Request for Proposal

Provision of Group Medical Insurance Policy Coverage for the UNRWA Locally Employed Staff and Their Recognized Dependents in Jordan

RFP Reference No.: RFP/UNRWA/CSSD/(DM)/022/2022
UNRWA Field Office: UNRWA Headquarters Amman and Jordan Field

SECTION 1: LETTER OF INVITATION

United Nations Relief and Works Agency for Palestine Refugees in the Near East, hereinafter referred to as UNRWA, hereby invites prospective proposers to submit a proposal in accordance with the General Conditions of Contract and the Terms of Reference as set out in this Request for Proposal (RFP).

To enable you to submit a proposal, please read the following attached documents carefully.

Section 1: This Letter of Invitation
Section 2: Instruction to Proposers
Section 3: Data Sheet
Section 4: Terms of Reference
Section 5: Technical Evaluation Methodology
Section 6: Conditions of Contract and Contract Forms
Section 7: Proposal Forms
  • Form A: Acknowledgement letter
  • Form B: Checklist
  • Form C: Technical Proposal Submission
  • Form D: Proposer Information
  • Form E: Joint Venture/Consortium/Association Information
  • Form F: Acceptance to the Terms of Reference
  • Form G: Ability to Provide 24/7 Helpline
  • Form H: Compliance with Mobilization Timelines
  • Form I: Declaration for Not Being Terminated for Performance Related Issues
  • Form J: Form of Solvency Letter
  • Form K: Financial Proposal Submission
  • Form L: Proposal Security
  • Form M: Instructions on Bidders’ Conference
Section 8: Instructions for UNGM registration and Bid submission
If you are interested in submitting a proposal in response to this RFP, please prepare your proposal in accordance with the requirements and procedure as set out in this RFP and submit it by the deadline for submission of proposals set out in Section 3: Data Sheet.

Please acknowledge receipt of this RFP completing and returning the attached Form A: Acknowledgement letter by email to cssd@unrwa.org no later than **23 June 2022, at 14 Hours Amman Time** indicating whether you intend to submit a proposal or otherwise. Should you require further clarifications, kindly communicate with the contact person/s identified in Section 3: Data Sheet as the focal point for queries on this RFP.

You are encouraged to respond to this RFP even if you do not intend to bid to ensure that you can be included in future solicitations.

All UNRWA vendors are required to comply with the [United Nations Supplier Code of Conduct](#). We encourage all bidders to join the [United Nations Global Compact](#) and support the [Women’s Empowerment Principles](#).

We look forward to receiving your proposal.

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**Name:** Gemma Habib  
**Title:** Ag. Chief Central Support Services Division  
**Date:** Monday, 30 May 2022
SECTION 2: INSTRUCTIONS TO PROPOSERS

GENERAL

1. Scope

Proposers are invited to submit a proposal for the services specified in Section 5: Terms of Reference, in accordance with this Request for Proposal (RFP). A summary of the scope of the proposal is included in Section 3: Data Sheet.

Proposers shall adhere to all the requirements of this RFP, including any amendment made in writing by UNRWA.

2. Interpretation of the RFP

Any proposal submitted will be regarded as an offer by the proposer and does not constitute or imply the acceptance of the proposal by UNRWA. UNRWA is under no obligation to award a contract to any proposer as a result of this RFP.

3. Supplier Code of Conduct

All proposers must read the United Nations Supplier Code of Conduct and acknowledge that it provides the minimum standards expected of suppliers to the UN. The Code of Conduct, which includes principles on labour, human rights, environment and ethical conduct may be found at the UN website. Adherence to the United Nations Supplier Code of Conduct is a requirement to participate in any solicitation exercise of UNRWA.

The proposer must acknowledge that UNRWA strictly enforces a policy of zero tolerance on proscribed practices, including fraud, corruption, collusion, unethical or unprofessional practices.

In pursuance of this policy, UNRWA:

(a) Shall reject a proposal if it determines that the selected proposer has engaged in any corrupt or fraudulent practices in competing for the contract in question

(b) Further to the UNRWA’s vendor sanctions policy, shall declare a vendor ineligible, either indefinitely or for a stated period, to be awarded a contract with UNRWA or any other entity of the United Nations system of organizations if at any time it determines that the vendor has engaged in any corrupt or fraudulent practices in competing for, or in executing a UNRWA contract.

UNRWA has adopted a zero-tolerance policy on gifts and hospitality. In view of this, UNRWA personnel is prohibited from accepting any gift, even of a nominal value, including drinks, meals, food products, hospitality, calendars, stationery, transportation, recreational trips to sporting or cultural events, theme parks or offers of holidays, or and any other forms of benefits. Proposers shall not offer any forms of gifts, hospitality or benefits to UNRWA personnel.

Consistent with the United Nations Supplier Code of Conduct, by submitting a Proposal, the Proposer certifies that:

1. the prices offered in the Proposal have been arrived at independently, without any consultation, communication, or agreement in any manner that would result in restriction of competition with any other Proposer or competitor relating to (a) those prices; (b) the intention to submit a Proposal, and/or (c) the methods or factors used to calculate the prices offered.

2. the prices in the Proposal have not been and will not be knowingly disclosed by the Proposer, directly or indirectly, to any other Proposer or competitor before UNRWA issues an award under this solicitation; and

3. no attempt has been made or will be made by the Proposer to induce any other entity to submit or not to submit a Proposal for the purpose of restricting competition.

Failure to comply with any of the above provisions shall result in the rejection of the Proposal(s). In addition, UNRWA reserves the right to exercise any other rights and remedies available to it.
4. Eligible proposers

Proposers shall have the legal capacity to enter into a binding contract with UNRWA. Registration with UNGM at Level 1 is strongly encouraged for all vendors wishing to conduct business with UNRWA. Instructions on how to register with UNGM can be found on the [UNGM website](#).

All proposers found to have a conflict of interest shall be disqualified.

Proposers may be considered to have a conflict of interest if they are or have been associated in the past, with a firm or any of its affiliates that have been engaged by UNRWA to provide consulting services for the preparation of the design, specifications, Terms of Reference / Statements of Work, cost analysis/estimation and other documents to be used for the procurement of the services required in the present procurement process.

Proposers shall not be eligible to submit a proposal if at the time of proposal submission:

- is included in the Ineligibility List, hosted by UNGM, that aggregates information disclosed by Agencies, Funds or Programs of the UN System;
- is included in the Consolidated United Nations Security Council Sanctions List, including the UN Security Council Resolution 1267/1989 list;
- is included in the World Bank Corporate Procurement Listing of Non-Responsible Vendors and World Bank Listing of Ineligible Firms and Individuals.

5. Proprietary information

The RFP documents and any Terms of Reference or information issued or furnished by UNRWA are issued solely for the purpose of enabling a proposal to be completed and may not be used for any other purpose. The RFP documents and any additional information provided to proposers shall remain the property of UNRWA. All documents which may form part of the proposal will become the property of UNRWA, who will not be required to return them to your firm.

6. Publicity

During the RFP process, a proposer is not permitted to create any publicity in connection with the RFP.

**SOLICITATION DOCUMENTS**

7. Clarification of solicitation documents

Proposers may request clarifications on any of the RFP documents no later than the date indicated in Section 3: Data Sheet. Any request for clarification must be sent in writing in the manner indicated in Section 3: Data Sheet. Explanations or interpretations provided by personnel other than the named contact person will not be considered binding or official.

UNRWA will provide the responses to clarifications through the method specified in Section 3: Data Sheet.

UNRWA shall endeavour to provide responses to clarifications in an expeditious manner, but any delay in such response shall not cause an obligation on the part of UNRWA to extend the submission date of the proposals, unless UNRWA deems that such an extension is justified and necessary.

8. Amendment of solicitation documents

At any time prior to the deadline for proposal submission, UNRWA may for any reason, such as in response to a clarification requested by a proposer, modify the RFP in the form of an amendment to the RFP. Amendments will be made available to all prospective proposers.

UNRWA may extend the deadline for submission of proposals to give the proposers reasonable time to incorporate the amendment into their proposal.

**PREPARATION OF PROPOSALS**

9. Cost of preparation of proposal

The proposer shall bear all costs related to the preparation and/or submission of the proposal, regardless of whether its proposal is selected or not. UNRWA shall not be responsible or liable for those costs, regardless of the conduct or outcome of the procurement process.
10. **Language**

The proposal, as well as any related correspondence exchanged by the proposer and UNRWA, shall be written in the language(s) specified in Section 3: Data Sheet.

11. **Documents establishing eligibility and qualifications of the proposer**

The proposer shall furnish documentary evidence of its status as an eligible and qualified vendor, using the forms provided in Section 7 and providing the documents required in those forms. In order to award a contract to a proposer, its qualifications must be documented to UNRWA’s satisfaction.

12. **Technical proposal format and content**

The proposer is required to submit a technical proposal using the forms provided in Section 7 and taking into consideration the requirements in the RFP.

The technical proposal shall not include any price or financial information. A technical proposal containing material financial information may be declared non-responsive (i.e., may be disqualified).

13. **Financial proposal**

The financial proposal shall be prepared using the form provided in Section 7 and taking into consideration the requirements in the RFP. It shall list all major cost components associated with the services, and the detailed breakdown of such costs.

Any output and activities described in the technical proposal but not priced in the financial proposal, shall be assumed to be included in the prices of other activities or items as well as in the final total price.

Prices and other financial information must not be disclosed in any other place except in the financial proposal.

14. **Currencies**

All prices shall be quoted in the currency or currencies indicated in Section 3: Data Sheet.

For the purposes of comparison of proposals, UNRWA will convert the currency quoted in the proposal into the UNRWA preferred currency, in accordance with the UN Operational Rate of Exchange on the closing date.

15. **Duties and taxes**

Article II, Section 7, of the Convention on the Privileges and Immunities provides, inter alia, that the United Nations, including UNRWA as a subsidiary organ, is exempt from all direct taxes, except charges for public utility services, and is exempt from customs restrictions, duties, and charges of a similar nature in respect of articles imported or exported for its official use.

All proposals shall be submitted net of any direct taxes and any other taxes and duties, unless otherwise specified in Section 3: Data Sheet.

16. **Proposal validity period**

Proposals shall remain valid for the period specified in Section 3: Data Sheet, commencing on the deadline for submission of proposals. A proposal valid for a shorter period may be rejected by UNRWA and rendered non-responsive.

During the proposal validity period, the proposer shall maintain its original proposal without any change, including the availability of the key personnel, the proposed rates and the total price.

In exceptional circumstances, prior to the expiration of the proposal validity period, UNRWA may request proposers to extend the period of validity of their proposals. The request and the responses shall be made in writing and shall be considered integral to the proposal.

If the proposer agrees to extend the validity of its proposal, it shall be done without any change to the original proposal but will be required to extend the validity of the proposal security, if required, for the period of the extension, and in compliance with Article 17 (Proposal security) in all respects.

The proposer has the right to refuse to extend the validity of its proposal without forfeiting the proposal security, if required, in which case, the proposal shall not be further evaluated.

17. **Proposal security**

A proposal security, if required by Section 3: Data Sheet, shall be provided in the amount and form indicated in the Section 3: Data Sheet. The proposal security shall be valid for a minimum of thirty (30) days after the final date of validity of the proposal.

The proposal security shall be included along with the proposal. If a proposal security...
is required by the RFP but is not found in the proposal, the offer shall be rejected.

If the proposal security amount, or its validity period, is found to be less than is required by UNRWA, UNRWA may reject the proposal.

In the event an electronic submission is allowed in Section 3: Data Sheet, proposers shall include a copy of the proposal security in their proposal and the original of the proposal security must be sent via courier or hand delivery as per the instructions in Section 3: Data Sheet.

Unsuccessful proposers’ proposal securities will be discharged/returned as promptly as possible after the expiration of the period of proposal validity prescribed by UNRWA pursuant to Article 16 (Proposal Validity Period).

The Proposal security may be forfeited by UNRWA, and the proposal rejected, in the event of any, or combination, of the following conditions:

- If the proposer withdraws its offer during the period of the proposal validity specified in Section 3: Data Sheet, or;
- In the event the successful Proposer fails:
  - to sign the contract after UNRWA has issued an award; or
  - to furnish the performance security, insurances, or other documents that UNRWA may require as a condition precedent to the effectivity of the contract that may be awarded to the proposer.

18. Joint Venture, Consortium or Association

If the proposer is a group of legal entities that will form or have formed a Joint Venture (JV), Consortium or Association for the proposal, each such legal entity will confirm in their joint proposal that:

- they have designated one party to act as a lead entity, duly vested with authority to legally bind the members of the JV, Consortium or Association jointly and severally, and this will be evidenced by a duly notarised agreement among the legal entities, which will be submitted along with the proposal: and
- if they are awarded the contract, the contract shall be entered into by and between UNRWA and the designated lead entity, who will be acting for and on behalf of all the member entities comprising the joint venture.

After the deadline for submission of proposal, the lead entity identified to represent the JV, Consortium or Association shall not be altered without the prior written consent of UNRWA.

If a JV, Consortium or Association’s proposal is the proposal selected for award, UNRWA will award the contract to the joint venture, in the name of its designated lead entity. The lead entity will sign the contract for and on behalf of all other member entities.

The lead entity and the member entities of the JV, Consortium or Association shall abide by the provisions of Article 19 (Only one Proposal) herein in respect of submitting only one proposal.

The description of the organization of the JV, Consortium or Association must clearly define the expected role of each of the entities in the joint venture in delivering the requirements of the RFP, both in the proposal and the JV, Consortium or Association Agreement. All entities that comprise the JV, Consortium or Association shall be subject to the eligibility and qualification assessment by UNRWA.

A JV, Consortium or Association, in presenting its track record and experience, should clearly differentiate between:

- Those that were undertaken together by the JV, Consortium or Association; and
- Those that were undertaken by the individual entities of the JV, Consortium or Association.

Previous contracts completed by individual experts working privately but who are
permanently or were temporarily associated with any of the member firms cannot be claimed as the experience of the JV, Consortium or Association or those of its members, but should only be claimed by the individual experts themselves in their presentation of their individual credentials.

JV, Consortium or Associations are encouraged for high value, multi-sectoral requirements when the spectrum of expertise and resources required may not be available within one firm.

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<th>19. Only one proposal</th>
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<td>The proposer (including the individual members of any Joint Venture) shall submit only one proposal, either in its own name or as part of a Joint Venture. Proposals submitted by two (2) or more proposers shall all be rejected if they are found to have any of the following:</td>
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<td>• they have at least one controlling partner, director or shareholder in common; or</td>
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<td>• any one of them receive or have received any direct or indirect subsidy from the other/s; or</td>
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<td>• they have the same legal representative for purposes of this RFP; or</td>
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<td>• they have a relationship with each other, directly or through common third parties, that puts them in a position to have access to information about, or influence on the proposal of another proposer regarding this RFP process;</td>
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<td>• they are subcontractors to each other’s proposal, or a subcontractor to one proposal also submits another proposal under its name as lead proposer; or some key personnel proposed to be in the team of one proposer participates in more than one proposal received for this RFP process. This condition relating to the personnel, does not apply to subcontractors being included in more than one proposal.</td>
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<th>20. Alternative proposals</th>
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<td>Unless otherwise specified in Section 3: Data Sheet, alternative proposals shall not be considered. If submission of alternative proposals is allowed in Section 3: Data Sheet, a proposer may submit an alternative proposal, but only if it also submits a proposal conforming to the RFP requirements. Where the conditions for its acceptance are met, or justifications are clearly established, UNRWA reserves the right to award a contract based on an alternative proposal. If multiple/alternative proposals are being submitted, they must be clearly marked as “Main Proposal” and “Alternative Proposal”. If no indication is provided as to which proposal is the main proposal and which is/are the alternative proposal(s), then all proposals will be rejected.</td>
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<th>21. Pre-proposal conference</th>
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<td>When appropriate, a pre-proposal conference will be conducted at the date, time and location and according to any instructions specified in Section 3: Data Sheet.</td>
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<td>If it is stated in Section 3: Data Sheet that the pre-proposal conference is mandatory, a Proposer which does not attend the pre-proposal conference shall become ineligible to submit a proposal under this RFP.</td>
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<tr>
<td>If it is stated in Section 3: Data Sheet that the pre-proposal conference is not mandatory, non-attendance shall not result in disqualification of an interested proposer.</td>
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| UNRWA will not issue any formal answers to questions from proposers regarding the RFP or proposal process during the pre-proposal conference. All questions shall be submitted in accordance with Article 38 (Clarification of Proposals). The pre-proposal conference shall be conducted for the purpose of providing background information only. Without limiting Article 24 (Proposers responsibility) proposers shall not rely upon any information, statement or representation made at the pre-proposal conference unless that information, statement or representation is confirmed by UNRWA in writing. Answers to questions raised during the pre-proposal conference will be disseminated as specified in Section 3: Data Sheet. No verbal statement made during the conference shall modify the terms and conditions of the RFP, unless specifically incorporated in
the minutes of the proposer’s conference or issued/posted as an amendment to RFP.

22. Site inspection

When appropriate, a site inspection will be conducted at the date, time and location and according to any instructions specified in Section 3: Data Sheet.

If it is stated in Section 3: Data Sheet that the site inspection is mandatory, a proposer which does not attend the site inspection shall become ineligible to submit a proposal under this RFP.

If it is stated in Section 3: Data Sheet that the site inspection is not mandatory, non-attendance, shall not result in disqualification of an interested proposer.

Proposers participating in a site inspection shall be responsible for making and obtaining any visa arrangements that may be required for the proposers to participate in a site inspection.

Prior to attending a site inspection, proposers may need to execute an indemnity and a waiver releasing UNRWA in respect of any liability that may arise from:

(i) loss of or damage to any real or personal property;
(ii) personal injury, disease or illness to, or death of, any person;
(iii) financial loss or expense, arising out of the carrying out of that site inspection; and
(iv) transportation by UNRWA to the site (if provided) as a result of any accidents or malicious acts by third parties.

UNRWA will not issue any formal answers to questions from proposers regarding the RFP or solicitation process during a site inspection. All questions shall be submitted in accordance with Article 7 (Clarification of solicitation documents).

A site inspection will be conducted for the purpose of providing background information only. Without limiting Article 24 (Proposers Responsibility), proposers shall not rely upon any information, statement or representation made at a site inspection unless that information, statement or representation is confirmed by UNRWA in writing.

23. Errors or omissions

Proposers shall immediately notify UNRWA in writing of any ambiguities, errors, omissions, discrepancies, inconsistencies or other faults in any part of the RFP, with full details of those ambiguities, errors, omissions, discrepancies, inconsistencies or other faults.

Proposers shall not benefit from such ambiguities, errors, omissions, discrepancies, inconsistencies or other faults.

24. Proposers’ responsibility to inform themselves

Proposers shall be responsible for informing themselves in preparing their proposal. In this regard, proposers shall ensure that they:

• examine and fully inform themselves in relation to all aspects of the RFP, including the Contract and all other documents included or referred to in this RFP;
• review the RFP to ensure that they have a complete copy of all documents;
• obtain and examine all other information relevant to the project and the scope of the requirements available on reasonable enquiry;
• verify all relevant representations, statements and information, including those contained or referred to in the RFP or made orally during any clarification meeting or site inspection or any discussion with UNRWA, its employees or agents;
• attend any pre-proposal conference if it is mandatory under this RFP;
• fully inform and satisfy themselves as to requirements of any relevant authorities and laws that apply, or may in the future apply, to the supply of the services; and
• form their own assessment of the nature and extent of the services required as included in Section 5: Terms of Reference and properly account for all requirements in their proposal.
25. **No material change(s) in circumstances**

The proposer shall inform UNRWA of any change(s) of circumstances arising during the RFP process, including but not limited to:

- a change affecting any declaration, accreditation, license or approval;
- major re-organisational changes, company re-structuring, a take-over, buy-out or similar event(s) affecting the operation and/or financing of the proposer or its major sub-contractors;
- a change to any information on which UNRWA may rely in assessing proposals.

