﻿﻿﻿﻿**﻿Second Published on 13th September 2024**

**Expression of Interest (EOI) for Insurance Companies for Group Accidental Insurance and Medical Insurance**

**1. Background:**

**iDE** is an International NGO that has been working in Nepal since 1992. From irrigation and good quality seeds to, more recently, rural collection centers where farmers can sell their produce, we provide simple innovations that help rural communities get out of poverty and adapt to climate change. For 42 years, iDE has been a leader and pioneer in market-based approaches to development, helping more than thirty million people navigate their way out of poverty. We strongly believe that markets are the most powerful force for a significant, widespread, and lasting impact on rural prosperity. iDE’s mission is to create income and livelihood opportunities for poor rural households.

**2. Objective of EOI:**

**iDE Nepal** in the process of selecting an insurance company to provide **Medical Insurance and Group Accidental Insurance**for the period from October 1st, 2024 to September end 2025 to its staff as per scope of insurance mentioned below:

**Scope of Insurance:**

iDE Nepal is seeking the proposals for different options or packages as provided below:

**A. For Medical Insurance:**

All staff and their immediate dependents will be eligible to receive medical benefits from the date of joining the organization.

* The medical insurance coverage for staff and their dependents shall not be less than NPR 400,000 per head for this coverage period.

iDE Nepal will review different packages of insurance coverage provided by the insurance company. The package shall include, but not be limited to the following:

1. OPD charges including doctor’s fee, cost of medicines, and cost of pathology tests/X-Ray, Ultrasound, ECG etc.
2. In Patient charges including surgery, surgeon’s & anesthetic’s fees, cost of surgical appliances, cost of room/bed in case of hospitalization
3. Maternity Benefit
4. Charges related to the treatment of Covid and other pandemic and epidemic.
5. Dental
6. Eye Care including frame
7. Medicine cost
8. Charges related to the treatment of Dengue
9. Ayurvedic and homeopathy treatment
10. Acupuncture and Physiotherapy
11. Critical Illness Treatment

**B. For Group Accidental Insurance:**

**Proposal for 3 different options for GPA as follows:**

1. **Group Accidental Insurance.**
2. **Group Accidental Insurance inclusive of death by any cause.**
3. **Group Accidental Insurance inclusive of death by any cause and critical illness.**

With the four different coverage amount as provided below:

I) NPR 7 lacs II) NPR 30 lacs III) 40 lacs IV) NPR 50 lacs

iDE Nepal requests EOI from medical insurance companies to send their expression of interest along with the following documents to [**nepalprocurement@ideglobal.org**](http://ideglobal.org/) with the subject line **“Expression of Interest for Medical Insurance and Group Accidental Insurance”** by**September 17, 2024**.

* Company registration document
* VAT registration certificate and latest tax clearance certificate
* Profile of the company
* Proposal based on terms of reference (medical insurance policy details, claim procedure, scale of benefit breakdown in detail, premium amount, payment clause, and others)
* Clientele Details

Preferred services are as mentioned below;

1. Cashless services
2. Direct reimbursement to staff bank account
3. Reimbursement time is 15 days after the claim submission.

Based on the submission of proposals by the insurance companies and the analysis of the cost to the organization, iDE Nepal will make a final decision.