



ANSWERS TO CLARIFICATION QUESTIONS

File: FN_11
Date: 20 July 2020
To: Interested suppliers
Contact: Maraea S. Pogi maraeap@sprep.org
Subject: Request for tenders: **Provision of Worldwide Medical Insurance Cover for SPREP staff and dependants**

Question 1:

What is the applicable law and jurisdiction? Would it be possible to have French law ?

Response:

The insurance policy of the selected provider will state which law/jurisdiction will apply.

Question 2:

What are the terms and conditions concerning subrogation?

Response:

Standard terms and conditions. If the insurance claim is successful, the legal rights of the insured are subrogated to the insurance company.

Question 3:

What are the existing or expected exclusions?

Response:

As the Secretariat grows and the demands of a global and mobile workforce are rapidly changing, there is a need to ensure that a comprehensive, competitive, supportive and trusted insurance cover is in place for all staff. The Secretariat is open to suggestions and proposals that consider relevant and appropriate cover in line with good and responsible people practices.

Question 4:

Can you confirm that if awarded, the insurer and SPREP will sign a separate contractual document (insurance contract) that will be drafted and provided by the insurer?

Response:

Yes



Question 5:

Can you confirm if we need to provide a draft insurance contract with the tender response (meaning issued by the insurer on their template/letterhead with the insurance company wording)?

Response:

Yes, bidders should provide their standard terms and conditions and a copy of a draft insurance contract.

Question 6:

Can you confirm that if the contract is renewed after one year, the insurance premiums can be revised?

Response:

This can be discussed with the selected insurer and will depend on relevant and appropriate changes in staff status and employment market conditions.

Question 7:

Could you please provide us with the detailed census data, including date of birth of each beneficiary?

Response:

SPREP is seeking quotations for medical insurance cover based on the following categories i.e. cover for single staff; cover for a family for two and a cover of family of 3 and above.

Single	25
Duo	18
Family or Group (> 2 lives)	68
Total	111

Question 8:

Could please share the claim information if any. If you do not have claim stats available, could you share with us the claim data or claim fund for the self-insured program?

Response:

The average annual claims for SPREP for the last 5 years is US\$170k.

Question 9:

Could you please provide us with the target budget ?

Response:



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We are open to all competitive offers that demonstrate best value for money.

Question 10:

Could you please confirm the maximum limit per beneficiary per year, for in-patient, out-patient, dental and optical benefits?

Response:

We are open to appropriate recommendations that demonstrate best value for money and in line with good people practices and prevailing market conditions. We prefer that cover and limits be recommended according to the following categories i.e. cover for single staff, cover for a family for two and a cover of family of 3 and above:

Single	25
Duo	18
Family or Group (> 2 lives)	68
Total	111

Question 11:

In the tender documents, you mention an Annex A, however we don't see it among the documents sent. Can you please still send it to us?

Response:

Apologies, reference to Annex A is incorrect. The Terms of Reference are found on page 4 of the RFT document.

Question 12:

What is the end date of your current policy for medical insurance? What is the envisaged start date of the new cover?

Response:

The current scheme is an in-house self-funded scheme so there is no end date. We envisage the new cover to come into effect as soon as possible.

Question 13:

What is the name of the current insurer?

Response:

The current scheme is an in-house self-funded scheme.

Question 14:

Can you please send us claims information for the last 4 years?

Response:

The average annual claims for SPREP for the last 5 years is US\$170k.



Question 15:

Is this policy for a fully insured set up or administration services only?

Response:

This policy is for a fully insured scheme.

Question 15:

With the current benefits, could you please share with us the benefit limits?

Response:

We are open to appropriate recommendations that demonstrate best value for money and in line with good people practices and prevailing market conditions. We prefer that cover and limits be recommended according to the following categories i.e. cover for single staff, cover for a family for two and a cover of family of 3 and above:

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Question 15:

Is there a separate financial form we need to complete and submit? I refer to the application form, where it is mentioned at the end of the document "financial form provided".

Response:

The financial form is the "Table of benefits and financial proposal for Medical insurance" which can be accessed on our website.

<https://www.sprep.org/tender/request-for-tenders-provision-of-worldwide-medical-insurance-cover-for-sprep-staff-and-dependents>

Question 16:

Would it be possible to receive an up-to-date census list of all persons that need to be insured (it can definitely be anonymous, we just require gender, date of birth, nationality per person).

Response:

The following table provides the number of groups in each category. We prefer that cover and limits be recommended according to the following categories i.e. cover for single staff, cover for a family of two and a cover for family of 3 and above. Details will be shared with selected provider:

Single	25
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