**SUBMISSION AND OPENING OF PROPOSALS**

26. **Instruction for proposal submission**

The proposer shall submit a complete proposal in the format and comprising the documents and forms in accordance with requirements in Section 3: Data Sheet. The proposal shall be delivered according to the method specified in Section 3: Data Sheet.

The proposal shall be signed by the proposer or person(s) duly authorized to commit the proposer. The authorization shall be communicated through a document evidencing such authorization issued by the legal representative of the proposing entity, or, if requested, a Power of Attorney, accompanying the proposal.

Proposers must be aware that the mere act of submission of a proposal, in and of itself, implies that the proposer fully accepts the UNRWA General Conditions of Contract, which are available on the [UNRWA website](http://unrwa.org).

27. **Deadline for proposal submission**

Complete proposals must be received by UNRWA in the manner, and no later than the date and time, specified in Section 3: Data Sheet. If any doubt exists as to the time zone in which the Proposal should be submitted, refer to the [Time and Date website](http://timeanddate.com). It shall be the sole responsibility of the proposers to ensure that their proposal is received by the closing date and time.

UNRWA may, at its discretion, extend this deadline for the submission of proposals by amending the solicitation documents in accordance with Article 8 (Amendment of solicitation documents). In this case, all rights and obligations of UNRWA and proposers subject to the previous deadline will thereafter be subject to the new deadline as extended.

28. **Withdrawal, substitution and modification of proposals**

A proposer may withdraw, substitute or modify its proposal after it has been submitted at any time prior to the deadline for submission by sending a written notice to UNRWA, duly signed by an authorized representative and shall include a copy of the authorization (or a Power of Attorney). The corresponding substitution or modification of the proposal, if any, must accompany the respective written notice. All notices must be submitted in the same manner as specified for submission of proposals.

If submission via mail / courier is acceptable as per Section 3: Data Sheet, proposals must be clearly marked as “WITHDRAWAL”, “SUBSTITUTION” OR “MODIFICATION”.

However, after the deadline for proposal submission, the proposals shall remain valid and open for acceptance by UNRWA for the entire proposal validity period, as may be extended.

29. **Storage of proposals**

Proposals received prior to the deadline of submission and the time of opening shall be securely kept unopened until the proposal opening date stated in Section 3: Data Sheet. No responsibility shall be attached to UNRWA for prematurely opening an improperly addressed and/or identified proposal.

30. **Proposal opening**

Proposals will be opened by a committee formed by UNRWA consisting of at least three (3) personnel including the chairperson.

There will be separate proposal openings for technical and financial proposals.

31. **Late proposals**

Any proposal received by UNRWA after the deadline for submission of proposals will be destroyed unless the proposer requests that it be returned and assumes the responsibility and expenses for the re-possession of the returned proposal documents.

In exceptional circumstances, late proposals may be accepted if it is determined that the submission was sent in ample time prior to the proposal closing and the delay...
EVALUATION OF PROPOSALS

32. Confidentiality

Information relating to the examination, evaluation, and comparison of proposals, and the recommendation of contract award, shall not be disclosed to proposers or any other persons not officially concerned with such process, even after publication of the contract award.

Any effort by a proposer or anyone on behalf of the proposer to influence UNRWA in the examination, evaluation and comparison of the proposals or contract award decisions may, at UNRWA’s discretion, result in the rejection of its proposal and may subsequently be subject to the application of prevailing UNRWA’s vendor sanctions procedures.

33. Evaluation of proposals

UNRWA shall evaluate a proposal using only the methodologies and criteria defined in this RFP. No other criteria or methodology shall be permitted.

UNRWA shall conduct the evaluation solely on the basis of the submitted technical and financial proposals.

Evaluation of proposals shall be undertaken in the following steps:

- a) Preliminary examination
- b) Evaluation of eligibility and qualification (if pre-qualification is not done)
- c) Evaluation of technical proposals
- d) Evaluation of financial proposals.

34. Preliminary examination

UNRWA shall examine the proposals to determine whether they are complete with respect to minimum documentary requirements, whether the documents have been properly signed, and whether the proposals are generally in order, among other indicators that may be used at this stage. UNRWA reserves the right to reject any proposal at this stage.

35. Evaluation of eligibility and qualification

Eligibility and qualification of the proposer will be evaluated against the minimum eligibility and qualification requirements specified in Section 4: Evaluation Criteria and in Article 4 (Eligible proposers).

36. Evaluation of technical and financial proposals

The evaluation team shall review and evaluate the technical proposals on the basis of their responsiveness to the Terms of Reference and other RFP documents, applying the evaluation criteria, sub-criteria, and point system specified in Section 4: Evaluation Criteria. A proposal shall be rendered non-responsive at the technical evaluation stage if it fails to achieve the minimum technical score indicated in Section 3: Data Sheet. When necessary, and if stated in the Data Sheet, UNRWA may invite technically responsive proposers for a presentation related to their technical proposals. The conditions for the presentation shall be provided in the proposal document where required.

In the second stage, only the financial proposals of those proposers who achieve the minimum technical score will be opened for evaluation.

The evaluation method that applies for this RFP shall be as indicated in Section 3: Data Sheet, which may be either of two (2) possible methods, as follows: (a) the lowest priced method which selects the lowest evaluated financial proposal of the technically responsive Proposers; or (b) the combined scoring method which will be based on a combination of the technical and financial score.

When the Data Sheet specifies a combined scoring method, the formula for the rating of the proposals will be as follows:

\[
\text{Rating the Technical Proposal (TP)}: \\
\text{TP Rating} = \left(\frac{\text{Total Score Obtained by the Offer}}{\text{Max. Obtainable Score for TP}}\right) \times 100
\]
### Rating the Financial Proposal (FP):

Mathematical formula:

\[
\text{FP Rating} = \left( \frac{\text{Lowest Priced Offer}}{\text{Price of the Offer Being Reviewed}} \right) \times 100
\]

### Total Combined Score:

Mathematical formula:

\[
\text{Combined Score} = \left( \text{TP Rating} \times \text{Weight of TP, e.g., 60 or 70\%} \right) + \left( \text{FP Rating} \times \text{Weight of FP, e.g., 40 or 30\%} \right)
\]

### 37. Post-qualification

UNRWA reserves the right to undertake a post-qualification assessment, aimed at determining, to its satisfaction, the validity of the information provided by the proposer. Such exercise shall be fully documented and may include, but need not be limited to, all or any combination of the following:

- **a)** Verification of accuracy, correctness and authenticity of information provided by the proposer;
- **b)** Validation of extent of compliance to the RFP requirements and evaluation criteria based on what has so far been found by the evaluation team;
- **c)** Inquiry and reference checking with Government entities with jurisdiction on the proposer, or with previous clients, or any other entity that may have done business with the proposer;
- **d)** Inquiry and reference checking with previous clients on the performance on on-going or completed contracts, including physical inspections of previous works, as deemed necessary;
- **e)** Physical inspection of the proposer’s offices, branches or other places where business transpires, with or without notice to the proposer;
- **f)** Other means that UNRWA may deem appropriate, at any stage within the selection process, prior to awarding the contract.

### 38. Clarification of proposals

UNRWA may request clarification or further information in writing from the proposers at any time during the evaluation process. UNRWA may use such information in interpreting and evaluating the relevant proposal but is under no obligation to take it into account.

Any unsolicited clarification submitted by a proposer in respect to its proposal which is not a response to a request by UNRWA, shall not be considered during the review and evaluation of the proposals.

### 39. Responsiveness of proposal

UNRWA’s determination of a proposal’s responsiveness is to be based on the contents of the proposal itself. A substantially responsive proposal is one that conforms to all the terms, conditions, TOR and other requirements of the RFP without material deviation, reservation, or omission. A material deviation, reservation, or omission is one that:

- **a)** affects in any substantial way the scope, quality, or performance of the services specified in the contract; or
- **b)** limits in any substantial way, inconsistent with the solicitation documents, UNRWA’s rights or the proposer’s obligations under the contract; or
- **c)** if rectified would unfairly affect the competitive position of other proposers presenting substantially responsive proposals.

If a proposal is not substantially responsive, it shall be rejected by UNRWA and may not subsequently be made responsive by the proposer by correction of the material deviation, reservation, or omission.

### 40. Nonconformities, reparable errors and omission

Provided that a proposal is substantially responsive, UNRWA may waive any non-conformities or omissions in the proposal that, in the opinion of UNRWA, do not constitute a material deviation. These are a matter of form and not of substance and can be corrected or waived without being prejudicial to other proposers.

Provided that a proposal is substantially responsive UNRWA may request the proposer
to submit the necessary information or documentation, within a reasonable period, to rectify nonmaterial nonconformities or omissions in the proposal related to documentation requirements. Such omission shall not be related to any aspect of the price of the proposal. Failure of the proposer to comply with the request may result in the rejection of its proposal.

For financial proposals that have been opened, UNRWA shall check and correct arithmetical errors as follows:

a) if there is a discrepancy between the unit price and the line item total that is obtained by multiplying the unit price by the quantity, the unit price shall prevail and the line item total shall be corrected, unless in the opinion of UNRWA there is an obvious misplacement of the decimal point in the unit price; in which case, the line item total as quoted shall govern and the unit price shall be corrected;

b) if there is an error in a total corresponding to the addition or subtraction of subtotals, the subtotals shall prevail and the total shall be corrected; and

c) if there is a discrepancy between words and figures, the amount in words shall prevail, unless the amount expressed in words is related to an arithmetic error, in which case the amount in figures shall prevail.

If the proposer does not accept the correction of errors, its proposal shall be rejected and its proposal security may be forfeited.

### 41. Right to accept any proposal and to reject any or all proposals

UNRWA reserves the right to accept or reject any proposals, and to annul the proposal process and reject all proposals at any time prior to contract award, without thereby incurring any liability to the affected proposer or proposers or any obligation to inform the affected proposer or proposers of the grounds for UNRWA’s action. UNRWA shall not be obliged to award the contract to the lowest priced offer.

### AWARD OF CONTRACT

<table>
<thead>
<tr>
<th>42. Award criteria</th>
<th>Prior to expiration of the proposal validity, UNRWA shall award the Contract to the qualified proposer based on the award criteria indicated in Section 3: Data Sheet.</th>
</tr>
</thead>
<tbody>
<tr>
<td>43. Right to vary requirement at time of award</td>
<td>At the time the Contract is awarded, UNRWA reserves the right to increase or decrease the quantity of services originally specified in Section 5: Terms of Reference and without any change in the unit prices or other terms and conditions of the proposal and the solicitation document.</td>
</tr>
<tr>
<td>44. Notification of award</td>
<td>UNRWA will notify the successful proposer in writing by email or post, that its proposal has been accepted.</td>
</tr>
<tr>
<td>45. Debriefing</td>
<td>In the event that a proposer is unsuccessful, the proposer may request a debriefing from UNRWA. The purpose of the debriefing is to discuss the strengths and weaknesses of the proposer’s submission, in order to assist the proposer in improving its future proposals for UNRWA procurement opportunities. The content of other proposals and how they compare to the proposer’s submission shall not be discussed.</td>
</tr>
<tr>
<td>46. Publication of contract award</td>
<td>UNRWA may publish the contract award on United Nations Global Marketplace, with the RFP Reference number, the information of the awarded proposer's company name, and contract amount or LTA.</td>
</tr>
<tr>
<td>47. Performance security</td>
<td>The successful Proposer, if so specified in Section 3: Data Sheet shall furnish a Performance Security in the amount and form specified therein, within the specified number of days after receipt of the Contract from UNRWA. Banks issuing performance securities must be acceptable to UNRWA, i.e. banks certified by the central bank of the country to operate as a commercial bank. UNRWA shall promptly discharge the proposal securities of the unsuccessful proposers pursuant to Article 17 (Proposal security). Failure of the successful proposer to submit the above-mentioned Performance Security or sign the Contract shall constitute sufficient grounds for the annulment of the award and forfeiture of the proposal security. In that event UNRWA may award the contract to the next lowest ranked proposer.</td>
</tr>
</tbody>
</table>
### 48. Bank guarantee for advance payment

Except when the interests of UNRWA so require, it is UNRWA’s standard practice not to make advance payment(s) (i.e., payments without having received any outputs). If an advance payment is allowed as per Section 3: Data Sheet, and if specified there, the proposer shall submit a Bank Guarantee in the full amount of the advance payment. Banks issuing bank guarantees must be acceptable to the UNRWA, i.e. banks certified by the central bank of the country to operate as a commercial bank.

### 49. Liquidated Damages

If specified in Section 3: Data Sheet, UNRWA shall apply Liquidated Damages for the damages and/or risks caused to UNRWA resulting from the Contractor’s delays or breach of its obligations as per the Contract. The payment or deduction of such liquidated damages shall not relieve the Contractor from any of its other obligations or liabilities pursuant to any current contract or purchase order.

### 50. Proposal protest

Any proposer that believes to have been unjustly treated in connection with this proposal process or any contract that may be awarded as a result of such proposal process may submit a complaint. The bidder may as a first step protest directly to the relevant Awarding Authority within ten working days of receipt of the notification that the bidder has not been awarded a contract (or publication of award). The Awarding Authority will review the protest and provide a reply to the bidder. The bidder may forego this step and protest directly to the Chief, Central Support Services Division of UNRWA.
The following specific data shall complement, supplement or amend the provisions in Section 2: Instructions to Proposers. In case there is a conflict, the provisions herein shall prevail over those in Section 2: Instructions to Proposers.

<table>
<thead>
<tr>
<th>Ref. Article in Section 2</th>
<th>Specific Instructions / Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Scope</td>
<td>The reference number of this Request for Proposal (RFP) is RFP/UNRWA/CSSD/(DM)/022/2022. The services include the <strong>Group Medical Insurance Policy Coverage for the UNRWA Locally Employed Staff and Their Recognized Dependents in Jordan</strong> as further described in Section 5 of this RFP.</td>
</tr>
<tr>
<td>4. Eligible proposers</td>
<td>Proposers from all countries/territories are eligible to participate in this proposal process.</td>
</tr>
<tr>
<td>7. Clarification of solicitation documents</td>
<td>Contact details for clarification of solicitation documents: E-mail address: <a href="mailto:tender.queries@unrwa.org">tender.queries@unrwa.org</a>. Clarifications are only accepted either via e-mail to <a href="mailto:tender.queries@unrwa.org">tender.queries@unrwa.org</a>, (please insure to include the Request for Proposal Reference Number (RFP/UNRWA/CSSD/(DM)/022/2022) in the Subject), or via in-tend “correspondences” functionality - if electronically tendered via In-tend, bearing the same tender number. <strong>ATTENTION: PROPOSALS SHALL NOT BE SUBMITTED TO THE ABOVE ADDRESS BUT TO THE ADDRESS FOR PROPOSAL SUBMISSION AS SET OUT BELOW (see Data Sheet Article 26). FAILING TO DO SO MAY LEAD TO DISQUALIFICATION OF THE PROPOSAL.</strong></td>
</tr>
<tr>
<td>10. Language</td>
<td>All proposals, information, documents and correspondence exchanged between and the proposers in relation to this solicitation process shall be in <strong>English</strong>.</td>
</tr>
<tr>
<td>14. Currencies</td>
<td>Prices may be quoted in Jordanian Dinar (JOD) or US Dollar. However, for the purposes of comparison of all Bids, UNRWA will convert the currency quoted in the Bid to US Dollar, in accordance with the prevailing UN Operational Rate of Exchange at the Closing Time. The Contract/Purchase Order awarded to the selected proposer, proposer’s invoices and UNRWA payments will be made in the currency as originally quoted by the Proposer in its Financial Proposal.</td>
</tr>
<tr>
<td>15. Duties and taxes</td>
<td>All prices shall: Be exclusive of VAT and other applicable indirect taxes.</td>
</tr>
<tr>
<td>16. Proposal validity period</td>
<td>90 days</td>
</tr>
<tr>
<td>17. Proposal security</td>
<td>Required in the amount of JOD 50,000 (USD 70,621) and valid for a period of 90 days as per <strong>Form L – Proposal Security</strong>.</td>
</tr>
<tr>
<td>Ref. Article in Section 2</td>
<td>Specific Instructions / Requirements</td>
</tr>
<tr>
<td>--------------------------</td>
<td>----------------------------------------</td>
</tr>
<tr>
<td>20. Alternative proposals</td>
<td>Shall not be considered.</td>
</tr>
</tbody>
</table>
| 21. Pre-proposal conference | Will be conducted  
A non-mandatory pre-proposal conference will take place in UNRWA Jordan Field Office on Tuesday 14 June 2022 at 10:00 AM Amman Local Time. Please refer to Form M for Instructions on Bidders’ Conference. |
| 22. Site inspection | A site inspection will not be held. |
| 26. Instructions for proposal submission | Allowable manner of submitting proposals: ☒ E-tendering (In-Tend)  
The Proposals shall be submitted via the UNRWA e-tendering system (In-Tend) which can be accessed through the [United Nations Global Marketplace](https://www.unglobalmarketplace.org/). This RFP document contains general guidance on how to register with UNGM and make a submission. The UNGM website also contains a help section with further guidance.  
All proposals will be submitted through In-Tend. The Financial Proposal and the Technical Proposal must be completely separated and each of them must be submitted in its own individual placeholder in the e-tendering system, as appropriate. No Financial Proposal quotes or any related financial information should appear in the Technical Proposal placeholder.  
**ATTENTION:** Proposals which do not comply with these requirements may be rejected! |
| 27. Deadline for proposal submission | Date: 03 July 2022  
Time: 13:00 HRS (1:00 PM)  
Time zone: Amman Time |
| 36. Evaluation of technical and financial proposals | Evaluation will be based on:  
☒ Combined scoring method using a distribution of 60%-40% Technical proposal - financial proposal  
The maximum number of technical points is detailed in Section 4: Evaluation Criteria  
To be substantially compliant, Proposers must obtain a minimum threshold of 60% of maximum points. |
| 47. Performance Security | The successful bidder shall, at its own cost and expense, furnish to UNRWA a performance bond in the form included in Section 6, in a sum not less than 10% of the annual net premium amount. The Performance Bond shall be valid for the entire period of the contract plus 90 days. The performance bond shall be renewed on the same terms and conditions for further periods of time corresponding to the duration of each renewal of the Contract, plus 90 days. The acceptance of submission of the Performance Bond is a mandatory requirement. |
| 48. Advance payment | Not Allowed  
If allowed Bank Guarantee Required |
<table>
<thead>
<tr>
<th>Ref. Article in Section 2</th>
<th>Specific Instructions / Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>49. Liquidated damages</td>
<td>Will be imposed as follows:</td>
</tr>
<tr>
<td></td>
<td>If the Bidder fails to supply specified goods/services within the lead time to be stipulated in the Contract or in the Purchase Order, for any reason other than the UNRWA act or omission, UNRWA shall deduct as a liquidated damage, a sum calculated using the below formula: (Monthly Fee/30) x 1.50 for each calendar day of delay until satisfactory service delivery) and up to a maximum deduction of 10% of the total contract/Purchase Order value; all without prejudices to any other remedies available to UNRWA. A maximum grace period of 7 (seven) business days may be permitted. However, if the delivery is not completed within the grace-period, liquidated damages will apply from the day immediately following the required delivery date. The said amount is agreed to be a reasonable estimation of the damages which UNRWA will sustain, without having required proving the actual damage.</td>
</tr>
</tbody>
</table>
SECTION 4: TERMS OF REFERENCE

Provision of Group Medical Insurance Policy Coverage for the UNRWA Locally Employed Staff and Their Recognized Dependents in Jordan

1. Establishment
UNRWA (the United Nations Relief and Works Agency for Palestine Refugees in the Near East) was created on 8 December 1949 upon the adoption by the United Nations General Assembly of resolution No. 302 (IV).

