



TERMS OF REFERENCE FOR WORK INJURY AND GROUP PERSONAL ACCIDENT INSURANCE POLICY & EMPLOYER’S LIABILITY INSURANCE

1. Background

Lutheran World Federation (LWF) Kenya Somalia program is part of the Lutheran World Federation Department for World Service (LWF-DWS), an international humanitarian and development agency. LWF World Service partners include Lutheran Churches and their related agencies, the European Commission (ECHO), the US Government (BPRM), UNHCR, UNICEF, among others, with whom LWF World Service is a key implementing partner. For more information about LWF World Service, please check; <https://kenyasomalia.lutheranworld.org/>

The Lutheran World Federation (LWF) Kenya Somalia Program established presence in Kismayu, Jubbaland State in Somalia in 2017 in order to create a continuum between its refugee assistance and protection program in Dadaab refugee camps, Kenya, and Kismayu, Somalia. From 2017 to date, LWF has been working closely with the relevant Jubbaland State Ministries including Ministry of Education and Higher Learning (MoEHL), Ministry of women, family affairs and human right, ministry of humanitarian affairs. LWF Somalia area programs fall under the bigger Kenya Somalia country program.

The Need/Purpose

LWF provides Work Injury & GPA insurance & Employer’s Liability coverage for its employees across the country. LWF is now soliciting for detailed proposals from eligible insurance company or insurance broker company to provide Work Injury & GPA Insurance for its staff. **The staff number will be subject to change due to staff leaving and staff being hired.**

2. Salaries and number of Staff

Details for number of staff and gross salary information is as below at close of June 2023;

Location	No of staff	Basic pay/month	Basic pay/year
Kismayo	23	\$28,843	\$346,116

3. Scope of Work/ Service Outcomes

LWF requires having extensions provided to cover the following cases/incidents; and all proposals should provide the limits on but not limited to the items below;

GROUP LIFE

- Accidental Death Benefit – 3 Times annual salary
- Permanent Total Disability - 3 Times annual salary
- Critical illness – 30% of sum Assured please quote to a maximum limit.
- Last Expense
 - Last expense Main Member

- Dependants last expense
- Last expense for parents and parents-in-law
- **Free Cover Limit please quote**

WORK INJURY/GPA

- Accidental Death Benefit – 5 Times annual Gross salary
- Accidental/ Occupational Permanent Total Disability - 5 Times annual Gross salary
- Temporary Total Disability (Accidental) – Salary up to a maximum of 104 weeks
- **Medical Expenses Reimbursement Benefit – please quote maximum limit**
- 24-hour cover
- Death as a result of accident or natural causes
- **Death as a result of pandemic (e.g. COVID-19)**
- Permanent disability as a result of accident or critical illness
- Temporary disability as result of accident or illness
- Medical expenses
- Mobility artificial appliances
- **Repatriation of mortal remains**
- Funeral expenses
- **Extension to cover riots, strikes, civil commotions, burns and disfigurements**
- Disappearance
- **Terrorism extension (Death or Injuries)**
- **Exclusion of post-mortem report requirement.**
- Worldwide Cover
- **Inclusion of motor cycling as a driver or passenger but not as racing/sporting**
- **Inclusion of football, rugby, lawn tennis, badminton.**
- **Transportation to/from treatment as a result of accidental and/or occupational risks to be included**

EMPLOYER'S LIABILITY

Limit of Liability

- Any one Person
- Any one event
- Any one period

Note to Quote:

Please quote rate applicable for:

- a) All Bids must be valid for a period of 90days.
- b) All bids shall be received in English
- c) All bids shall be in USD Currency
- d) All Bids must include all applicable taxes & levies
- e) Premium for one year
- f) Short term Cover or prorata premium calculation
- g) Refund of premium when staff leave
- h) Refund policy of medical expense incurred when staff use other medical providers
- i) Please quote any free rider or cover
- j) Full disclosure of general terms and conditions i.e. policy inclusion & exclusions.

3. Territorial Limit

World wide

4. Timelines for compensation

The insurance provider upon being notified of applicable accident or scheduled disease shall within two days submit all required documentation and payment shall be made no more than One Month from the date of receiving all documentation submitted by LWF.

5. Duration of Cover

The successful Company will enter into a contract with LWF for a period of **one year**. This contract will be renewed based on performance and availability of funding.

6. Reporting

We expect a quarterly report to indicate number of accidents reported, those processed and those outstanding and any recommendations. We do expect minimal LWF staff involvement in processing claims, and thus should have a dedicated account holder to help.

7. Adding and deletion of Members

Staff who join in the course of the policy year should be added on cover on a pro rata basis. Staff who leave the organization during the course of the policy year should be deleted and a reimbursement made for the remaining period.

8. Criteria for Proposal Evaluation

Technical Proposal;

Each bidder shall submit a technical proposal addressing the services required and clearly demonstrating how they will meet LWF's needs. The proposal will be evaluated according to the following criteria:

- a) Benefit coverage
- b) Provider network (Coverage Area)
- c) Quality of service (Reservation, billing and reporting systems)

Financial Proposal;

The financial proposal shall be evaluated according to the price structure proposed.

9. Required Competencies/Skills

For Insurance Company & Insurance Brokerage Company

- Certificate of registration from Somalia/Somaliland insurance regulators.
- Business permit/operation licence
- Tax Compliance certificate
- List of current clients, preferably INGOs
- Audited accounts for 2022
- Six Months Bank Statements signed by issuing bank
- Full list of Hospitals/service providers is needed.
- Must attach a detailed company profile, including CVs of the principle officer and key personnel

The successful bidder should have;

- Extensive experience and a proven track record in the health insurance business
- Wide networks for national and international coverage –
- Reliable health coverage services
- Sound experience in servicing international organizations
- Ability to provide 24-hours service
- Real time administrative support systems – Ability to assign a full time account manager
- Ability to respond immediately to emergency situations.

Please send your inquiries to the procurement email provided and answers will be posted by on the link.

How to Apply:

Interested and qualified consultant(s) should submit their technical proposal and financial proposals to procurement.nairobi@lutheranworld.org with the e-mail subject line clearly marked: ***“RFP 5585 - SOMALIA STAFF WORK INJURY AND GROUP PERSONAL ACCIDENT INSURANCE POLICY & EMPLOYER’S LIABILITY INSURANCE”***

The deadline for submission of applications is **18th December 2023 at 4:00 PM**