLEARANCES** – Vendor shall secure in a timely manner all necessary licenses, approvals, permits and other authorizations, and shall successfully comply with all applicable laws and binding regulations and complete all required administrative processes and other formalities, for export of the Goods and any Related Services from their country of origin, through any intermediary countries, to their destination as specified in the Purchase Order.

8. **INDEMNIFICATION** – The Vendor is solely and exclusively liable to third parties for all costs incurred by the Vendor, all claims of damages against the Vendor arising out of or based on its performance of this purchase order.

9. **INDEPENDENT CONTRACTOR STATUS** – Vendor is, and shall remain, an independent contractor during the performance of this Purchase Order.

10. **INVOICING AND PAYMENT** – The Vendor shall submit proper invoices to Pact for Delivered Goods and Related Services that have been successfully performed in accordance with any directions stipulated in the Purchase Order form, and the Term and Conditions attached. To constitute a “proper invoice” within the meaning of this clause each invoice shall provide the following information and attached documentation:

    a. Vendor name, invoice date, and delivery date (for Delivered Goods) or performance date (for Related Services);
    b. Purchase Order number;
    c. Description of each type of Delivered Goods and Related Services included in the invoice, together with the applicable Unit Price; and
    d. Vendor payment information
    e. The following certification, manually signed by an authorized official of Vendor:

    "The undersigned hereby certifies that (i) the invoice has been prepared from Vendor’s books and records in accordance with the terms of the cited Purchase Order, and to the best of my knowledge and belief, it is correct, the sum claimed is proper and due and has not been claimed or paid before, the Goods have been delivered and any Related Services have been performed, the quantities and prices specified are consistent with the Order, and all necessary Pact approvals have been obtained, and..."
(ii) appropriate refund to Pact will be made promptly upon request in the event of disallowance of any portion of the invoice pursuant to the terms of the Contract.

BY: ____________________________________
TITLE: ___________________________________
DATE: ________________________________

Invoices shall be submitted in an original and two (2) copies, to the party identified in receive invoices in the Purchase Order. Invoices determined not to be proper due to the existence of deficiencies will be returned to Vendor, generally within ten (10) business days of submission, with major deficiencies noted for correction.

11. PACKING AND MARKING – Vendor shall pack, mark for export and ship goods in compliance with the requirements of this Purchase Order, as well as all applicable transportation regulations, carrier tariffs and sound commercial practice. Packing must be sufficient to ensure safe arrival at destination, and fully cover such any foreseeable hazards. Vendor shall be solely responsible for complying with all applicable laws as well as sound international practices for the packaging, labeling, transportation and shipping of the Goods (including, if applicable, hazardous materials safeguards). Vendor shall enclose a packing slip with this Contract number in a secure and durable envelope attached to each container.

12. PRICE – The Price specified on the Purchase Order form is a firm, fixed, all-inclusive total price covering performance of all of Vendor’s obligations pursuant to this Contract, including but not limited to, supply of delivered goods to destination and successful performance of all Related Services; warranty-related costs and charges; any and all required licenses, maintenance or use charges; and all other costs and charges of whatever description or amount, in connection with or resulting from Vendor’s performance.

13. QUALITY ASSURANCE (INSPECTION AND ACCEPTANCE) – All Goods delivered, and services rendered pursuant to this Purchase Order shall be subject to inspection and testing by Pact prior to acceptance. Payment shall only be made for accepted Goods and services. If Vendor delivers non-conforming Goods, Pact may, at its option and Vendor’s expense: (i) return the Goods for refund or credit; (ii) require Vendor to promptly correct or replace the Goods; (iii) correct the nonconformance; or (iv) obtain conforming Goods from another source. Pact shall specify the reason for any return or rejection of nonconforming Goods and/or shall describe the action taken. Prompt removal and replacement or correction (as applicable) of the issue will be done by the vendor no later than (10) business days after receiving notification of rejection of Goods or services. Vendor shall be liable for any increase in costs, including procurement costs attributable to Pact’s rejection of the non-conforming Goods or Services.

14. SEVERABILITY – If any court of competent jurisdiction determines that any provision of this agreement is invalid or unenforceable, such a determination shall not affect the remaining provisions of this agreement. Further, each valid provision under this agreement shall be enforced to the fullest extent permitted by law.

15. TERMINATION – Pact may terminate performance of work under this purchase order, in whole or in part, if (a) the funder terminates the prime agreement, (b) the Vendor defaults in delivering the proper goods and fails to cure the default within ten (10) days after receiving a notice from Pact specifying the default, or (d) the funder orders the termination of the purchase order. Default includes failure of the Vendor to make progress in the work so as to endanger performance. If this
purchase order is terminated for convenience, Pact shall be liable only for the actual, reasonable, substantiated and allowable costs with the total amount to be paid by Pact being determined by negotiation. If terminated for cause, Pact shall not be liable to the Vendor for any amount for supplies not accepted by Pact.