UNRWA is the main provider of basic services – education, health, relief and social services – to 5.7 million registered Palestine refugees in Jordan, Lebanon, Syria and occupied Palestinian territory, pending a solution to their plight.

The Agency’s services encompass education, health care, relief, camp infrastructure and improvement, community support, microfinance and emergency response, including in times of armed conflict.

In the absence of a solution to the Palestine refugee problem, the General Assembly has repeatedly renewed UNRWA’s mandate, most recently extending it until 30 June 2023.

UNRWA is funded almost entirely by voluntary contributions from UN member states.

2. UNRWA Services
Since its establishment, the Agency has delivered its services both in times of relative calm in the Middle East, and in times of hostilities.

UNRWA’s work exemplifies an international commitment to the human development of Palestine refugees, helping them:

1. Acquire knowledge and skills
2. Lead long and healthy lives
3. Achieve decent standards of living
4. Enjoy human rights to the fullest possible extent.

UNRWA is unique in terms of its long-standing commitment to one group of refugees, and its contributions to the welfare and human development of four generations of Palestine refugees. Originally envisaged as a temporary organization, the Agency has gradually adjusted its programmes to meet the changing needs of the refugees.

3. Areas of Activity
UNRWA provides education, health, relief and social services to eligible refugees among the 5.7 million registered Palestine refugees in its five fields of operations:

- Jordan
- Lebanon
- Gaza Strip
- The Syrian Arab Republic
- The West Bank, including East Jerusalem.

Some 1.4 million refugees, around one third of the total, live in 58 recognized camps, and UNRWA's services are located in or near these areas.

Unlike other United Nations organizations that work through local authorities or executing agencies, UNRWA provides its services directly to Palestine refugees. It plans and carries out its own activities and projects and builds and administers facilities such as schools and clinics.
The Agency currently operates or sponsors over 900 installations with nearly 28,500 staff across the five fields. Because UNRWA services such as education and healthcare are the type of services normally provided within the public sector, the Agency cooperates closely with governmental authorities in the area of operations, who also provide some services to Palestine refugees.

The UNRWA headquarters is co-located in Gaza City and Amman. It also has five field offices located in the Hashemite Kingdom of Jordan, Syria, Lebanon, West Bank and Gaza. It employs over 28,500 staff, including about 193 internationally recruited staff.

More detailed information is available at UNRWA’s web site at: http://www.unrwa.org/

4. **Objective of this tender**
UNRWA is not necessarily seeking proposals based on the same or equivalent coverage as the current benefit plan however the plan included forms the base.

Through the current RFP, UNRWA is looking for a more global / holistic approach from potential Vendors in their proposal of GMIP coverage for the expressed Beneficiaries.

UNRWA has the following objectives in soliciting health care coverage:

4.1. To provide UNRWA Local Area Staff with a quality, affordable healthcare benefits program responsive to the Beneficiaries’ needs.

4.2. And to sign a contract with a reliable supplier in order to:

   4.2.1. Ensure healthcare costs are managed effectively;
   4.2.2. Responsibly utilize the contributions of the Agency and of the Local Area Staff for the provision of health care program(s).
   4.2.3. Provide a 24/7 help line for all beneficiaries and medical providers
   4.2.4. Establish a complete and continuous mutual monitoring of the contract performance throughout the insurance year.
4.3. UNRWA is interested in options that would provide the greatest value. Elements of increased value include, but are not limited to:

4.3.1. Enhanced benefit design,
4.3.2. Reduced insurance costs,
4.3.3. Improved provider accessibility,
4.3.4. Reduced costs of administration,
4.3.5. Provision of administrative services to Beneficiaries,
4.3.6. Efficiency and effectiveness of administration, and
4.3.7. Access to the current providers of health services (hospitals, clinics, etc.) within the Hashemite Kingdom of Jordan to the extent practicable, and as a minimum.

4.4. General Requirement

UNRWA seeks for the Provision of Group Medical Insurance Policy (GMIP) coverage for the UNRWA locally employed staff and their recognized dependents in the Hashemite Kingdom of Jordan for Jordan Field Office (also referred to as JFO) and Headquarters Amman (referred to as HQA) as follows:

4.4.1. The Effective Date of Contract(s): Any contract(s) resulting from this RFP for a Group Medical Insurance Policy (GMIP) and related healthcare benefits program would start on 1 October 2022. The Awarded Contractor shall provide the group healthcare insurance services as described in the documents included in this RFP as per the appropriate contract(s) or policy(ies) that will result from it.

4.4.2. Any contract(s) that may be awarded as a result of this RFP will be for a period of one-year extendable yearly for additional four years plus three months extension at the same premium rate and the same terms and conditions should renewal negotiation failed upon UNRWA’s written agreement subject to mandate and funding of the Agency, satisfactory performance of the Contractor and on the same, improved or mutually agreed terms and conditions.

4.4.3. Mobilization at Start of Contract. Upon signing of this Service Contract, the Contractor will receive from UNRWA the full list of all beneficiaries (and other related information). The Contractor shall have no more then fifteen (15) calendar days from the signing of this Service Contract to issue and deliver the beneficiaries’ cards and the free access medical forms. In addition, to accept and process claim without any delay or inconvenience to the beneficiaries effective the commencement date: (i) software configuration and update; (ii) medical network booklet printing and issuance to all beneficiaries, (iii) all other arrangements typically required for beneficiaries to promptly access such providers and pharmacies and address their medical needs.

4.5. Technical Definitions

The contract will include the following Technical Definitions to be interpreted as defined below:

4.5.1. Gross Premium:

Gross premium is the total annual premium according to insurance category, class and age band or insured status. Gross premium calculation is based on the date of insurance contract inception or date of addition up to the natural insurance contract expiry date.

Gross premium includes all expenses such as but limited to any issuance, stamps, or insurance commission fees.

4.5.2. Earned Premium:

The calculation of the premium per day per active member from the date of inception or addition up to the date of calculation or reporting.

4.5.3. Paid Claims:

All net paid claims of inpatient and outpatient claims after deduction of contracted medical network contractual and auditing discounts along with co-insurance deductions or any recovery amounts according to insurance category.
4.5.4. Outstanding Claims Risk Reserve:
The estimation of claims reserve based on inpatient referrals by the insurance company and discounted by
30% as an average discount by the contracted medical entity. Outstanding claims reserve shall not include
any cases longer than 45 days from the date of admission. Contractor shall provide UNRWA with
outstanding inpatient list in conjunction with utilization report, in format, beneficiary name, ID, admission
date, discharge date, diagnosis, medical procedure, medical provider name, and estimated cost.

4.5.5. Incurred But Not Reported (IBNR) Claims:
The estimation of the outpatient claims that has not yet been received by the insurance company; the
outpatient paid claims to be divided by days to date starting from the insurance contract inception date to
date of calculation multiplied by the estimated period of 30 days.

4.5.6. Loss Ratio
For staff categories and their recognized dependents (excluding Retirees categories) based on total claims
including (total Paid, total Outstanding and total IBNR) divided by total earned premium for the period
(Inception date to date of loss ratio calculation on exposed population basis) multiplied by 100%.
Loss ratio for retirees’ categories shall be calculated the same as above and should be separated from staff
categories.

4.5.7. Member cancellation refund premium/member addition calculation premium:
All refund or addition premiums are calculated on pro rata basis.

4.5.8. General and Administration
General and Administrative expenses of the insurer but not to exceed in any case a level of 5% of the gross
premium.

4.5.9. Profit Sharing Formula:
The contractor agrees to refund to UNRWA any profit amounts according to the following formula: =
50%*(95% of gross premium-total claims (paid + outstanding + IBNR + Admin Fees))

4.6. Eligibility

4.6.1. The GMIP are intended for UNRWA’s locally employed staff and their spouses (regardless of age) and
dependents in the Hashemite Kingdom of Jordan at JFO and HQA. UNRWA’s employment policy in the
Hashemite Kingdom of Jordan includes compulsory health insurance coverage for its locally employed staff
on payroll at grade 3 and above, including all their dependents recognized as such by UNRWA.

4.6.2. To the effects of the present RFP, “UNRWA locally employed staff or UNRWA staff or UNRWA employee”
means any employee or staff of UNRWA working in an established job, post, position or office in a territory
or area in JFO and HQA designated by the Agency and who are eligible to participate in the GMIP coverage
in accordance with this RFP and UNRWA rules.

4.6.3. To the effects of the present RFP, “UNRWA locally employed staff’s recognized dependent” means:

4.6.3.1. The legally recognized wife or husband of an UNRWA locally employed staff, registered as a
recognized dependent of the UNRWA locally employed staff (not including those who are legally
separated) or the person living with an UNRWA locally employed staff in a recognized relationship
and who is registered as a recognized dependent of the UNRWA locally employed staff in the
records of UNRWA and who are eligible to participate in the GMIP coverage in accordance with this
RFP; and

4.6.3.2. The UNRWA locally employed staff’s unmarried and unemployed children, step-children, and
children legally adopted, who are:

4.6.3.2.1. Under 18 years of age, living in the staff member’s household or absent there from
only to attend school, registered as a recognized dependents of the UNRWA locally
employed staff in the records of UNRWA and who are eligible to participate in the GMIP coverage in accordance with this RFP;

4.6.3.2. 18 years and over but under 25 years of age and who are full-time students at a recognized school, institute, college or university, provided they are dependent upon the UNRWA locally employed staff for support, registered as recognized dependents of the UNRWA locally employed staff in the records of UNRWA and who are eligible to participate in the GMIP coverage in accordance with this RFP; and

4.6.3.2.3. Unmarried dependent children, who are permanently and totally disabled, registered as recognized dependents of the UNRWA locally employed staff in the records of UNRWA and who are eligible to participate in the GMIP coverage in accordance with this RFP.

4.6.3.3. The UNRWA locally employed staff’s unrecognized dependents; unmarried and unemployed children, and children legally adopted, eligible to participate in the GMIP coverage at full share premium, who are:

4.6.3.3.1. Under 18 years of age, living in the staff member’s household or absent there from only to attend school, registered as a non-recognized dependents of the UNRWA locally employed staff in the records of UNRWA and who are eligible to participate in the GMIP coverage in accordance with this RFP;

4.6.3.3.2. 18 years and over but under 28 years of age unmarried and unemployed dependents children whether they are full-time students or not

4.6.3.4. At the sole option of the eligible UNRWA locally employed staff participating in the GMIP coverage and subject to exceptional approval of the UNRWA on condition that all cost towards premium is directly covered by the UNRWA locally employed staff, the UNRWA locally employed staff’s unmarried children, step-children, and children legally adopted, who are: 18 years up to age 25 and who are not pursuing any studies and who are dependent upon the UNRWA locally employed staff for support and who are permanently living in the same household of the UNRWA locally employed staff.

4.6.4. Health insurance coverage is also compulsory for all newly recruited staff and all their recognized dependents in accordance with UNRWA rules.

4.6.5. All the eligible UNRWA Locally Employed Staff, their spouses (regardless of age) and dependents shall be insured and included in the GMIP coverage in accordance with the proposed contract(s) / policy (ies) as of the Effective Date of the contract(s) / policy (ies) resulting from the present RFP and they shall remain insured and covered in accordance for the duration of their employment as an UNRWA Locally Employed Staff in The Hashemite Kingdom of Jordan in accordance with UNRWA rules.

4.6.6. For newly recruited staff, their spouse (regardless of age) and dependents shall be insured and included in the GMIP coverage in accordance with the proposed contract(s) / policy (ies) as of the Effective Date of their contract(s) of employment with UNRWA and shall remain insured and covered in accordance with the duration of their employment as an UNRWA Locally Employed Staff in The Hashemite Kingdom of Jordan in accordance with UNRWA rules.

4.6.7. All UNRWA Locally Employed Staff shall be eligible to participate in the GMIP coverage provided they have not reached their sixty-two (62) birthday on or before the Effective Date of the contract(s) / policy(ies) resulting from the present RFP.

4.6.8. Newly recruited staff shall be eligible to participate in the GMIP coverage if on the date of their employment they have not reached their sixty-two (62) birthday.

4.6.9. UNRWA is allowing retired staff up to the age of 70 and their authorized dependents at their own option to be eligible to participate and at their own cost in the GMIP coverage. The Retired staff shall pay in advance for themselves and their authorized dependents the full yearly premium to service provider. To the effects of the present RFP “UNRWA Retired Staff Member up to the age of 70 and their authorized
dependents” shall mean UNRWA Staff Member who takes early retirement or retires before their sixty-two (62) birthday and their authorized dependents in addition to staff (and their dependents) who are discharged from service due to medical reasons are all eligible for GMIP.

4.6.10. UNRWA retirees, who stop(-ed) their participation in GMIP, are not allowed to re-join insurance policy.

4.6.11. UNRWA recruitment policy requires a medical examination prior to appointment and accordingly those who are found medically unfit are not appointed.

4.7. Funding of the GMIP

4.7.1. The payment of the Gross Premium per staff member is divided between UNRWA’s contribution (60%) and the staff member’s contribution (40%).

4.7.2. UNRWA undertakes to pay the annual premiums on behalf of the staff members and their eligible dependents only.

4.7.3. UNRWA includes a tentative schedule of payment based on advance monthly instalments.

4.7.4. Monthly reconciliation regarding UNRWA beneficiaries takes place on actual basis of staff on board for each month based on a list of staff on board provided by UNRWA to the service provider.

4.8 Relevant operational census data collected during the term of the Service Contract necessary for the delivery of the Services such as number of staff insured, number of dependents, number of retirees, names and dates of birth, etc. For the avoidance of doubt, this obligation does not include provision of historical data relating to period prior to the effectiveness of this Service Contract.

5. Benefits and Coverage

5.1. Inpatient Hospital benefits

Admission:

5.1.1. If as a result of bodily injury, sickness or maternity, the insured becomes confined in hospital as a registered First Class Bed Patient, subject to the hospital being lawfully as a registered operating public or private hospital as designated and named on the list of such hospitals by the contractor and agreed upon by the UNRWA, the Contractor shall cover up to the maximum amount of Jordan Dinars Fifty Thousand (JOD 50,000) for each Contract year for each insured, the contractor shall guarantee and facilitate the process of hospital admissions through proper communication with the specialized physicians. The Contractor shall pay all such expenses according to the maximum amount per day. In case first class room is not available in the hospital the contractor should provide the patient with a higher class free of charge and without any additional fees.

Daily Benefits:

5.1.2. First Class room, Bed and Board including all regular daily services and supplies customarily provided by the hospital, initiated and/or performed by recognized employees of the hospital and/or ordered by the hospital. The Contractor shall pay all such expenses according to the maximum amount per day. In case first class room is not available in the hospital the contractor should provide the patient with a higher class free of charge and without any additional fees.

5.1.3. Any insured person of less than 12 years of age, who is admitted to the hospital under the Contract, be it for emergency or non-emergency (cold cases) may be accompanied during the hospitalization by one of his/her parents, and the actual costs of such parent to accompany his/her child shall be covered up to JOD 20 per day.
Hospital Special Services benefits:

5.1.4. The Contractor shall pay the allowable medical expenses incurred by the insured for charges made by the hospital but not to exceed during any one Hospital Confinement the maximum amount shown in Articles 1.1, the services to be furnished to the insured during such hospital confinement as follow:

1.1.1.1 Use of the ICU/CCU, operating theatres, and other treatment rooms and/or equipment;
1.1.1.2 Dressing, splints, and plaster casts;
1.1.1.3 Emergency services;
1.1.1.4 Medicines as prescribed by the attending Physician and which are readily and commercially available in the Hashemite Kingdom of Jordan for the hospital to obtain/purchase;
1.1.1.5 All other hospital services, consumables and supplies customarily provided by the hospital for its medical/surgical care performed in the hospital, initiated and/or performed by recognized employees of the hospital and/or ordered by the hospital, including but not limited to: Sub-specialty consultations, laboratory examinations, electro-encephalograms, electro-cardiograms, cardiac monitoring, echocardiography, Doppler, cardiac cauterizations’, angiography ultra sound, CT scanning, MRIs, basal metabolism tests, physical therapy, anti-D, oxygen, x-ray examinations, endoscopies transfusions of blood and/or blood derivatives, plasma and intravenous injections and solutions; and other similar investigations.
1.1.1.6 Medicines prescribed by the attending Physician in accordance with Article 1.2.3.4 above delivered to the patient prior to or on discharge from hospital and intended for continuation of the hospital treatment after discharge limited to a fifteen (15) days’ supply after date of discharge;
1.1.1.7 Covering lab investigations that requested by hospitals before surgeries i.e. Hepatitis and etc.
1.1.1.8 Chronic lab investigations that requested by hospitals before surgeries i.e. Hepatitis and etc.

Surgical Benefits

5.1.5. The Contractor shall pay directly any surgical operation incurred by the insured during any disability up to the maximum amount of the latest valid Tariffs of the Jordanian Medical Association (JMA) as may be set from time to time.
5.1.6. If two or more procedures are performed through a single incision, payment for expenses for all such procedures shall not exceed the maximum payment during any one Hospital Confinement except for the surgical fees which should be paid for every operation whether performed by one or more surgeons in accordance with the latest valid Tariffs of the JMA.
5.1.7. For life threatening conditions requiring cardiac, renal or neurosurgery the Contractor will pay 100% of the total medical expenses (all inclusive).

New-born Babies Benefits

5.1.8. Newly born babies become eligible for participation in the GMIP coverage in accordance with the contract as UNRWA Locally Employed Staff’s recognized Dependents as from the day of their birth.
5.1.9. The contractor shall pay directly all incubator/ NICU expenses incurred from day one up to the Annual inpatient ceiling when the baby is insured, and up to 10 days when the new-born is not eligible for insurance; the cost in this case will be deducted from the mother’s ceiling.
5.1.10. Coverage of baby boy circumcision.

Congenital Diseases:

5.1.11. Treatment of congenital malformations that affect the survival, growth and development or functional capabilities of new-born babies are covered effective the date the new-born becomes eligible for insurance coverage. This however does not apply for cosmetic surgery. See Articles 1.1.7 and 1.1.8 Above.
5.1.12. Coverage of pre-existing congenital diseases.

Neurological Diseases:

5.1.13. Treatments of Neurological diseases, disorders are covered -such expenses shall include but not limited to Epilepsy, Neuritis.
Service Accidents

5.1.14. The service (work) accident cases whether inpatient or outpatient shall be covered with 0% administrative fees and to be recovered on UNRWA account once it is proven as service accident.

Other Accidents

5.1.15. Coverage of all accidents when the third party is not available shall be borne by the Contractor.

Special Inclusion of In-Patient Hospital Benefits in Non-Designated and Listed Hospitals:

5.1.16. The Contractor shall reimburse 80% of all in-hospital in non-network hospital expenses incurred by the insured, if as a result of bodily injury, sickness or maternity. All expenses are subject to the ceilings and conditions as described in articles 1.1 above.

5.1.17. In complement to the above, the daily benefits payable under Article 1.2. Above shall be up to the maximum of JOD 70 for First Class Bed Patient and for Article 1.2. the accompanied parent shall be covered up to a maximum amount of JOD 20 per day for the First-Class Option. In both cases the maximum hospitalization period shall not exceed 20 days per disability.

5.1.18. Expenses incurred in the "Farah Hospital" will only be reimbursed in cases of immediate emergency where, the insured due to their injury, sickness or maternity had no control over the situation and/or had no other reasonable alternative option for the necessary confinement in hospital.

