

TERMS OF REFERENCE FOR GROUP LIFE INSURANCE

Introduction

Cordaid is a Dutch, international non-governmental organization which combines 100 years of experience and expertise in emergency aid and structural poverty eradication. Cordaid believes in a world without poverty and exclusion. We strive for a just and sustainable society where every person counts. We stand for knowledge and talent sharing between North and South, between farmers and businesses, between activists and policymakers. Where poverty, conflict and exclusion tear up societies, we connect people and communities. Cordaid has been active in South Sudan for more than 20 years, with a strong focus on civil society capacity-building. Currently it has programs in Emergency Response, Health, Food Security, Security & Justice, Women Leadership, and Investments.

Cordaid intends to contract a competent, and suitable insurance firm to provide Medical, and Life Insurance Services for its staff for a period of one year. The Insurance Company must have contracted service providers in all the East African Countries and some reputable hospitals overseas.

1. Applicability to staff covers for Medical, Group Life and Group Personal Accident Insurance

The Medical, Group life and Group Personal Accident covers are policies provided by the employer to the employees who have the regular contracts of employment with Cordaid South Sudan. The maximum period cover for medical insurance is one year while for GL, and GPA maximum cover is three years, and the minimum is one year and this dependent on the staff contractual period and existence of a valid contract.

The individual Group Life and Group Personal Accident cover must be quoted as one proposal, and it shall cover the employee only [excluding dependents] while at work and on leave. The insurance exceptions should be negotiable and must be of reasonable to cater for the context of South Sudan.

The medical cover is applicable immediately once the staff signs the contract of employment and expires at the end of the contract. For staff to qualify for continuity, Cordaid shall advise in writing.

2. Cordaid staff compliment

Cordaid South Sudan has a total number of 124 staff across the 8 States of South Sudan.

The staff list and details will be obtained from the Human Resources and Administration manager on email address: SBR@cordaid.org and the awarding service provider must adhere to the Cordaid Standard Policies which include the Confidentiality Policy and Data Protection Policy.

3. Cordaid South Sudan Group Life and Personal Accident Insurance Requirement

The Group Life and Group Personal Accident insurance covers include.

1. Death of an employee due to natural illness
2. Death of an employee due to accident

3. Temporary and/or Permanent total or partial disability resulting from illness and accident/critical illness.
4. Death grant

The proposal should clearly indicate:

Medical cover, cover's the main member and 4 dependents including the spouse and 3 children below the age of 18 years.

1. Medical cover premium

Family size	Number of members	Premium
M		
M+1		
M+2		
M+3		
M+4		
Gov't Tax		
Total Annual Premium		

2. Individual Total Annual Premium for Group Life and Group Personal Accident as follows, (1 year, 2 years, and 3 years' salary)

Service to provider Premium Computation for the staff in the table below.

	1 year salary	2 years' salary	3 years' salary
Total Monthly Salary			
Total Annual Salary			
Cover upon death			
Total Sum Assured			
Basic Premium			
Gov't Tax			
Total Annual Premium			

#Put comment on the formula of calculating the premium. #The currency standard is USD

3. Applicable Discounts
4. Provisions for credit notes
5. Detailed Scope of Cover as specified below:
 - a) Death cover
 - b) Critical illness
 - c) Long term illness
 - d) Temporary Total and/or Permanent Disability
 - f) Funeral Cover
 - g) Policy Exclusion
4. Advise additional personal services for staff.
5. Claims process and procedures

Qualifications of the successful Medical and Life Insurance Company

The Service Provider is required to meet the following requirements:

- Be knowledgeable and familiar with INGO operations in South Sudan.
- Must demonstrate sound financial stability.
- Have membership in a relevant national or international association of Life Insurance companies.
- Must provide valid company registration certificates and Tax clearance certificates.
- Provide evidence of managing a comparable international organization such as the UN or INGO, including a description of the services rendered and the management plan implemented.

Closing date of proposals submission, 13th November 2023