16. WARRANTY – In addition to any warranties required by any other provision of this Purchase Order, and any other warranties that may be established by operation of the applicable laws, Vendor hereby expressly warrants that all Goods (including without limitation their parts) and Services supplied, as applicable:

a. are free of defects in material and workmanship for the warranty period specified in the manufacturer’s standard warranty commencing on the date the Goods are accepted;

b. conform to applicable specifications and regulatory agency requirements, and are free of defects in design;

c. are free of latent defects (as used herein, defects that meet the following criteria: (a) such defects are not apparent to either Party during customary manufacturing or quality testing and/or inspection; and (b) such defects result solely from defective material, workmanship, or design and are not caused by misuse or misapplication of the Equipment);

d. are new; unused; non-remanufactured and non-refurbished; not previously disposed as Government surplus; and produced entirely from Goods meeting all of the foregoing requirements (including but not limited to materials, parts, components and sub-assemblies thereof);

e. will, to the extent found to be in breach of any warranty specified in this purchase order, be removed, and repaired or replaced, covered by new warranties identical to those that applied to the originally supplied Goods and services, extending for the longer of [a] the remainder of the original warranty period, or [b] a new warranty period;

f. ensure that all spares and replacement parts are the same as the original spares and parts unless formally replaced by an improved and Pact-approved technical equivalent;

g. comply with the description on the Purchase Order form and all other requirements of this Purchase Order in all respects;

h. Vendor has no knowledge of any patents or copyrights which are infringed or may be infringed, or any trade secrets or other proprietary rights of other persons which are or may be misappropriated or violated by using, making, copying, licensing, distributing or selling the Goods.

i. If any Goods or services supplied hereunder are defective or otherwise do not meet the warranties specified herein or otherwise applicable, Pact may, at its option: (1) reject the affected item(s) and require a full refund or credit; (2) reject the affected item(s) and require prompt correction or replacement (freight prepaid) at Vendor’s sole expense; (3) retain it/them at a equitably adjusted price; or (4) require Vendor to provide, if available, corrections in the form of field change order kits (including components, instructions and other necessary materials) from Vendor so that Pact may make necessary changes or repairs. Repaired or corrected items shall be subject to the same warranties as if they were new. While returned item(s) are in Vendor’s possession and while in transit during return to Vendor and reshipment to Pact, all risks and costs of loss, destruction or damage shall be for Vendor’s account.

j. Pact shall submit warranty claims to Vendor within a reasonable time after Pact becomes aware of any breach, indicating the nature and date of the claim.
k. Vendor shall promptly correct any problem reported by Pact by making necessary changes in the Goods or their manufacturing processes so that further Goods to be delivered to Pact shall be as warranted herein. If Vendor becomes aware of any non-conformance to any warranty relating to the Delivered Goods, Vendor shall promptly notify Pact thereof in writing.

l. Pact shall have the right, at any time and from time to time, to stop further shipments of Goods from Vendor to Pact that do not conform to the warranties and other requirements of this Contract, and in such event Pact shall advise Vendor of Pact’s best identification and assessment of the problems. Further shipments of Goods shall not be made to Pact until and unless Vendor has corrected the specified areas of non-conformance in Products, or Pact authorizes in writing the shipment of such Products pending Vendor’s correction.

17 TAXATION

The local Insurance agent or company has responsible to provide the tax clearance related documents to Pact Myanmar for purchase of goods, work performed or supply of services as described below from one of them in circumstance charges any tax percentage to Pact Myanmar (such as commercial tax).

- Revenue stamps (Vendor needs to provide the revenue stamps according to purchase order amount)
- Form-31 (Vendor needs to provide form 31 for us according to purchase order amount)
- In case of above documents are not able to provide by vendor, the company requires to providing official commitment letter to Pact Myanmar that the tax amount will be paid to revenue office by Vendor.
  (Pact will make payment settlement by bank transfer system. Thus, the awarded vendor will need to provide the bank account information to Pact)

For Withholding tax

Pact Myanmar will withhold payment amount for goods or service contracts with a value of less than US$100,000 (i.e., US$2,500 of WHT) or the equivalent amount in another currency, where the services are either:

- Performed by nonresident foreigners entirely outside Myanmar.
- Performed by a business resident in a country with which Myanmar has signed a tax treaty agreement, and the provision of those services is not related to and will not create a PE in Myanmar.