5.2. Special continuation of hospital benefits in cases of discontinuation of the UNRWA’s locally employed staff and their recognized dependents participation in the GMIP coverage as insured

5.2.1. In the event the UNRWA Locally Employed Staff and their Recognized Dependents participation in the GMIP coverage as insured discontinues, the UNRWA Locally Employed Staff and their Recognized Dependents eligibility and coverage for Hospital benefits in accordance with Article 1 above shall automatically discontinue, except for the following cases of special continuation:

5.2.1.1. Where the confinement or admission to hospital were already in progress on or before the date of discontinuation of the participation in the GMIP coverage. Such special continuation of the hospital benefits shall only be for the duration of the confinement in hospital for the specific bodily injury, sickness or maternity and its complications being the reason for the said admission to hospital and is subject to the maximum amount in accordance with Articles 1.1, 1.1.1 and 1.1.2 above.

5.2.1.2. For newly born babies of the UNRWA Locally Employed Staff being born on or before the date of discontinuation of the UNRWA Locally Employed Staff’s participation in the GMIP coverage as insured and/or the birth is a result of a maternity confinement or admission to hospital in accordance with Article 2.1.1 above, such special continuation of the hospital benefits shall be as follows:

5.2.2. The newly born baby’s special continuation of the hospital benefits shall be until the first day of the next month following their date of birth and is subject to the maximum amount in accordance with Articles 1.1, 1.1.1, and 1.1.2 above. This includes cases where the baby’s mother dies, and she is an UNRWA Locally Employed Staff’s Recognized dependent but excludes cases where the death is that of an UNRWA Locally Employed Staff which shall be treated in accordance with Article 2.1.3 below;

5.2.2.1. In case the UNRWA Locally Employed Staff participating in the GMIP coverage as insured dies, whether being the baby’s mother or not and the participation in the GMIP coverage ceases by the end of the month in which the death occurs, the new-born baby’s special continuation of the hospital benefits shall be until its discharge from the hospital and is subject to the maximum amount in accordance with Articles 1.1, above.

5.3. Maximum limit of hospital benefits per each insured

5.3.1. The maximum amount payable by the Contractor for all hospital benefits as included in Article 1 and Article 2 above, shall be Jordan Dinars Fifty Thousand Jordan Dinars (JOD 50,000) per each Contract year
5.4. Out of Hospital Benefits

5.4.1. General Conditions: If as a result of bodily injury or sickness the insured becomes in need of out of hospital medical examinations and treatment subject to such examination being made or recommended by a licensed Physician or Specialists visits and related outpatient service shall be covered up to Jordan Dinars seven hundred (JOD 700) per insured per year.

5.4.2. The Contractor shall pay for all Doctor periodic visits and all related expenses during and relating to pregnancy including all maternity vitamins regardless of the sales tax and Beta HCG test. Doctor visit, Lab tests and radiology tests are covered on free access basis within the contractor's medical network. Coverage up to the maximum amounts per year of Jordan Dinars three hundred (JOD 350) per insured. This payment shall be over and above the yearly ceiling set under Article 4.1 above.

5.4.3. The contractor shall apply the latest maximum JMA tariff for all reimbursement claims.

5.4.4. Out-patient doctor visits to be on free access basis through agreed medical network, (insured to pay JOD 2 for Specialist Doctor and JOD 1 for General Practitioner (GP) direct to the provider).

5.4.5. Out-patient diagnostic procedures including Laboratory tests and Radiology tests, therapeutic procedures and physiotherapy to be treated on free access basis through Contractor provider’s network including contracted hospital network.

5.4.6. Physiotherapy coverage with maximum amount of Jordan Dinars Ten (JD 10) and a maximum of 20 sessions per one disability, which can be upgraded for post-surgical cases only upon doctor’s recommendation

5.4.7. Prescribed medication by licenced physicians on free access basis through Contractor provider’s medical network including contracted hospital network. For reimbursement claims carried out by specialist doctors, the insured must submit to the Contractor the empty cartons or medicine boxes of the prescribed medicines.

5.4.8. Coverage of vitamin B12 regardless of the sales tax.

5.4.9. Full coverage of injections (given charge) at clinics provided that prescribed injections are purchased from pharmacies.

5.4.10. Retinal/Intravitreal injections shall be part of the Inpatient ceiling and not subject to the outpatient co-insurance.

5.4.11. The following services shall be part of the Inpatient ceiling and subject to co-insurance, unless the below services takes place in-hospital, then the coverage become 100%:

5.4.11.1. Intra-articular Hyaluronic acid joint injections.
5.4.11.2. Anticoagulants during pregnancy period.
5.4.11.3. Coronary Ct-Angiogram.
5.4.11.4. Hormonal therapy for undescended testicle.
5.4.11.5. Iron Injection therapy during pregnancy.
5.4.11.6. MRI, CT scan, Nuclear scan and EEG

5.4.12. Reimbursement of non-network doctor consultation fees calculated as follows:

5.4.12.1. Maximum Specialist fees JD25.
5.4.12.2. Apply co-insurance on maximum doctor fees or on actual bill whichever is lower; then
5.4.12.3. 80% payment after calculating the co-insurance.
5.4.12.4. No reimbursement shall be made for non-network GP doctor, except when the area not covered by a network GP doctor.

5.4.13. Reimbursement of non-network Outpatient diagnostic and therapeutic procedures including physiotherapy if requested by specialist doctor are covered 80% and subject to the outpatient co-insurance.

5.4.14. Gastrointestinal endoscopy will be covered 100% under the inpatient ceiling.

5.4.15. Flu vaccination shall be covered and organised by the Contractor at UNRWA premises, for interested staff members only

5.4.16. Reimbursement claims submission validity is 45 calendar days from the service date for outpatient claims and 30 calendar days for inpatient claims calculated from discharge date.

Out-Patient Hospital Benefits for Emergency Cases whether Accident or Non-Accident Related at the Hospital Emergency/Out-Patient Department;
5.4.17. Emergency case definition: The admission to a hospital’s Emergency Room for treatment following an accident or illness that need immediate diagnosis and treatment that cannot be rendered in outpatient clinics, whereby any delay shall lead to medical complications within the 24 hours following the accident or onset of illness. Such as but not limited to Acute Myocardial Infarction, Cerebral Vascular Accident, Trauma, Respiratory Failure, Anaphylaxis, Haemorrhage, poisoning, Cut Wounds, Fractures, Loss of consciousness, Chest Pain, Asthmatic Attack, Fever 39.5°C and above for temperature 38.5°C based on medical underlying disease and medical necessity. During the emergency cases any treatment medication prescribed therein shall be provided on free access basis without medical form, i.e against co-insurance if applicable. Noting in case the insured pay the expenses incurred directly and in full; the Contractor shall reimburse the insured against the invoices.

5.4.18. Treatment of burns (third degree) and applying cast for fractures or sprain under inpatient benefit ceiling, without applying outpatient co-insurance.

Maternity

In addition to the original maternity coverage in accordance with article 4.2, the following is also covered:

5.4.19. Coverage of pregnancy examinations and supplements including screening 4D or 3D Ultrasound.
5.4.20. Coverage of screening prenatal blood tests if prescribed by a specialist, such as but not limited to; Rubella, hepatitis, TSH, blood group, etc.
5.4.21. Coverage of Anti-D injection.

Other specified Diseases & Benefits – Inpatient & Outpatient

5.4.22. Coverage of periodontal diseases (consultation and medications only).
5.4.23. Coverage of hereditary, congenital, and genetic diseases.
5.4.24. Coverage of eye lenses implants.
5.4.25. Coverage of all kinds of prosthesis and implants.
5.4.26. Coverage of Cancer cases.
5.4.27. Coverage of organ transplantations, except for donor expenses.
5.4.28. Coverage of Arteriovenous (A-V) fistula.

5.5. Exceptional Inclusion of Hospital and Out of Hospital Benefits outside of the Hashemite Kingdom of Jordan

5.5.1. The Contractor shall also pay directly or reimburse all eligible medical care expenses incurred in another country than the Hashemite Kingdom of Jordan in accordance with the benefits in the Contract, on the basis of an emergency condition arising while the insured is outside of the Hashemite Kingdom of Jordan, the company will indemnify the claimant on a scale equivalent to the customary medical charge for such disability normally applicable in the Hashemite Kingdom of Jordan and not exceeding the maximum amount in the Jordan Medical Association (JMA) latest Tariff but always within the scope and limits of the Contract in articles 1, 2, 3, 4 and 5.

5.5.2. For in-Hospital treatment the cost shall be paid or reimbursed at 100% for emergency cases and 80% for elective and non-emergency cases on a scale equivalent to the customary medical charge for such disability normally applicable in the Hashemite Kingdom of Jordan and not exceeding the maximum amount JMA latest Tariff payable for such treatment, but always within the scope and limits of the Contract in articles 1, 3 and 5.

5.5.3. For Out-Hospital treatment the cost shall be paid or reimbursed at 80% on a scale equivalent to the customary medical charge for such disability normally applicable in Hashemite Kingdom of Jordan but not exceeding the maximum amount in Jordan Medical Association (JMA) latest Tariff, but always within the scope and limits of the Contract in article 4 and 5.

5.6. Exclusions of Benefits

5.6.1. This Contract and the GMIP Coverage does not include, and no benefits shall be payable for the following noting any benefits that is not listed in the exclusion list must be considered as included:

5.6.1.1. Any injury or illness for which benefits are provided directly by UNRWA through the UNRWA Rules and regulations as work or service incurred accidents;
5.6.1.2. Any treatment or examination for which the expenses are reimbursed or paid through any other insurance or payment policy;
5.6.1.3. Treatment of psychiatric or mental disorders, chronic alcoholism or drug addiction or any injury, which the Contractor can show was caused exclusively or predominantly by self-administered alcohol or drugs addiction;
5.6.1.4. Treatment of infertility and male or female sterilization;
5.6.1.5. Treatment of injuries inflicted deliberately by the insured upon him/herself;
5.6.1.6. Rest cures, sanitary or custodial care, or periods of quarantine.
5.6.1.7. Cosmetic or plastic surgery other than reconstructive surgery necessitated to correct the disability sequelae of traumatic injury occurring while the GMIP coverage is in effect or to restore the functional ability due to restriction of movements as a result of the bodily injury;
5.6.1.8. The provision of wigs;
5.6.1.9. General check-up (general health examination);
5.6.1.10. Installation and cost of hearing aids, glasses, eye examination for correction of vision, or fitting glasses and lenses except as a direct result of an accident;
5.6.1.11. Dental examination, X-ray, extraction, filling and general dental care or surgery unless due to an injury covered under this Contract, or due to maxillofacial conditions. periodontal diseases (only consultation (GP or dentist) and medications will be covered);
5.6.1.12. Any examination or expense to which the insured is entitled without charge or for which the charges are reimbursed by any other insurance or payment policy, however in case of road accident claim the Contractor will admit the insured to the hospital and subrogate the claim with the third party insurance;
5.6.1.13. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power or riot or civil commotion;
5.6.1.15. All vaccines,
5.6.1.16. Impotence or sexual dysfunction.
5.6.1.17. Birth control pills, devices or surgery.
5.6.1.18. Experimental treatments.
5.6.1.19. Alternative medicine.
5.6.1.20. Weight reduction treatments & bariatric surgeries.

5.7. Admissions to Hospitals, Referrals to Out of Hospital Examinations, Direct Payment and Claim for Reimbursement of Benefits

Admissions to Hospital:
Emergency Admissions to Hospitals belonging to the Contractor’s network
5.7.1. The insured will be immediately admitted to the Emergency Section of the Hospitals belonging to the Contractor’s network presenting his/her Medical Insurance ID Card as issued by the Contractor or any prove of his identity.

5.7.2. If such admission to the Emergency Section of the Hospitals necessitates an admission and confinement to In-Hospital treatment as a bed patient as per Articles 1.1.1.1 and 1.1.2 above.

Emergency Admissions to Hospitals not belonging to the Contractor’s network:
5.7.3. In case of admission to the Emergency Section of a Hospital not belonging to the Contractor’s network and included as Out-Patient Hospital benefit, the Contractor may at its discretion arrange for direct payment to the Hospital if notified and/or requested so by the insured, if not possible or not notified and/or requested, such expenses shall be reimbursed by the Contractor to the insured.

5.7.4. If such admission to the Emergency Section of a Hospital not designated and named by the Contractor necessitates an admission and confinement to In-hospital treatment as a bed patient, the Contractor may at its discretion arrange for direct payment to the Hospital if notified and/or requested so by the insured, if not possible or not notified and/or requested, such expenses shall be reimbursed by the Contractor as set out under article 1.1, 1.1.1 and 1.1.2.
Non-Emergency Admissions (Cold Cases that do not require immediate admission and treatment) to Hospitals belonging to the Contractor’s network

5.7.5. The Contractor will ensure the smooth and immediate admission of the insured to a Hospital designated and named by the Contractor in its Hospital List. The detailed procedures for the admission will be agreed upon based on the need for prior approval(s) before admission.

5.7.6. Normally in such cold cases the insured will first approach his/her specialist Doctor for consultation. In case admission to the hospital is needed the specialist Doctor will write a medical report to the Contractor for their action and arrangements for medication with the hospital selected by the insured.

5.8. Treatments outside Jordan

5.8.1. The Contractor shall guarantee the coverage for all treatments outside Jordan, within the limits of the contract.

5.9. Ex-Gratia Limit

5.9.1. Coverage of uncovered cases with maximum limit of JD 25,000 per year for the whole contract for non-covered cases subject to providing the Contractor with UNRWA official request to utilize this limit in accordance to specified cases and coverage.

5.10. Reporting

5.10.1. The Contractor shall have the ability and capacity to produce these reports upon UNRWA’s request – at any time – for both HQA and/or JFO separate or combined per insured staff member and/or related insured family:

- Outpatient utilization report on monthly basis.
- Inpatient utilization report on monthly basis.
- Inpatient admissions report on weekly basis.
- Active beneficiary list on weekly basis.
- Summary of paid claims per package
- Policy performance report on monthly basis including:
  - Category details
  - Age band
  - Earned premium
  - Population count.
  - Outstanding Risk Reserve – according to UNRWA formula
  - IBNR risk reserve according to UNRWA formula
  - Loss ratio
- Premium report according to age band and class on pro-rata basis
- Description of inpatient and outpatient claims in detail including beneficiary ID, employee ID, beneficiary name, medical provider, benefit, sub-benefit, service type, claimed item, treatment date, claimed amount, co-insurance, rejected amount, discount, further discount and net amount.

5.10.2. Failure to provide any of mentioned reports set out under article 10.1; 10.3; 10.4 and 10.5, UNRWA has the right to keep monthly payment on hold until receiving such report.

5.10.3. User access to Contractor system (Read Only) for review & reporting purposes.

5.10.4. Contractor to provide UNRWA with physical claims upon request.

5.10.5. Contractor shall provide UNRWA with settlement reports to medical provider.

5.11. Recovery

Recovery shall be on UNRWA account for the following only:

5.11.1. Work related injuries.
5.12. Retiree’s special coverage

5.12.1. In-hospital treatment on free access basis.
5.12.2. Out-hospital treatment all on reimbursement basis.

5.13. Coverage Enhancements (Optional)

The following optional enhancements may be added to the above scope of coverage:

5.13.1. Additional JOD 100 (USD 141.24) for members who have chronic medications when their outpatient exhausted. The additional amount to cover outpatient services other than chronic medications.
5.13.2. Increase maternity ceiling by JOD 25 (USD 35.31) to become JOD 375 (USD 529.66) instead of JOD 350 (USD 494.35).
5.13.3. Shift coverage of biopsy fees in doctor clinic from outpatient to inpatient ceiling subject to co-insurance.

5.14. General conditions

5.14.1. Wrong coverage of uncovered medical cases incurred by Contractor shall not be registered on both utilization report neither performance report, all these expenses to be on Contractor’s account.
5.14.2. Contractors to assign representatives for claims collections and insurance ID cards and reimbursement cheque delivery to UNRWA focal points in areas based on schedule prepared by UNRWA. Such visit to UNRWA focal points shall be remain valid up to 45 days after policy expiry date.

Appendixes to the Terms of Reference:

- Appendix One: Summary of Benefits
- Appendix Two: Age and Gender Band as of Date
- Appendix Three: Delivery Schedule
- Appendix Four: Premium Payment Schedule
- Appendix Five: Statistics Related to Claims
- Appendix Six: Medical Network of Providers and List of Hospitals
- Appendix Seven: Key Performance Indicators
## Summary of Benefits

### Geographic Coverage:
Inside and outside Jordan

### Benefits and Limits

#### Inpatient Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Ceiling per member per year</strong></td>
<td>JOD 50,000</td>
</tr>
</tbody>
</table>

#### Surgical Benefits

- Anaesthesia, oxygen, and medical gases
  - Covered 100%
- ICU, CCU
- Pre-existing, chronic, hereditary, congenital and genetic diseases
- Medications & procedures
- Surgeons, Anaesthetists and physicians' fees
- Prostheses, medical and surgical appliances, instruments, implants and devices
- Discharge Medications up 15 days
- Life threatening conditions (Cardiac, Renal, vascular or Neurological) and cancer treatments
- Physiotherapy
- Road traffic accidents
- Organ Transplant cancer
- Diagnostic procedures, Lab and Radiology tests during hospitalization and in emergency room before being admitted to the hospital

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Accompanied coverage (for children less than 12 years old)</strong></td>
<td>Covered up to JOD 20 per night</td>
</tr>
</tbody>
</table>
| **New Born Babies Inpatient admission coverage** | Covered 100% from day one and up to:  
  - Annual inpatient ceiling if the baby is insured.  
  - 10 days if the new-born is not insured; the cost in this case will be deducted from the mother's ceiling |
| **Congenital diseases for the new-born babies** | Covered from day one (not subject to cosmetic surgery) |
| **In-patient co-payment**                     | Nil     |
| **Inpatient deductibles**                     | Nil     |
| **Reimbursement for room and board**          | Up to JOD 70 |

### Outpatient Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Ceiling per member per year</strong></td>
<td>JOD 700</td>
</tr>
<tr>
<td><strong>Co-payment other than free access Doctor. Visits</strong></td>
<td>20%</td>
</tr>
<tr>
<td><strong>Doctor Visit:</strong></td>
<td></td>
</tr>
<tr>
<td>Specialist within network on free access basis</td>
<td>covered subject to JOD 2 deductible only</td>
</tr>
<tr>
<td>GP within network on free access basis</td>
<td>covered subject to JOD 1 deductible only</td>
</tr>
<tr>
<td>Specialist fees outside network or cash reimbursement</td>
<td>Covered up to JOD 25 subject to deductible of 20% after applying 20% co-payment</td>
</tr>
<tr>
<td><strong>Prescribed Medications</strong></td>
<td>covered 80%</td>
</tr>
<tr>
<td>Service</td>
<td>Coverage</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>Radiology tests</td>
<td>covered 80%</td>
</tr>
<tr>
<td>Laboratory tests</td>
<td>covered 80%</td>
</tr>
<tr>
<td>Outpatient procedures other than Doctor Visit</td>
<td>covered 80%</td>
</tr>
<tr>
<td>Diagnostic procedures/tests</td>
<td>covered 80%</td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>20 sessions per disability (Unlimited post-surgical intervention upon specialist doctor request)</td>
</tr>
</tbody>
</table>

The following procedures are covered from inpatient ceiling:

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Endoscopies (Gastroscopy &amp; Colonoscopy, etc.)</td>
<td>covered 100%</td>
</tr>
<tr>
<td>Cast (POP) for Fractures and sprain, and Burns 3rd degree</td>
<td>covered 100%</td>
</tr>
<tr>
<td>Retinal injections</td>
<td>covered 100%</td>
</tr>
<tr>
<td>Circumcision</td>
<td>covered 100%</td>
</tr>
<tr>
<td>Iron therapy injection</td>
<td>covered 80%</td>
</tr>
<tr>
<td>Anti-coagulant injection during pregnancy</td>
<td>covered 80%</td>
</tr>
<tr>
<td>Coronary CT-scan</td>
<td>covered 80%</td>
</tr>
<tr>
<td>Hormonal therapy for undescended testis</td>
<td>covered 80%</td>
</tr>
<tr>
<td>Lubricating joint injections and Hyaluronic acid</td>
<td>covered 80%</td>
</tr>
<tr>
<td>MRI, Ct-Scan, Nuclear scan and EEG</td>
<td>covered 80%</td>
</tr>
<tr>
<td>Chronic Medications when Outpatient limit exhausted</td>
<td>covered 80%</td>
</tr>
<tr>
<td><strong>Dental Benefit</strong></td>
<td>Not applicable</td>
</tr>
<tr>
<td><strong>Optical Benefit</strong></td>
<td>Not applicable</td>
</tr>
<tr>
<td><strong>Maternity Inpatient</strong></td>
<td>covered 100% from the inpatient ceiling</td>
</tr>
<tr>
<td>Caesarean Delivery, Normal Delivery and legal abortion</td>
<td>covered 100%</td>
</tr>
</tbody>
</table>

Maternity outpatient:

<table>
<thead>
<tr>
<th>Annual Ceiling</th>
<th>JOD 350</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor visit</td>
<td>covered similar to the specialist visit above</td>
</tr>
<tr>
<td>medications, including Anti-D and vitamins regardless sales tax</td>
<td>80%</td>
</tr>
<tr>
<td>Laboratory</td>
<td>80%</td>
</tr>
<tr>
<td>Radiology including 3D and 4D</td>
<td>80%</td>
</tr>
</tbody>
</table>

The following Medications are covered:

<table>
<thead>
<tr>
<th>Medication</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lubricant eye drops and artificial tears</td>
<td>covered 80%</td>
</tr>
<tr>
<td>Therapeutic Hyaluronic Acid, collagen</td>
<td>covered 80%</td>
</tr>
<tr>
<td>All forms of Nasal lubricants.</td>
<td>covered 80%</td>
</tr>
<tr>
<td>Topical Medical Formulations.</td>
<td>covered 80%</td>
</tr>
<tr>
<td>Pain relief Gel and Ointments e.g. (Biofreez, ice-power etc.....).</td>
<td>covered 80%</td>
</tr>
<tr>
<td>Fever Patches for babies</td>
<td>covered 80%</td>
</tr>
<tr>
<td>mucolytic and cough syrups</td>
<td>covered 80%</td>
</tr>
</tbody>
</table>

*All reimbursements should be made in accordance with the upper limit of JMA's last tariff*
Appendix Two to The Terms of Reference

Age and Gender Band as of Date

a. **Staff members and their recognized dependents**

<table>
<thead>
<tr>
<th>Age Category</th>
<th>Employee</th>
<th>Employee Dependent</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Husband</td>
</tr>
<tr>
<td>0 - 10</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>11 - 18</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>19-30</td>
<td>152</td>
<td>144</td>
<td>12</td>
</tr>
<tr>
<td>31-40</td>
<td>809</td>
<td>955</td>
<td>187</td>
</tr>
<tr>
<td>41-50</td>
<td>1181</td>
<td>1197</td>
<td>419</td>
</tr>
<tr>
<td>51-60</td>
<td>829</td>
<td>632</td>
<td>391</td>
</tr>
<tr>
<td>Above 60</td>
<td>0</td>
<td>0</td>
<td>70</td>
</tr>
<tr>
<td>Total</td>
<td>2971</td>
<td>2928</td>
<td>1079</td>
</tr>
</tbody>
</table>

b. **Retirees and their recognized dependents**

<table>
<thead>
<tr>
<th>Age Category</th>
<th>Retired Employee</th>
<th>Retired Employee Dependent</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Husband</td>
</tr>
<tr>
<td>0 - 10</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>11 - 18</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>19-30</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>31-40</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>41-50</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>51-60</td>
<td>40</td>
<td>40</td>
<td>6</td>
</tr>
<tr>
<td>61-70</td>
<td>58</td>
<td>88</td>
<td>26</td>
</tr>
<tr>
<td>Above 70</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>98</td>
<td>128</td>
<td>34</td>
</tr>
</tbody>
</table>
Appendix Three to The Terms of Reference

Delivery Schedule

The Contractor shall deliver the Services in accordance with the following Delivery Schedule.

<table>
<thead>
<tr>
<th>No.1</th>
<th>Services</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Ensure smooth mobilization, including delivery of insurance cards, medical forms, policy and network booklets to all UNRWA beneficiaries through designated focal points in the areas, etc.</td>
<td>11 - 30 September 2022</td>
</tr>
<tr>
<td>2</td>
<td>Ensure processing and implementing of chronic medications on the software system and readiness to dispense these medications accurately on the first day of the policy</td>
<td>1 October 2022</td>
</tr>
<tr>
<td>3</td>
<td>Start efficient handling of the claims by Approval and medical call centre</td>
<td>1 October 2022</td>
</tr>
<tr>
<td>4</td>
<td>Ensure claims collection from the designated focal points from the areas</td>
<td>16 October 2022</td>
</tr>
</tbody>
</table>
## Appendix Four to The Terms of Reference

### Premium Payment Schedule

<table>
<thead>
<tr>
<th>No.</th>
<th>Payment representing GMIP Coverage for the month</th>
<th>Payment Due Date</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>October 2022</td>
<td>Monday 17 October 2022</td>
<td>October 2022 and November 2022 will be paid in one payment</td>
</tr>
<tr>
<td>2</td>
<td>November 2022</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>December 2022</td>
<td>Monday 28 November 2022</td>
<td>December 2022 payment adjusted based on October 2022 reconciliation</td>
</tr>
<tr>
<td>4</td>
<td>January 2023</td>
<td>Wednesday 21 December 2022</td>
<td>January 2023 payment adjusted based on November 2022 reconciliation</td>
</tr>
<tr>
<td>5</td>
<td>February 2023</td>
<td>Wednesday 25 January 2023</td>
<td>February 2023 payment adjusted based on December 2022 reconciliation</td>
</tr>
<tr>
<td>6</td>
<td>March 2023</td>
<td>Monday 27 February 2023</td>
<td>March 2023 payment adjusted based on January 2023 reconciliation</td>
</tr>
<tr>
<td>7</td>
<td>April 2023</td>
<td>Wednesday 29 March 2023</td>
<td>April 2023 payment adjusted based on February 2023 reconciliation</td>
</tr>
<tr>
<td>8</td>
<td>May 2023</td>
<td>Wednesday 26 April 2023</td>
<td>May 2023 payment adjusted based on March 2023 reconciliation</td>
</tr>
<tr>
<td>9</td>
<td>June 2023</td>
<td>Monday 29 May 2023</td>
<td>June 2023 payment adjusted based on April 2023 reconciliation</td>
</tr>
<tr>
<td><strong>10</strong></td>
<td>July 2023</td>
<td>Wednesday 28 June 2023</td>
<td>July 2023 payment adjusted based on May 2023 reconciliation</td>
</tr>
<tr>
<td><strong>11</strong></td>
<td>August 2023</td>
<td>Wednesday 26 July 2023</td>
<td>August 2023 payment adjusted based on June 2023 reconciliation</td>
</tr>
</tbody>
</table>

Final September 2023 payment adjusted based on reconciliation for June 2023 and July 2023 for this Service Contract shall be done within 15 days after contract expiry date.
Appendix Five to the Terms of Reference

Statistics Related to Claims

a. Loss ratio figures:

<table>
<thead>
<tr>
<th>Underwriting Year</th>
<th>Average Beneficiary Count</th>
<th>Loss Ratio (Exclude G&amp;A)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018-2019</td>
<td>25,375</td>
<td>95.6%</td>
</tr>
<tr>
<td>Extension four months (1.4.2019 – 31.7.2019)</td>
<td>23,035</td>
<td>87.9%</td>
</tr>
<tr>
<td>2019-2020</td>
<td>23,055</td>
<td>79.9%</td>
</tr>
<tr>
<td>2020-2021</td>
<td>22,596</td>
<td>86.8%</td>
</tr>
<tr>
<td>2021-2022 (1.8.2021 – 30.4.2022)</td>
<td>22,118</td>
<td>98.3%</td>
</tr>
</tbody>
</table>
Appendix Six to the Terms of Reference

Medical Network of Providers and List of Hospitals

UNRWA aims at obtaining a wide geographical coverage in Jordan for hospitals, doctors, laboratories, radiology centres, physiotherapy centres and pharmacies. Bidders are requested to provide their accredited medical network and a confirmation on agreeing to add new medical providers upon UNRWA request.

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Khaldi Medical Center</td>
<td>Jabal Amman – 3rd Circle, Amman</td>
<td>4644281</td>
</tr>
<tr>
<td>2</td>
<td>Amman Surgical Hospital</td>
<td>Jabal Amman – 3rd Circle, Amman</td>
<td>4641261</td>
</tr>
<tr>
<td>3</td>
<td>Samer Abd Al Hadi Hospital</td>
<td>Jabal Amman – 3rd Circle, Amman</td>
<td>4626163</td>
</tr>
<tr>
<td>4</td>
<td>Jabal Amman Hospital</td>
<td>Jabal Amman – 3rd Circle, Amman</td>
<td>4642362</td>
</tr>
<tr>
<td>5</td>
<td>Jordan Hospital</td>
<td>Jabal Amman – 4th Circle, Amman</td>
<td>5608080</td>
</tr>
<tr>
<td>6</td>
<td>Arab Medical Center</td>
<td>Jabal Amman – 5th Circle, Amman</td>
<td>5921199</td>
</tr>
<tr>
<td>7</td>
<td>Philadelphia Hospital</td>
<td>Jabal Amman – 8th Circle, Amman</td>
<td>5854802</td>
</tr>
<tr>
<td>8</td>
<td>Bayader Hospital</td>
<td>Bayader Wadi Al Seer, Amman</td>
<td>5853375</td>
</tr>
<tr>
<td>9</td>
<td>Eye Specialty Hospital</td>
<td>Tla’a Al Ali, Amman</td>
<td>5511176</td>
</tr>
<tr>
<td>10</td>
<td>Ibn Al Haitham Hospital</td>
<td>Tla’a Al Ali, Amman</td>
<td>5205555</td>
</tr>
<tr>
<td>11</td>
<td>Tla’a Al Ali Hospital</td>
<td>Tla’a Al Ali, Amman</td>
<td>5339008</td>
</tr>
<tr>
<td>12</td>
<td>Isra’a Hospital</td>
<td>King Rania Street, Amman</td>
<td>5300030</td>
</tr>
<tr>
<td>13</td>
<td>Amal Hospital</td>
<td>Jabal Al Hussan, Amman</td>
<td>5607155</td>
</tr>
<tr>
<td>14</td>
<td>Hiba Hospital</td>
<td>Jabal Al Hussan, Amman</td>
<td>5696103</td>
</tr>
<tr>
<td>15</td>
<td>Specialty Hospital</td>
<td>Shmesani, Amman</td>
<td>5609609</td>
</tr>
<tr>
<td>16</td>
<td>Shmesani Hospital</td>
<td>Shmesani, Amman</td>
<td>5607431</td>
</tr>
<tr>
<td>17</td>
<td>Al Jazera Hospital</td>
<td>Shmesani, Amman</td>
<td>5657581</td>
</tr>
<tr>
<td>18</td>
<td>Palestine Hospital</td>
<td>Shmesani, Amman</td>
<td>5607116</td>
</tr>
<tr>
<td>19</td>
<td>Al Istishari Hospital</td>
<td>Wadi Saqra, Amman</td>
<td>5001000</td>
</tr>
<tr>
<td>20</td>
<td>Isteklal Hospital</td>
<td>Isteklal Street, Amman</td>
<td>5652600</td>
</tr>
<tr>
<td>21</td>
<td>Islamic Hospital / Amman</td>
<td>Abdali, Amman</td>
<td>5101010</td>
</tr>
<tr>
<td>22</td>
<td>Ahli Hospital</td>
<td>Abdali, Amman</td>
<td>5664164</td>
</tr>
<tr>
<td>23</td>
<td>Lozmella Hospital</td>
<td>Jabal Al Webdeh, Amman</td>
<td>4624345</td>
</tr>
<tr>
<td>24</td>
<td>Italian Hospital / Amman</td>
<td>City Center, Amman</td>
<td>4777102</td>
</tr>
<tr>
<td>25</td>
<td>Al Hanan Al A’am Hospital</td>
<td>Daheat Al Haj Hasan, Amman</td>
<td>4750800</td>
</tr>
<tr>
<td>26</td>
<td>Ahmad Al Hamayda Hospital</td>
<td>Jomrok Amman, Amman</td>
<td>4785555</td>
</tr>
<tr>
<td>27</td>
<td>Jerusalem Hospital</td>
<td>Jabal Al Zuhor, Amman</td>
<td>4387181</td>
</tr>
<tr>
<td>28</td>
<td>Al Haya Al A’am Hospital</td>
<td>Hay Nazzal, Amman</td>
<td>439111</td>
</tr>
<tr>
<td>29</td>
<td>Jordan Red Crescent Hospital</td>
<td>Al Wehdat, Amman</td>
<td>4779131</td>
</tr>
<tr>
<td>30</td>
<td>Al Mowasah Hospital</td>
<td>North Marka, Amman</td>
<td>4896842</td>
</tr>
<tr>
<td>31</td>
<td>Al Mahabba Hospital</td>
<td>Madaba</td>
<td>3245541</td>
</tr>
<tr>
<td>32</td>
<td>Italian Hospital / Karak</td>
<td>Karak</td>
<td>2351045</td>
</tr>
<tr>
<td>33</td>
<td>Al Salam Hospital</td>
<td>Karak</td>
<td>2305885</td>
</tr>
<tr>
<td>34</td>
<td>Al Aqaba Hospital</td>
<td>Aqaba</td>
<td>2016677</td>
</tr>
<tr>
<td>35</td>
<td>Islamic Hospital / Al Aqaba</td>
<td>Aqaba</td>
<td>2018444</td>
</tr>
<tr>
<td>36</td>
<td>Jabal Al Zaytoon Hospital</td>
<td>Zarqa,</td>
<td>3655555</td>
</tr>
<tr>
<td>37</td>
<td>Hekma Modern Hospital</td>
<td>Zarqa</td>
<td>3990990</td>
</tr>
<tr>
<td>No.</td>
<td>Name</td>
<td>Address</td>
<td>Phone</td>
</tr>
<tr>
<td>-----</td>
<td>--------------------------</td>
<td>---------</td>
<td>---------</td>
</tr>
<tr>
<td>38</td>
<td>Qaser Shbeb Hospital</td>
<td>Zarqa</td>
<td>3992325</td>
</tr>
<tr>
<td>39</td>
<td>Dleal Hospital</td>
<td>Dleal</td>
<td>3825144</td>
</tr>
<tr>
<td>40</td>
<td>Sfa’a Specialty Hospital</td>
<td>Jerash</td>
<td>6350055</td>
</tr>
<tr>
<td>41</td>
<td>Greek Catholic Hospital</td>
<td>Irbid</td>
<td>7272275</td>
</tr>
<tr>
<td>42</td>
<td>Irbid Specialty Hospital</td>
<td>Irbid</td>
<td>7103100</td>
</tr>
<tr>
<td>43</td>
<td>Rahbat Al Wardeya Hospital</td>
<td>Irbid</td>
<td>7102011</td>
</tr>
<tr>
<td>44</td>
<td>Ibn Al Nafes Hospital</td>
<td>Irbid</td>
<td>7102100</td>
</tr>
<tr>
<td>45</td>
<td>King Abdulla Hospital</td>
<td>Irbid</td>
<td>7200600</td>
</tr>
</tbody>
</table>

Including any other hospitals in Jordan not listed above with the exception of Farah Hospital and Abdali hospital.
Appendix Seven to the Terms of Reference

Key Performance Indicators

The purpose of this document is to clearly define the services to be provided to UNRWA by the GMIP service providers - the contractor. It will allow contractor to fully understand the obligations and commitments and will also provide a platform on which the contractor can be defined, evaluated and enhanced.

UNRWA will compare the performance of the contractor against the Service Levels as detailed in this document. Following the start of the insurance, the performance will be reviewed and discussed.

At predefined periodic intervals, the contractor shall provide monthly statistical information to UNRWA which compares the actual performance levels achieved against the service levels detailed herein.

Where working days are referred to in this document, this means working days in Jordan and excludes public holidays.

1. Reports
   1.1 The contractor shall issue monthly utilization report along with outstanding inpatient list on the 5th of the following month.

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Utilization report and Outstanding claims issued by the 5th of each month</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>2 days delay</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>3 days delay</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>4 days delay</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>5 days delay</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

The claims report shall be available to UNRWA via an online access.

   1.2 The contractor to submit loss ratio report and other reports stated in article 6 in this service level agreement on the 10th of each month.

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss ratio report issued by the 10th of each month</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>2 days delay</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>3 days delay</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>4 days delay</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>5 days delay</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

2. Medical Claims Support

   The contractor Medical Claims team (Approval Call Center) is available 24/7.

   Processing:
   2.1 Fully completed Cash Claims Forms that the contractor receives shall be processed within 10 working days, i.e. the payment will be issued by cheque and reach the UNRWA GMIP focal point within this timeframe.

   Fulfilment of this commitment will be evaluated as follow:

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;95% to 100% of claims</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>&gt;90% to ≤95%</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>&gt;85% to ≤90%</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>&gt;80% to ≤85%</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>&gt;75% to ≤80%</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>≤75%</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>
2.2 Admissions and approvals for Inpatient/outpatient services within 15 minutes timeframe. Fulfilment of this commitment will be evaluated as follow:

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;95% to 100% of admissions</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>&gt;90% to ≤95%</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>&gt; 85% to ≤90%</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>&gt;80% to ≤85%</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>&gt; 75% to ≤80%</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>≤75%</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

2.3 Collection of Cash claims from designated stations and cheque delivery to those stations minimum once a week or more. Fulfilment of this commitment will be evaluated as follows:

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;95% of locations within timeframe</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>&gt;90% to ≤95%</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>&gt; 85% to ≤90%</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>&gt;80% to ≤85%</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>&gt; 75% to ≤80%</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>≤75%</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

2.4 Cheque liquidation evaluation is assessed based on the number of complaints received. Admissible complaints are limited to complaints related to the mistake of the contractor.

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 % of complaints received</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>&gt;0% to ≤ 5%</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>&gt;5% to ≤ 10%</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>&gt;10% to ≤ 15%</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>&gt;15% to ≤ 20%</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>&gt;20%</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

2.5 Quality of settled claims (approved/rejected) is clearly justified using a disbursement order providing the basis of approval/rejection in line with the GMIP TOR and SLA: 5 to 0 depending on the language and the number of abbreviations, missing elements, etc.

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% quality of settled claims (approved/rejected) is clearly justified</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>&gt; 95% to 100%</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>&gt; 90% to ≤95%</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>&gt; 85% to ≤90%</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>&gt; 80% to ≤85%</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>≤80%</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

2.6 Each claim carries a unique reference number to facilitate follow up and claim settlement (5 or 0).

2.7 Fraud
UNRWA have a zero-tolerance principle on fraud. The contractor shall report any fraudulent claims that are confirmed by prima facie evidence, all such cases shall be brought immediately to the attention of UNRWA for its review and decision.
3. Medical Network

3.1 Network of medical providers is widely spread in Jordan and up to the satisfaction of the insured members. This is limited by the medical provider’s willingness to be contracted by the contractor and be included in the medical network. If a medical provider refuses to join the network, the contractor shall provide a justification of the refusal.

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>New providers are contracted within 2 weeks of UNRWA’s request</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Within 3 weeks</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Within 4 weeks</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Within 5 weeks</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Within 6 weeks</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

3.2 UNRWA should notified directly to any updates to the medical network.

3.3 Access medical forms and insured ID are available within 5 working days timeframe from the date of request. Fulfilment of this commitment will be evaluated as follows if applicable.

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% of forms and ID’s</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>&gt; 95% to 100%</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>&gt; 90% to ≤95%</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>&gt; 85% to ≤90%</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>&gt; 80% to ≤85%</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>≤ 80%</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

4. Communication

Medical call center shall be operating 24 hours a day, 365 days a year, provides assistance and support to our members in two official languages: Arabic & English.

4.1 Efficiency in responding to management telephone calls within 10 minutes. Responding in this case shall be understood as addressing the matter within this timeframe (except when the resolution requires additional time and in that event a justification shall be provided to the management within the stated timeframe). The UNRWA management referred to in this clause shall include:

4.1.1 Director of UNRWA Affairs, Jordan
4.1.2 Deputy Director of UNRWA Affairs (Operations), Jordan
4.1.3 Head, Human Resources Field Office, Jordan
4.1.4 GMIP Officer, Jordan

4.2 Efficiency in responding to staff telephone calls/complaints within 15 minutes.

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;95% to 100% of all calls</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>&gt; 90% to ≤ 95%</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>&gt; 85% to ≤ 90%</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>&gt; 80% to ≤ 85%</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>≤ 80%</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

4.3 Efficiency in responding to UNRWA messages, emails, queries and complaints within one working day for cold cases. If The contractor cannot provide an immediate response for a cold case, The contractor should explain to UNRWA the estimated timeline to solve the case. For emergency cases this should be achieved within half an hour (reasonable efforts should be made to respond within 5 minutes in life threatening cases that need urgent medical intervention)
4.4 The average call abandonment rate of the Helpline will be less than 5%. (Table of abandoned calls to be produced on a monthly basis).

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 % to ≤ 5% of all calls</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>&gt;5% to ≤ 10%</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>&gt;10% to ≤ 15%</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>&gt;15% to ≤ 20%</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>&gt;20%</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

4.5 Ability to solve and minimize dispute cases and insured complaints.

a. The number of valid complaints received by UNRWA from the insured members.

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 500 valid complaints annually</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>500 – 1,000</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>1,001-1,500</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>1,501-2,000</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>&lt;2,000</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

b. The timeline of addressing dispute cases and insured complaints.

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score for Emergency cases Within 1/2 hour</th>
<th>Evaluation Score for Cold cases Within 1 day</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 % to ≤ 5% of cases</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>&gt;5% to ≤ 10%</td>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>&gt;10% to ≤ 15%</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>&gt;15% to ≤ 20%</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>&gt;20%</td>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Emergency and cold cases are defined in accordance with GMIP’s contract.**

5. **Management**

5.1 Adherence to the GMIP’s TOR and SLA

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total points of KPI 80 or more</td>
<td></td>
<td>Satisfactory</td>
</tr>
<tr>
<td>Less than 80 points</td>
<td></td>
<td>Not Satisfactory</td>
</tr>
</tbody>
</table>

5.2 Accuracy in providing accurate monthly reconciliation.

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of monthly reconciliations provided per year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 out of 12</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>10 out of 12</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>9 out of 12</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>8 out of 12 or less</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>
5.3 Efficient and flexible communication channels and escalation process

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of dispute meetings per year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

5.4 Ability to ensure healthcare cost managed efficiently through obtaining evidence of getting reasonable market discount within network.

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comparison to former insurance company discount, 100% above average</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Slightly above average 50% and other 50% within average</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Within the same average</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Slightly 50% below the average and other 50% the same or above average</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Below average</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

Scoring based on below sub-benefit criteria weight (multiple above achieved score with the below percentage)

<table>
<thead>
<tr>
<th>Sub-benefit</th>
<th>Weight</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Discount</td>
<td>40%</td>
<td></td>
</tr>
<tr>
<td>Doctor Fees</td>
<td>30%</td>
<td></td>
</tr>
<tr>
<td>Pharmacy</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Laboratory</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Radiology</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
<td></td>
</tr>
</tbody>
</table>

5.5 Ability to provide insurer/contractor’s services with less management interference in individual case (based on the number of cases/claims to be involved in).

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Score</th>
<th>Evaluation Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of valid complaints addressed (less than 30 cases monthly and 360 annually)</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>60 monthly and 720 annually</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>90 monthly and 1080 annually</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>120 monthly and 1440 annually</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>More than 120 monthly and 1440 annually</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>
### SECTION 5: TECHNICAL EVALUATION CRITERIA

**Phase 1: Mandatory Requirements**

<table>
<thead>
<tr>
<th>Document / information needed</th>
<th>Examples of required supporting documents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1 Corporate Status of the Company</strong>: The vendor must prove that it is accredited or legally registered to provide Health Insurance Services</td>
<td>Proof of registration or accreditation in form of Incorporation certificate, trading licenses, etc</td>
</tr>
<tr>
<td><strong>2 Company Experience</strong>: Contractor has at least minimum 7 years of professional experience related to provision of health insurance. For vendors submitting proposal in consortium, if one of the consortium members is less than 7 years’ experience, the consortium will fail to pass mandatory requirements.</td>
<td>Projects handled, reference letters, Certificate of recognitions over years</td>
</tr>
<tr>
<td><strong>3 Acceptance to the Terms of Reference and its Seven Appendixes</strong>: The vendor must confirm to have read, understood and therefore agrees to apply the provisions indicated in the ToR and its seven appendixes</td>
<td>Signed confirmation letter <em>(Form F)</em></td>
</tr>
<tr>
<td><strong>4 Ability to provide 24/7 helpline</strong>: The vendor must confirm in writing that it has ability to meet this requirement for all beneficiaries and medical providers. For vendors submitting proposal in consortium, this is applied to sub-contractor responsible for claims administration.</td>
<td>Signed confirmation letter <em>(Form G)</em></td>
</tr>
<tr>
<td><strong>5 Size and Complexity</strong>: The vendor should provide evidence of providing health insurance services to at least one large organization with a portfolio of not less than 5000 participants for at least two years</td>
<td>Reference letter / copy of the contract indicating the size of portfolio handled</td>
</tr>
<tr>
<td><strong>6 Ability to operate in Jordan</strong>: The vendor should provide documentary evidence that it is legally authorized to operate in Jordan directly or indirectly through their local representatives and or their sub-contractors and /or their third-party administrator(s)</td>
<td>Documentary evidence for projects locally/ regionally and internationally accomplished</td>
</tr>
<tr>
<td><strong>7 Compliance with Mobilization Timelines</strong>: The vendor must confirm his readiness to mobilize and start operations within a period of 2 weeks from the date of contract signature/or prior to policy start date</td>
<td>Vendor to provide confirmation letter complying with mobilization timelines <em>(Form H)</em></td>
</tr>
<tr>
<td><strong>8 Provision of Bid Bond</strong>: The vendor to submit a bid bond in the form and format provided in this RFP and in the amount of JOD 50,000</td>
<td>Bid bond to be delivered by hand /courier before the closing date and time</td>
</tr>
<tr>
<td><strong>9 Non-Liquidation or Bankruptcy Certificate</strong>: The vendor must provide evidence that it is not under receivership or being liquidated or declared bankrupt. The evidence must come from a government authority, central bank</td>
<td>Authentic documentary evidence from the relevant body</td>
</tr>
<tr>
<td></td>
<td>or chamber of Commerce</td>
</tr>
<tr>
<td>---</td>
<td>------------------------</td>
</tr>
<tr>
<td>10</td>
<td><strong>Declaration for not being terminated for performance related issues:</strong> Vendor must confirm that its company has never had any contract terminated for non-performance or never had any performance bond cashed by the client for failure to perform.</td>
</tr>
<tr>
<td>11</td>
<td><strong>Financial Strength:</strong> Vendor and/or sub-contractors shall have a Solvency Ratio of not less than 150% (Add the formula). Copy of audited financial statements, with comparative figures for the previous 3 year (2019, 2020 and 2021); signed by the Vendor’s auditing/accounting firm (an English translation is required, if the statements are in a different language) in order for UNRWA to perform a check on financial strength. In case of consortium, each consortium member shall provide its financial statements and solvency letter.</td>
</tr>
</tbody>
</table>

Failure to comply with any of the above-mentioned mandatory criteria will lead to the disqualification of vendor’s proposal.
# Phase 2: Scoring Methodology

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Examples of required supporting documents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Corporate Experience</strong></td>
<td></td>
</tr>
</tbody>
</table>
| 1.1 Number of Reference / Recommendation Letters for similar services (Recommendations should be related to the portfolio of not less than 5000 beneficiaries) | Reference letters from past and current clients.  
*Maximum score will be given for at least 3 relevant reference letters*
| 1.2 Number of Portfolios handled those with 5,000 beneficiaries: | |
| 1.2.1 Portfolio of projects handled locally or regionally. | Documentary evidence for projects locally or regionally accomplished.  
*Maximum score will be given to the vendor who has provided services to 3 large local / regional organizations with portfolio not less than 5000 beneficiaries*
| 1.2.2 Portfolio of projects handled internationally | Documentary evidence for projects Internationally accomplished.  
*Maximum score will be given to the vendor who has provided services to more than 2 large international organizations with portfolio not less than 5000 beneficiaries*
| 1.3 Size of Company Portfolio | Documentary evidence of locally or internationally total portfolios of participants/beneficiaries.  
*Maximum score will be given to the vendor that has a total portfolio of participants/beneficiaries of more than 50,000 participant/beneficiary*

| **2. Methodology: Responsiveness of the insurance coverage and the vendors medical network of providers at UNRWA’s preferred areas** | |
| 2.1 Responsiveness of the insurance coverage requirements | Vendor to provide a proposal on how the company intends to comply with coverage benefits to different categories, co-insurance, the company's eligibility rules, exclusions lists and general conditions. The proposal should be clearly written indicating chronologically the table of benefits, exclusion list, claims management operations, medical providers management system, communication process and how if selected they will manage the contract.  
*Maximum score will be given to the vendor whose proposal addresses all aspects in the scope*
| 2.2) Hospitals network at different locations as per UNRWA desired Locations of Amman, Balqa, Madaba, Karak, Aqaba, Zarqa, Mafraq, Irbid, Jerash and Jordan Valley other areas within Jordan | List of accredited Hospitals in Amman, Balqa, Madaba & Aqaba  
*Maximum score will be given to the vendor whose list of hospitals includes 35 hospitals or more listed for this geographic location in Appendix 6 to the ToR*
| | List of accredited Hospitals in Zarqa & Mafraq  
*Maximum score will be given to the vendor whose list of hospitals includes 4 hospitals or more listed for this geographic location in Appendix 6 to the ToR* |
### Criteria and Examples of required supporting documents

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Examples of required supporting documents</th>
</tr>
</thead>
</table>
| 2.3) Laboratories network at different locations as per UNRWA desired Locations of Amman, Balqa, Madaba, Karak, Aqaba, Zarqa, Mafraq, Irbid, Jerash and Jordan Valley other areas within Jordan | List of accredited Hospitals in Irbid, Jerash & Jordan Valley  
*Maximum points will be given to the vendor whose list of hospitals includes 6 hospitals or more listed for this geographic location in Appendix 6 to the ToR*  
List of accredited laboratories in Amman, Balqa, Madaba & Aqaba  
*Maximum score will be given to the vendor who provides a list of 250 Laboratories or more in this Geographic Area*  
List of accredited laboratories in Zarqa & Mafraq  
*Maximum score will be given to the vendor who provides a list of 45 or more Laboratories in this Geographic Area*  
List of accredited Laboratories at Irbid, Jerash & Jordan Valley  
*Maximum score will be given to the vendor who provides a list of 20 or more Laboratories in this Geographic Area* |
| 2.4) Radiology network at different locations as per UNRWA desired Locations of Amman, Balqa, Madaba, Karak, Aqaba, Zarqa, Mafraq, Irbid, Jerash and Jordan Valley other areas within Jordan | List of accredited Radiology centers covered in Amman, Balqa, Madaba & Aqaba  
*Maximum score will be given to the vendor who provides a list of 75 Radiology centers or more in this Geographic Area*  
List of accredited Radiology centers covered in Zarqa and Mafraq  
*Maximum score will be given to the vendor who provides a list of 10 Radiology centers or more in this Geographic Area*  
List of accredited Radiology centers covered in Irbid, Jerash & Jordan Valley  
*Maximum score will be given to the vendor who provides a list of 5 Radiology centers or more in this Geographic Area* |
| 2.5) Physiotherapy Centers network at different locations as per UNRWA desired Locations of Amman, Balqa, Madaba, Karak, Aqaba, Zarqa, Mafraq, Irbid, Jerash and Jordan Valley other areas within Jordan | List of accredited Physiotherapy Centers covered in Amman, Balqa, Madaba and Aqaba  
*Maximum score will be given to the vendor who provides a list of 65 centers or more in this Geographic Area*  
List of accredited Physiotherapy Centers covered Zarqa and Mafraq  
*Maximum score will be given to the vendor who provides a list of 10 centers or more in this Geographic Area* |
### Criteria

#### Examples of required supporting documents

- List of accredited Physiotherapy Centers covered Irbid, Jerash and Jordan Valley

**Maximum score will be given to the vendor who provides a list of 10 centers or more in this Geographic Area**

2.6) Doctors network at different locations as per UNRWA desired Locations of Amman, Balqa, Madaba, Karak, Aqaba, Zarqa, Mafraq, Irbid, Jerash and Jordan Valley other areas within Jordan

- List of networks of doctors at Amman, Balqa, Madaba & Aqaba includes the numbers specified for each specialty.

**Maximum Score will be given to the vendor whose provides the list of doctors with the following number or more for each specialty in this Geographic Area**

<table>
<thead>
<tr>
<th>Specialty</th>
<th>No. of Doctors</th>
</tr>
</thead>
<tbody>
<tr>
<td>GP Doctor</td>
<td>251</td>
</tr>
<tr>
<td>Medical Center</td>
<td>25</td>
</tr>
<tr>
<td>Pediatrician</td>
<td>140</td>
</tr>
<tr>
<td>General Surgeon</td>
<td>104</td>
</tr>
<tr>
<td>Gastroenterologist</td>
<td>40</td>
</tr>
<tr>
<td>Orthopedic</td>
<td>160</td>
</tr>
<tr>
<td>Pulmonologist</td>
<td>20</td>
</tr>
<tr>
<td>Dermatologist</td>
<td>75</td>
</tr>
<tr>
<td>Internist</td>
<td>70</td>
</tr>
<tr>
<td>Obe/Gyn</td>
<td>210</td>
</tr>
<tr>
<td>Infectious Disease</td>
<td>3</td>
</tr>
<tr>
<td>Urologist</td>
<td>47</td>
</tr>
<tr>
<td>Nephrologist</td>
<td>15</td>
</tr>
</tbody>
</table>

- List of networks of doctors at Zarqa and Mafraq includes the numbers specified for each specialty.

**Maximum Score will be given to the vendor whose provides the list of doctors with the following number or more for each specialty in this Geographic Area:**

<table>
<thead>
<tr>
<th>Specialty</th>
<th>No. of Doctors</th>
</tr>
</thead>
<tbody>
<tr>
<td>GP Doctor</td>
<td>52</td>
</tr>
<tr>
<td>Urologist</td>
<td>7</td>
</tr>
<tr>
<td>Criteria</td>
<td>Examples of required supporting documents</td>
</tr>
<tr>
<td>------------------------------</td>
<td>-------------------------------------------</td>
</tr>
<tr>
<td>Medical Center</td>
<td>Nephrologist 3</td>
</tr>
<tr>
<td>Pediatrician</td>
<td>Neurologist 3</td>
</tr>
<tr>
<td>General Surgeon</td>
<td>Neurosurgeon 3</td>
</tr>
<tr>
<td>Gastroenterologist</td>
<td>Rheumatologist 3</td>
</tr>
<tr>
<td>Orthopedic</td>
<td>Cardiologist 3</td>
</tr>
<tr>
<td>Pulmonologist</td>
<td>Endocrinologist 3</td>
</tr>
<tr>
<td>Dermatologist</td>
<td>Ophthalmologist 16</td>
</tr>
<tr>
<td>Internist</td>
<td>ENT 12</td>
</tr>
<tr>
<td>Obe/Gyn</td>
<td></td>
</tr>
</tbody>
</table>

List of networks of doctors at Irbid, Jerash and Jordan Valley includes the numbers specified for each specialty.

*Maximum Score will be given to the vendor whose provides the list of doctors with the following number or more for each specialty in this Geographic Area:*

<table>
<thead>
<tr>
<th>Specialty</th>
<th>No. of Doctors</th>
</tr>
</thead>
<tbody>
<tr>
<td>GP Doctor</td>
<td>20</td>
</tr>
<tr>
<td>Medical Doctor</td>
<td>5</td>
</tr>
<tr>
<td>Pediatrician</td>
<td>22</td>
</tr>
<tr>
<td>General Surgeon</td>
<td>10</td>
</tr>
<tr>
<td>Gastroenterologist</td>
<td>3</td>
</tr>
<tr>
<td>Orthopedic</td>
<td>16</td>
</tr>
<tr>
<td>Pulmonologist</td>
<td>0</td>
</tr>
<tr>
<td>Dermatologist</td>
<td>8</td>
</tr>
<tr>
<td>Internist</td>
<td>14</td>
</tr>
<tr>
<td>Obe/Gyn</td>
<td>32</td>
</tr>
<tr>
<td>Urologist</td>
<td>6</td>
</tr>
<tr>
<td>Nephrologist</td>
<td>4</td>
</tr>
<tr>
<td>Neurologist</td>
<td>3</td>
</tr>
<tr>
<td>Neurosurgeon</td>
<td>5</td>
</tr>
<tr>
<td>Cardiologist</td>
<td>3</td>
</tr>
<tr>
<td>Endocrinologist</td>
<td>3</td>
</tr>
<tr>
<td>Ophthalmologist</td>
<td>10</td>
</tr>
<tr>
<td>ENT</td>
<td>10</td>
</tr>
</tbody>
</table>

2.7 Size of discount provided by vendor

2.3.1 Discount rate on the Jordan Medical Association (JMA) 2008 Doctors’ fees

The Vendors proposal must provide a list of discounts for Doctors’ fees

*Maximum score will be given to the vendor who provides 20% or above discount to the Jordan Medical Association (JMA) 2008 minimum price*
### Criteria

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Examples of required supporting documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.3.2 Discount rate on the Hospitals’ price list</td>
<td>The Vendors proposal must provide a list of discounts for Hospital. <strong>Maximum score will be given to the vendor who provides a 20% discount or above on the Hospitals’ price list</strong></td>
</tr>
<tr>
<td>2.3.3 Discount rate on Laboratories’ price list</td>
<td>The Vendors proposal must provide a list of discounts for Laboratories. <strong>Maximum score will be given to the vendor who provides a 20% discount or above on the Laboratories’ price list</strong></td>
</tr>
<tr>
<td>2.3.4 Discount rate on the Radiology Price list</td>
<td>The Vendors proposal must provide a list of discounts for Radiology. <strong>Maximum score will be given to the vendor who provides a 15% discount or above on the Radiology price list</strong></td>
</tr>
</tbody>
</table>

#### 3. Software Capacity - Easiness to connect and process claims, reports, inter-medical network connections

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Examples of required supporting documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.1 Easiness of operations through an appropriate software for network management, policy administration, claims management, approvals management, call centre, and reports generation</td>
<td>The Vendor’s proposal should detail the Software application that they use and how it provides easiness for network management, policy administration, claims management, approvals management, call centre, and reports generation in accordance with paragraph 5.10 in the Terms of Reference, medical network mobile application, outpatient treatment Online vs paper medical form. <strong>Maximum score will be given to the vendor whose Software capacity has all provisions for network management, policy administration, claims management, approvals management, Call centre, and reports generation</strong></td>
</tr>
<tr>
<td>3.2 Online outpatient claims management through ID smartcard</td>
<td>The Vendors proposal should detail the Software application that they use for outpatient claims management whether Online smartcard or medical paper form. <strong>Maximum score will be given to the vendor who manages outpatient claims through online smartcard</strong></td>
</tr>
</tbody>
</table>

#### 4. Commitment to Sustainability

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Examples of required supporting documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1 Vendor’s commitment to sustainability including the following aspects that have been identified in the UN Sustainable Procurement Framework: (i) Environmental: prevention of pollution, sustainable resources; climate change and mitigation and the protection of the environment, biodiversity. (ii) Social: human rights and labour issues, gender equality, sustainable consumption, and social health and wellbeing. (iii) Economic: whole life cycle costing, local communities and small or medium enterprises, and supply chain sustainability.</td>
<td>Formal statement that outlines Vendor’s commitment to sustainability, where possible providing evidence of tangible results that demonstrate progress. <strong>Maximum score will be given to the vendor whose formal statement covers its commitment to the three UN Sustainable Procurement Framework; Environment, Social and Economic.</strong></td>
</tr>
</tbody>
</table>
Notes:

a) Failure to comply with the minimum mandatory score of 60% (180 marks out of 300) will lead to the disqualification of the proposal

b) Scoring less than 30 points for criteria number 2.1 above will lead to disqualification of the proposal

c) Scoring less than 20 points for criteria number 2.3 above will lead to disqualification of the proposal

d) Scoring less than 30 points for criteria number 3.1 above will lead to disqualification of the proposal
SECTION 6: CONDITIONS OF CONTRACT AND CONTRACT FORMS

6.1 General Conditions of Contract

In the event of a Contract, it will be subject to UNRWA’s General Conditions of Contract (GCC) which are available on the UNRWA website (See next page for details of UNRWA GCC)
ANNEX 4 - GENERAL CONDITIONS OF CONTRACT FOR SERVICES

GENERAL CONDITIONS OF CONTRACT
FOR THE PROVISION OF SERVICES ONLY

1. **EFFECTIVE DATE:** This Contract shall be effective when signed by the Parties. The Contract constitutes a contract between the Parties, the rights and obligations of which shall be governed solely by the terms and conditions of the Contract, including these General Conditions.

2. **LEGAL STATUS OF THE PARTIES:** UNRWA and the Contractor shall also each be referred to as a “Party” hereunder, and:

2.1 Pursuant, *inter alia*, to the Charter of the United Nations and the Convention on the Privileges and Immunities of the United Nations, the United Nations, including its subsidiary organs (including UNRWA) has full juridical personality and enjoys such privileges and immunities as are necessary for the independent fulfillment of its purposes.

2.2 The Contractor shall have the legal status of an independent contractor vis-à-vis UNRWA, and nothing contained in or relating to the Contract shall be construed as establishing or creating between the Parties the relationship of employer and employee or of principal and agent. The officials, representatives, employees, or subcontractors of each of the Parties shall not be considered in any respect as being the employees or agents of the other Party, and each Party shall be solely responsible for all claims arising out of or relating to its engagement of such persons or entities.

3. **SOURCE OF INSTRUCTIONS:** The Contractor shall neither seek nor accept instructions from any authority external to UNRWA in connection with the performance of its obligations under the Contract. Should any authority external to UNRWA seek to impose any instructions concerning or restrictions on the Contractor’s performance under the Contract, the Contractor shall promptly notify UNRWA and provide all reasonable assistance required by UNRWA. The Contractor shall not take any action in respect of the performance of its obligations under the Contract that may adversely affect the interests of UNRWA, and the Contractor shall perform its obligations under the Contract with the fullest regard to the interests of UNRWA.

4. **RESPONSIBILITY FOR EMPLOYEES:** To the extent that the Contract involves the provision of any services to UNRWA by the Contractor’s officials, employees, agents, servants, subcontractors and other representatives (collectively, the Contractor’s “personnel”), the following provisions shall apply:

4.1 The services shall be delivered in a professional and workmanlike manner in accordance with the terms and conditions of this Contract. The Contractor shall conduct its operations with due diligence and efficiency, in accordance with sound technical, financial and managerial standards and practices.

4.2 The Contractor shall be responsible for the professional and technical competence of the personnel it assigns to perform work under the Contract and will select reliable and competent individuals who will be able to effectively perform the obligations under the Contract and who, while doing so, will respect the local laws and customs and conform to a high standard of moral and ethical conduct.

4.3 Such Contractor personnel shall be professionally qualified and, if required to work with officials or staff of UNRWA, shall be able to do so effectively. The qualifications of any personnel whom the Contractor may assign or may propose to assign to perform any obligations under the Contract shall be substantially the same, or better, as the qualifications of any personnel originally proposed by the Contractor.

4.4 At the option of and in the sole discretion of UNRWA:

4.4.1 the qualifications of personnel proposed by the Contractor (e.g., a curriculum vitae) may be reviewed by UNRWA prior to such personnel’s performing any obligations under the Contract;

4.4.2 any personnel proposed by the Contractor to perform obligations under the Contract may be interviewed by qualified staff or officials of UNRWA prior to such personnel’s performing any obligations under the Contract; and,

4.4.3 in cases in which, pursuant to Article 4.4.1 or 4.4.2, above, UNRWA has reviewed the qualifications of such Contractor’s personnel, UNRWA may reasonably refuse to accept any such personnel.

4.5 Requirements specified in the Contract regarding the number or qualifications of the Contractor’s personnel may change during the course of performance of the Contract. Any such change shall be made only following written notice of such proposed change and upon written agreement between the Parties regarding such change, subject to the following:

4.5.1 UNRWA may, at any time, request, in writing, the withdrawal or replacement of any of the Contractor’s personnel, and such request shall not be unreasonably refused by the Contractor.

4.5.2 Any of the Contractor’s personnel assigned to perform obligations under the Contract shall not be withdrawn or replaced without the prior written consent of UNRWA, which shall not be unreasonably withheld.

4.5.3 The withdrawal or replacement of the Contractor’s personnel shall be carried out as quickly as possible and in a manner that will not adversely affect the performance of obligations under the Contract.
4.5.4 All expenses related to the withdrawal or replacement of the Contractor's personnel shall, in all cases, be borne exclusively by the Contractor.

4.5.5 Any request by UNRWA for the withdrawal or replacement of the Contractor's personnel shall not be considered to be a termination, in whole or in part, of the Contract, and UNRWA shall not bear any liability in respect of such withdrawn or replaced personnel.

4.5.6 If a request for the withdrawal or replacement of the Contractor's personnel is not based upon a default by or failure on the part of the Contractor to perform its obligations in accordance with the Contract, the misconduct of the personnel, or the inability of such personnel to reasonably work together with UNRWA officials and staff, then the Contractor shall not be liable by reason of any such request for the withdrawal or replacement of the Contractor's personnel for any delay in the performance by the Contractor of its obligations under the Contract that is substantially the result of such personnel's being withdrawn or replaced.

4.6 Nothing in Articles 4.3, 4.4 and 4.5, above, shall be construed to create any obligations on the part of UNRWA with respect to the Contractor's personnel assigned to perform work under the Contract, and such personnel shall remain the sole responsibility of the Contractor.

4.7 The Contractor shall be responsible for requiring that all personnel assigned by it to perform any obligations under the Contract and who may have access to any premises or other property of UNRWA shall:

4.7.1 undergo or comply with security screening requirements made known to the Contractor by UNRWA, including but not limited to, a review of any criminal history;

4.7.2 when within UNRWA premises or on UNRWA property, display such identification as may be approved and furnished by UNRWA security officials, and that upon the withdrawal or replacement of any such personnel or upon termination or completion of the Contract, such personnel shall immediately return any such identification to UNRWA for cancellation.

4.8 Not less than one working day after learning that any of Contractor's personnel who have access to any UNRWA premises have been charged by law enforcement authorities with an offense other than a minor traffic offense, the Contractor shall provide written notice to inform UNRWA about the particulars of the charges then known and shall continue to inform UNRWA concerning all substantial developments regarding the disposition of such charges.

4.9 All operations of the Contractor, including without limitation, storage of equipment, materials, supplies and parts, within UNRWA premises or on UNRWA property shall be confined to areas authorized or approved by UNRWA. The Contractor's personnel shall not enter or pass through and shall not store or dispose of any of its equipment or materials in any areas within UNRWA premises or on UNRWA property without appropriate authorization from UNRWA.

5. ASSIGNMENT; SUBCONTRACTING:

5.1 Except as provided in Article 5.2, below, the Contractor may not assign, transfer, pledge, subcontract or make any other disposition of the Contract, of any part of the Contract, or of any of the rights, claims or obligations under the Contract except with the prior written authorization of UNRWA. Any such unauthorized assignment, transfer, pledge, subcontracting or other disposition, or any attempt to do so, shall not be binding on UNRWA. Except as permitted with respect to any approved subcontractors, the Contractor shall not delegate any of its obligations under the Contract, except with the prior written consent of UNRWA. Any such unauthorized delegation, or attempt to do so, shall not be binding on UNRWA.

5.2 The Contractor may assign or otherwise transfer the Contract to the surviving entity resulting from a reorganization of the Contractor's operations, provided that:

5.2.1 such reorganization is not the result of any bankruptcy, receivership or other similar proceedings; and,

5.2.2 such reorganization arises from a sale, merger, or acquisition of all or substantially all of the Contractor's assets or ownership interests; and,

5.2.3 the Contractor promptly notifies UNRWA about such assignment or transfer at the earliest opportunity; and,

5.2.4 the assignee or transferee agrees in writing to be bound by all of the terms and conditions of the Contract, and such writing is promptly provided to UNRWA following the assignment or transfer.

6. INDEMNIFICATION:

6.1 The Contractor shall indemnify, defend, and hold save harmless, UNRWA, and its officials, agents and employees, from and against all suits, proceedings, claims, demands, losses and liability of any kind or nature brought by any third party against UNRWA, including, but not limited to, all litigation costs and expenses, attorney's fees, settlement payments and damages, based on, arising from, or relating to:

6.1.1 allegations or claims that the possession of or use by UNRWA of any patented device, any copyrighted material, or any other goods, property or services provided or licensed to UNRWA under the terms of the Contract, in whole or in part, separately or in a combination contemplated by the Contractor's published specifications therefor, or otherwise specifically...
7.1 The Contractor shall pay UNRWA promptly for all loss, destruction, or damage to the property of UNRWA caused by the Contractor’s personnel or by any of its subcontractors or anyone else directly or indirectly employed by the Contractor or any of its subcontractors in the performance of the Contract.

7.2 Unless otherwise provided in the Contract, prior to commencement of performance of any other obligations under the Contract, and subject to any limits set forth in the Contract, the Contractor shall take out and shall maintain for the entire term of the Contract, for any extension thereof, and for a period following any termination of the Contract reasonably adequate to deal with losses:

7.2.1 insurance against all risks in respect of its property and any equipment used for the performance of the Contract; and,

7.2.2 workers’ compensation insurance, or its equivalent, or employer's liability insurance, or its equivalent, with respect to the Contractor’s personnel sufficient to cover all claims for injury, death and disability, or any other benefits required to be paid by law, in connection with the performance of the Contract; and,

7.2.3 liability insurance in an adequate amount to cover all claims, including, but not limited to, claims for death and bodily injury, products and completed operations liability, loss of or damage to property, and personal and advertising injury, arising from or in connection with the Contractor’s performance under the Contract, including, but not limited to, liability arising out of or in connection with the acts or omissions of the Contractor, its personnel, agents, or invitees, or the use, during the performance of the Contract, of any vehicles, boats, airplanes or other transportation vehicles and equipment, whether or not owned by the Contractor; and,

7.2.4 such other insurance as may be agreed upon in writing between UNRWA and the Contractor.

7.3 The Contractor’s liability policies shall also cover subcontractors and all defense costs and shall contain a standard “cross liability” clause.

7.4 The Contractor acknowledges and agrees that UNRWA accepts no responsibility for providing life, health, accident, travel or any other insurance coverage which may be necessary or desirable in respect of any personnel performing services for the Contractor in connection with the Contract.

7.5 Except for the workers’ compensation insurance or any self-insurance program maintained by the Contractor and approved by UNRWA, in its sole discretion, for purposes of fulfilling the Contractor’s requirements for providing insurance under the Contract, the insurance policies required under the Contract shall:

7.5.1 name UNRWA as an additional insured under the liability policies, including, if required, as a separate endorsement under the policy; and,
7.5.2 include a waiver of subrogation of the Contractor’s insurance carrier’s rights against UNRWA; and,

7.5.3 provide that UNRWA shall receive written notice from the Contractor’s insurance carrier not less than thirty (30) days prior to any cancellation or material change of coverage; and,

7.5.4 include a provision for response on a primary and non-contributing basis with respect to any other insurance that may be available to UNRWA.

7.6 The Contractor shall be responsible to fund all amounts within any policy deductible or retention.

7.7 Except for any self-insurance program maintained by the Contractor and approved by UNRWA for purposes of fulfilling the Contractor’s requirements for maintaining insurance under the Contract, the Contractor shall maintain the insurance taken out under the Contract with reputable insurers that are in good financial standing and that are acceptable to UNRWA. Prior to the commencement of any obligations under the Contract, the Contractor shall provide UNRWA with evidence, in the form of a certificate of insurance or such other form as UNRWA may reasonably require, that demonstrates that the Contractor has taken out insurance in accordance with the requirements of the Contract. UNRWA reserves the right, upon written notice to the Contractor, to obtain copies of any insurance policies or insurance program descriptions required to be maintained by the Contractor under the Contract. Notwithstanding the provisions of Article 7.5.3, above, the Contractor shall promptly notify UNRWA concerning any cancellation or material change of insurance coverage required under the Contract.

7.8 The Contractor acknowledges and agrees that neither the requirement for taking out and maintaining insurance as set forth in the Contract nor the amount of any such insurance, including, but not limited to, any deductible or retention relating thereto, shall in any way be construed as limiting the Contractor’s liability arising under or relating to the Contract.

8. ENCUMBRANCES AND LIENS: The Contractor shall not cause or permit any lien, attachment or other encumbrance by any person to be placed on file or to remain on file in any public office or on file with UNRWA against any monies due to the Contractor or that may become due for any work done or against any goods supplied or materials furnished under the Contract, or by reason of any other claim or demand against the Contractor or UNRWA.

9. EQUIPMENT FURNISHED BY UNRWA TO THE CONTRACTOR: Title to any equipment and supplies that may be furnished by UNRWA to the Contractor for the performance of any obligations under the Contract shall rest with UNRWA, and any such equipment shall be returned to UNRWA at the conclusion of the Contract or when no longer needed by the Contractor. Such equipment, when returned to UNRWA, shall be in the same condition as when delivered to the Contractor, subject to normal wear and tear, and the Contractor shall be liable to compensate UNRWA for the actual costs of any loss of, damage to, or degradation of the equipment that is beyond normal wear and tear.

10. COPYRIGHT, PATENTS AND OTHER PROPRIETARY RIGHTS:

10.1 Except as is otherwise expressly provided in writing in the Contract, all right, title and interest, including copyrights, in all works and other materials, whether in written or electronic form and including all derivative works thereof, produced in the performance of this Contract shall be vested exclusively in, and the Contractor shall without further consideration assign, whether as works for hire or otherwise, the same to, UNRWA.

10.2 To the extent that any such intellectual property or other proprietary rights consist of any intellectual property or other proprietary rights of the Contractor: (i) that pre-existed the performance by the Contractor of its obligations under the Contract, or (ii) that the Contractor may develop or acquire, or may have developed or acquired, independently of the performance of its obligations under the Contract, UNRWA does not and shall not claim any ownership interest thereto, and the Contractor grants to UNRWA a perpetual license to use such intellectual property or other proprietary right solely for the purposes of and in accordance with the requirements of the Contract.

10.3 At the request of UNRWA, the Contractor shall take all necessary steps, execute all necessary documents and generally assist in securing such proprietary rights and transferring or licensing them to UNRWA in compliance with the requirements of the applicable law and of the Contract.

10.4 Subject to the foregoing provisions, all maps, drawings, photographs, mosaics, plans, reports, estimates, recommendations, documents, and all other data compiled by or received by the Contractor under the Contract shall be the property of UNRWA, shall be made available for use or inspection by UNRWA at reasonable times and in reasonable places, shall be treated as confidential, and shall be delivered only to UNRWA authorized officials on completion of work under the Contract.

11. PUBLICITY, AND USE OF THE NAME, EMBLEM OR OFFICIAL SEAL OF THE UNITED NATIONS OR UNRWA: The Contractor shall not advertise or otherwise make public for purposes of commercial advantage or goodwill that it has a contractual relationship with UNRWA, nor shall the Contractor, in any manner whatsoever use the name, emblem or official seal of the United Nations or UNRWA, or any abbreviation of the name of the United Nations or UNRWA in connection with its business or otherwise without the written permission of UNRWA.

12. CONFIDENTIAL NATURE OF DOCUMENTS AND INFORMATION: Information and data that is considered proprietary by either Party or that is delivered or disclosed...
12. The recipient ("Recipient") of such Information shall:

12.1 use the same care and discretion to avoid disclosure, publication or dissemination of the Discloser’s Information as it uses with its own similar information that it does not wish to disclose, publish or disseminate; and,

12.2 The Contractor may disclose Information to the extent required by law, or find that, subject to and without any waiver of the privileges and immunities of UNRWA, the Contractor will give UNRWA sufficient prior notice of a request for the disclosure of Information in order to allow UNRWA to have a reasonable opportunity to take protective measures or such other action as may be appropriate before any such disclosure is made.

12.3 UNRWA may disclose Information to the extent required pursuant to the Charter of the United Nations, or pursuant to resolutions or regulations of the General Assembly or rules promulgated thereunder.

12.4 The Recipient shall not be precluded from disclosing Information that is obtained by the Recipient from a third party without restriction, is disclosed by the Discloser to a third party without any obligation of confidentiality, is previously known by the Recipient, or at any time is developed by the Recipient completely independently of any disclosures hereunder.

12.5 These obligations and restrictions of confidentiality shall be effective during the term of the Contract, including any extension thereof, and, unless otherwise provided in the Contract, shall remain effective following any termination of the Contract.

13. FORCE MAJEURE; OTHER CHANGES IN CONDITIONS:

13.1 In the event of and as soon as possible after the occurrence of any cause constituting force majeure, the affected Party shall give notice and full particulars in writing to the other Party, of such occurrence or cause if the affected Party is thereby rendered unable, wholly or in part, to perform its obligations and meet its responsibilities under the Contract. The affected Party shall also notify the other Party of any other changes in condition or the occurrence of any event which interferes or threatens to interfere with its performance of the Contract. Not more than fifteen (15) days following the provision of such notice of force majeure or other changes in condition or occurrence, the affected Party shall also submit a statement to the other Party of estimated expenditures that will likely be incurred for the duration of the change in condition or the event of force majeure. On receipt of the notice or notices required hereunder, the Party not affected by the occurrence of a cause constituting force majeure shall take such action as it reasonably considers to be appropriate or necessary in the circumstances, including the granting to the affected Party of a reasonable extension of time in which to perform any obligations under the Contract.

13.2 If the Contractor is rendered unable, wholly or in part, by reason of force majeure to perform its obligations and meet its responsibilities under the Contract, UNRWA shall have the right to suspend or terminate the Contract on the same terms and conditions as are provided for in Article 14, “Termination,” except that the period of notice shall be seven (7) days instead of thirty (30) days. In any case, UNRWA shall be entitled to consider the Contractor permanently unable to perform its obligations under the Contract in case the Contractor is unable to perform its obligations, wholly or in part, by reason of force majeure for any period in excess of ninety (90) days.

13.3 Force majeure as used herein means any unforeseeable and irresistible act of nature, any act of war (whether declared or not), invasion, revolution, insurrection, terrorism, or any other acts of a similar nature or force, provided that such acts arise from causes beyond the control and without the fault or negligence of the Contractor. The Contractor acknowledges and agrees that, with respect to any obligations under the Contract that the Contractor must perform in areas in which UNRWA is engaged in, preparing to engage in, or disengaging from any operations, any delays or failure to perform such obligations arising from or relating to harsh conditions within such areas, including without limitation closures, strikes and curfews, or to any incidents of civil unrest occurring in such areas, shall not, in and of itself, constitute force majeure under the Contract.

14. TERMINATION:

14.1 Either Party may terminate the Contract for cause, in whole or in part, upon thirty (30) day’s notice, in writing, to the other Party. The initiation of conciliation or arbitral proceedings in accordance with Article 17 “Settlement of Disputes,” below, shall not be deemed to be a “cause” for or otherwise to be in itself a termination of the Contract.

14.2 UNRWA may terminate the Contract at any time by providing written notice to the Contractor in any case in which the mandate of UNRWA applicable to the Contract is curtailed or terminated, whether in whole or in part. In addition, unless otherwise provided by the Contract, upon sixty (60) day’s advance written notice to the
14.3 In the event of any termination of the Contract, upon receipt of notice of termination that has been issued by UNRWA, the Contractor shall, except as may be directed by UNRWA in the notice of termination or otherwise in writing:

14.3.1 take immediate steps to bring the performance of any obligations under the Contract to a close in a prompt and orderly manner, and in doing so, reduce expenses to a minimum;
14.3.2 refrain from undertaking any further or additional commitments under the Contract as of and following the date of receipt of such notice;
14.3.3 place no further subcontracts or orders for materials, services, or facilities, except as UNRWA and the Contractor agree in writing are necessary to complete any portion of the Contract that is not terminated;
14.3.4 terminate all subcontracts or orders to the extent they relate to the portion of the Contract terminated;
14.3.5 transfer title and deliver to UNRWA the fabricated or unfabricated parts, work in process, completed work, supplies, and other material produced or acquired for the portion of the Contract terminated;
14.3.6 deliver all completed or partially completed plans, drawings, information, and other property that, if the Contract had been completed, would be required to be furnished to UNRWA thereunder;
14.3.7 complete performance of the work not terminated; and,
14.3.8 take any other action that may be necessary, or that UNRWA may direct in writing, for the minimization of losses and for the protection and preservation of any property, whether tangible or intangible, related to the Contract that is in the possession of the Contractor and in which UNRWA has or may be reasonably expected to acquire an interest.

14.4 In the event of any termination of the Contract, UNRWA shall be entitled to obtain reasonable written accountings from the Contractor concerning all obligations performed or pending in accordance with the Contract. In addition, UNRWA shall not be liable to pay the Contractor except for, but without prejudice to UNRWA’s rights under Article 15, those goods delivered and services provided to UNRWA in accordance with the requirements of the Contract, but only if such goods or services were ordered, requested or otherwise provided prior to the Contractor’s receipt of notice of termination from UNRWA or prior to the Contractor’s tendering of notice of termination to UNRWA.

14.5 UNRWA may, without prejudice to any other right or remedy available to it, terminate the Contract forthwith in the event that:

14.5.1 the Contractor is adjudged bankrupt, or is liquidated, or becomes insolvent, or applies for a moratorium or stay on any payment or repayment obligations, or applies to be declared insolvent;
14.5.2 the Contractor is granted a moratorium or a stay, or is declared insolvent;
14.5.3 the Contractor makes an assignment for the benefit of one or more of its creditors;
14.5.4 a Receiver is appointed on account of the insolvency of the Contractor;
14.5.5 the Contractor offers a settlement in lieu of bankruptcy or receivership; or,
14.5.6 UNRWA reasonably determines that the Contractor has become subject to a materially adverse change in its financial condition that threatens to substantially affect the ability of the Contractor to perform any of its obligations under the Contract.

14.6 Except as prohibited by law, the Contractor shall be bound to compensate UNRWA for all damages and costs, including, but not limited to, all costs incurred by UNRWA in any legal or non-legal proceedings, as a result of any of the events specified in Article 14.5, above, and resulting from or relating to a termination of the Contract, even if the Contractor is adjudged bankrupt, or is granted a moratorium or stay or is declared insolvent. The Contractor shall immediately inform UNRWA of the occurrence of any of the events specified in Article 14.5, above, and shall provide UNRWA with any information pertinent thereto.

14.7 The provisions of this Article 14 are without prejudice to any other rights or remedies of UNRWA under the Contract or otherwise.

15. REMEDIES OF UNRWA; NON-WAIVER OF RIGHTS:

15.1 In case the Contractor fails to comply with any term of the Contract, the Contractor shall be liable for all damages sustained by UNRWA, and UNRWA may, after giving the Contractor reasonable notice to perform and without prejudice to any other rights or remedies, exercise one or more of the following rights:

15.1.1 procure all or part of the service or related goods from other sources;
15.1.2 refuse to accept delivery of all or part of the services or related goods; or
15.1.3 **terminate the Contract in accordance with** Article 14.1, and the Contractor shall be liable by reason of default for any loss or damage sustained and additional costs incurred by UNRWA, including without limitation any increase in the price payable by UNRWA resulting from the procurement of the services from other sources and the costs of engaging in such procurement. UNRWA may, without notice to the Contractor, apply to the payment of any such loss, damage or additional costs, by setoff or otherwise, all credits, claims or other amounts, whether or not related to the Contract, at any time owing by UNRWA to the Contractor.

15.2 **If the Contractor fails to complete the services within the time for delivery specified in the Contract, UNRWA may, in its sole discretion and without prejudice to its other remedies under the Contract,** deduct from the contract price the amount set forth in the Contract for each calendar day of delay until actual delivery which amount shall in no event be less than one percent of the \[delivered price of the delayed services\], up to a maximum deduction of ten percent of the contract price.

15.3 **The failure by either Party to exercise any rights available to it, whether under the Contract or otherwise, shall not be deemed for any purposes to constitute a waiver by the other Party of any such right or any remedy associated therewith, and shall not relieve the Parties of any of their obligations under the Contract. All remedies afforded in the Contract shall be taken and construed as cumulative, i.e., in addition to every other remedy provided under the Contract and by law.**

16. **NON-EXCLUSIVITY:** Unless otherwise specified in the Contract, UNRWA shall have no obligation to purchase any minimum quantities of goods or services from the Contractor, and UNRWA shall have no limitation on its right to obtain goods or services of the same kind, quality and quantity described in the Contract, from any other source at any time.

17. **SETTLEMENT OF DISPUTES:**

17.1 **AMICABLE SETTLEMENT:** The Parties shall use their best efforts to amicably settle any dispute, controversy, or claim arising out of the Contract or the breach, termination, or invalidity thereof, unless settled amicably under Article 17.1 above within sixty (60) days after receipt by one Party of the other Party’s written request for conciliation or mediation, shall be settled by arbitration in accordance with the Permanent Court of Arbitration Optional Rules for Arbitration between International Organizations and Private Parties in force on the date of this Contract (the “PCA Arbitration Rules”). The decisions of the arbitral tribunal shall be based on general principles of international commercial law. The appointing authority shall be designated by the Secretary-General of the Permanent Court of Arbitration following a written request submitted by either Party. The number of arbitrators shall be three, unless the Parties, in the interest of economy of proceedings, agree that there shall be one arbitrator. The place of arbitration shall be Amman, Jordan. The language to be used in the arbitral proceedings shall be English. The arbitrators must be fluent in that language. The arbitral tribunal shall be empowered to take any measures it deems appropriate, including without limitation, ordering the return or destruction of goods or any property, whether tangible or intangible, or of any confidential information provided under the Contract, ordering the termination of the Contract, or ordering that any other protective measures be taken with respect to the goods, services or any other property, whether tangible or intangible, or of any confidential information provided under the Contract, as appropriate, all in accordance with the authority of the arbitral tribunal pursuant to the PCA Arbitration Rules. The arbitral tribunal shall have no authority to award punitive damages. In addition, unless otherwise expressly provided in the Contract, the arbitral tribunal shall have no authority to award interest in excess of the London Inter-Bank Offered Rate (“LIBOR”) then prevailing, and any such interest shall be simple interest only. The Parties shall be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such dispute, controversy, or claim.

17.2 **ARBITRATION:** Any dispute, controversy, or claim between the Parties arising out of or relating to the Contract or the breach, termination, or invalidity thereof, unless settled amicably under Article 17.1 above within sixty (60) days after receipt by one Party of the other Party’s written request for conciliation or mediation, shall be settled by arbitration in accordance with the Permanent Court of Arbitration Optional Rules for Arbitration between International Organizations and Private Parties in force on the date of this Contract (the “PCA Arbitration Rules”). The decisions of the arbitral tribunal shall be based on general principles of international commercial law. The appointing authority shall be designated by the Secretary-General of the Permanent Court of Arbitration following a written request submitted by either Party. The number of arbitrators shall be three, unless the Parties, in the interest of economy of proceedings, agree that there shall be one arbitrator. The place of arbitration shall be Amman, Jordan. The language to be used in the arbitral proceedings shall be English. The arbitrators must be fluent in that language. The arbitral tribunal shall be empowered to take any measures it deems appropriate, including without limitation, ordering the return or destruction of goods or any property, whether tangible or intangible, or of any confidential information provided under the Contract, ordering the termination of the Contract, or ordering that any other protective measures be taken with respect to the goods, services or any other property, whether tangible or intangible, or of any confidential information provided under the Contract, as appropriate, all in accordance with the authority of the arbitral tribunal pursuant to the PCA Arbitration Rules. The arbitral tribunal shall have no authority to award punitive damages. In addition, unless otherwise expressly provided in the Contract, the arbitral tribunal shall have no authority to award interest in excess of the London Inter-Bank Offered Rate (“LIBOR”) then prevailing, and any such interest shall be simple interest only. The Parties shall be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such dispute, controversy, or claim.

18. **PRIVILEGES AND IMMUNITIES:** Nothing in or relating to the Contract shall be deemed a waiver, express or implied, of any of the privileges and immunities accorded to UNRWA in international law.

19. **TAX EXEMPTION:**

19.1 **Article II, Section 7, of the Convention on the Privileges and Immunities of the United Nations provides, inter alia, that the United Nations, including its subsidiary organs (including UNRWA), is exempt from all direct taxes, except charges for public utility services, and is exempt from customs restrictions, duties, and charges of a similar nature in respect of articles imported or exported for its official use. In the event any governmental authority refuses to recognize the exemptions of UNRWA from such taxes, restrictions, duties, or charges, the Contractor shall be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such dispute, controversy, or claim.**
shall immediately consult with UNRWA to determine a mutually acceptable procedure.

19.2 The Contractor authorizes UNRWA to deduct from the Contractor’s invoices any amount representing such taxes, duties or charges, unless the Contractor has consulted with UNRWA before the payment thereof and UNRWA has, in each instance, specifically authorized the Contractor to pay such taxes, duties, or charges under written protest. In that event, the Contractor shall provide UNRWA with written evidence that payment of such taxes, duties or charges has been made and appropriately authorized, and UNRWA shall reimburse the Contractor for any such taxes, duties, or charges so authorized by UNRWA and paid by the Contractor under written protest.

20. OBSERVANCE OF THE LAW: The Contractor shall comply with all laws, ordinances, rules, and regulations bearing upon the performance of its obligations under the Contract. In addition, the Contractor shall maintain compliance with all obligations relating to its registration as a qualified vendor of goods or services to UNRWA, as such obligations are set forth in UNRWA vendor registration procedures.

21. MODIFICATIONS:

21.1 Only the Chief, Procurement and Logistics Division, or, for local contracts, the Field Office Director in each of UNRWA’s fields of operation, or such other contracting authority as UNRWA has made known to the Contractor in writing, possesses the authority to agree on behalf of UNRWA to any modification of or change in the Contract, to a waiver of any of its provisions or to any additional contractual relationship of any kind with the Contractor. Accordingly, no modification or change in the Contract shall be valid and enforceable against UNRWA unless provided by a valid written amendment to the Contract signed by the Contractor and the Chief, Procurement and Logistics Division, or the Field Office Director (for local contracts), or such other contracting authority.

21.2 If the Contract shall be extended for additional periods in accordance with the terms and conditions of the Contract, the terms and conditions applicable to any such extended term of the Contract shall be the same terms and conditions as set forth in the Contract, unless the Parties shall have agreed otherwise pursuant to a valid amendment concluded in accordance with Article 21.1 above.

21.3 The terms or conditions of any supplemental undertakings, licenses, or other forms of agreement concerning any goods or services provided under the Contract shall not be valid and enforceable against UNRWA nor in any way shall constitute an agreement by UNRWA thereto unless any such undertakings, licenses or other forms are the subject of a valid amendment concluded in accordance with Article 21.1, above.

22. AUDITS AND INVESTIGATIONS:

22.1 Each invoice paid by UNRWA shall be subject to a post-payment audit by auditors, whether internal or external, of UNRWA or by other authorized and qualified agents of UNRWA at any time during the term of the Contract and for a period of two (2) years following the expiration or prior termination of the Contract. UNRWA shall be entitled to a refund from the Contractor for any amounts shown by such audits to have been paid by UNRWA other than in accordance with the terms and conditions of the Contract.

22.2 The Contractor acknowledges and agrees that, from time to time, UNRWA may conduct investigations relating to any aspect of the Contract or the award thereof, the obligations performed under the Contract, and the operations of the Contractor generally relating to performance of the Contract. The right of UNRWA to conduct an investigation and the Contractor’s obligation to comply with such an investigation shall not lapse upon expiration or prior termination of the Contract. The Contractor shall provide its full and timely cooperation with any such inspections, post-payment audits or investigations. Such cooperation shall include, but shall not be limited to, the Contractor’s obligation to make available its personnel and any relevant documentation for such purposes at reasonable times and on reasonable conditions and to grant to UNRWA access to the Contractor’s premises at reasonable times and on reasonable conditions in connection with such access to the Contractor’s personnel and relevant documentation. The Contractor shall require its agents, including, but not limited to, the Contractor’s attorneys, accountants or other advisers, to reasonably cooperate with any inspections, post-payment audits or investigations carried out by UNRWA hereunder.

23. LIMITATION ON ACTIONS:

23.1 Except with respect to any indemnification obligations in Article 6, above, or as are otherwise set forth in the Contract, any arbitral proceedings in accordance with Article 17.2, above, arising out of the Contract must be commenced within three years after the cause of action has accrued.

23.2 The Parties further acknowledge and agree that, for these purposes, a cause of action shall accrue when the breach actually occurs, or, in the case of latent defects, when the injured Party knew or should have known all of the essential elements of the cause of action, or in the case of a breach of warranty, when tender of delivery is made, except that, if a warranty extends to future performance of the goods or any process or system and the discovery of the breach consequently must wait the time when such goods or other process or system is ready to perform in accordance with the requirements of the Contract, the cause of action accrues when such time of future performance actually begins.
24. ADDITIONAL WARRANTIES:

24.1 The Contractor represents and warrants that:

24.1.1 it has not and shall not offer any direct or indirect benefit arising from or related to the performance of the Contract or the award thereof to any representative, official, employee, or other agent of UNRWA.

24.1.2 neither it, its parent entities (if any), nor any of the Contractor’s subsidiary or affiliated entities (if any) is engaged in any practice inconsistent with the rights set forth in the Convention on the Rights of the Child, including Article 32 thereof, which, inter alia, requires that a child shall be protected from performing any work that is likely to be hazardous or to interfere with the child’s education, or to be harmful to the child’s health or physical, mental, spiritual, moral, or social development.

24.1.3 neither it, its parent entities (if any), nor any of the Contractor’s subsidiaries or affiliated entities (if any) is engaged in the sale or manufacture of anti-personnel mines or components utilized in the manufacture of anti-personnel mines.

24.1.4 it shall take all appropriate measures to prevent sexual exploitation or abuse of anyone by its employees or any other persons engaged and controlled by the Contractor to perform any services under the Contract. For these purposes, sexual activity with any person less than eighteen years of age, regardless of any laws relating to consent, shall constitute the sexual exploitation and abuse of such person. In addition, the Contractor shall refrain from, and shall take all reasonable and appropriate measures to prohibit its employees or other persons engaged and controlled by it from exchanging any money, goods, services, or other things of value, for sexual favors or activities, or from engaging any sexual activities that are exploitative or degrading to any person. UNRWA shall not apply the foregoing standard relating to age in any case in which the Contractor’s personnel or any other person who may be engaged by the Contractor to perform any services under the Contract is married to the person less than eighteen years of age, these purposes, sexual activity with any person less than eighteen years of age, who may be engaged by the Contractor to perform any services under the Contract. For these purposes, sexual activity with any person less than eighteen years of age, regardless of any laws relating to consent, shall constitute the sexual exploitation and abuse of such person. In addition, the Contractor shall refrain from, and shall take all reasonable and appropriate measures to prohibit its employees or other persons engaged and controlled by it from exchanging any money, goods, services, or other things of value, for sexual favors or activities, or from engaging any sexual activities that are exploitative or degrading to any person. UNRWA shall not apply the foregoing standard relating to age in any case in which the Contractor’s personnel or any other person who may be engaged by the Contractor to perform any services under the Contract is married to the person less than eighteen years of age, unless the marriage is recognized as valid under the laws of the country of citizenship of such Contractor’s personnel or such other person who may be engaged by the Contractor to perform any services under the Contract.

24.1.5 neither it, its parent entities (if any), nor any of the Contractor’s subsidiary, affiliated entities (if any) or suppliers is engaged in any transactions with, and/or the provision of resources and support to, individuals and organizations associated with, receiving any type of training for, or engaged in, any act or offense described in Article 2, Sections 1, 3, 4 or 5 of the International Convention for the Suppression of the Financing of Terrorism, adopted by the General Assembly of the United Nations in Resolution 54/109 of 9 December 1999.

24.2 The Contractor acknowledges and agrees that the provisions of Article 24.1 constitute an essential term of the Contract and that breach of any such representation and warranty shall entitle UNRWA to terminate the Contract immediately upon notice to the Contractor, without any liability for termination charges or any other liability of any kind.

25. BANK GUARANTEE: If specifically requested by UNRWA, prior to the signature of the Contract, the Contractor shall provide a banker’s guarantee from a bank acceptable to UNRWA in the form, amount and manner prescribed by UNRWA.

26. NOTICE AND OTHER FORMALITIES:

26.1 Service of any notice referred to in the Contract or arising therefrom shall be deemed to be valid if sent by registered mail, or by cable, or by hand against authorized signature on receipt, to the address of the Party concerned as set forth in the Contract.

26.2 It is expressly agreed that UNRWA shall have the right to enforce these General Conditions without the necessity of resorting to service of summons, mise en demeure, notarial notice, and without any legal formalities or court proceedings of any kind whatsoever; it is being further agreed that the notice provided for in the preceding paragraph is adequate for all purposes notwithstanding any provision of applicable law to the contrary.

27. SEVERABILITY: If any term, covenant, or condition of this Contract or the application thereof to any person or circumstance shall to any extent be determined to be invalid or unenforceable, the remainder of this Contract, or the application of such term, covenant or condition to persons or circumstances other than those as to which it is held invalid or unenforceable, shall not be affected thereby and each term, covenant, or condition of this Contract shall remain valid and be enforced to the fullest extent possible.
6.2 Contract Form

In the event of an award, the following sample Contract will be used:

CONTRACT NO. XXXXXXXXXXXXXXXXXXX

BETWEEN

UNITED NATIONS RELIEF AND WORKS AGENCY FOR PALESTINE REFUGEES IN THE NEAR EAST (UNRWA)

AND

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

FOR

PROVISION OF GROUP MEDICAL INSURANCE POLICY COVERAGE FOR THE UNRWA LOCALLY EMPLOYED STAFF AND THEIR RECOGNIZED DEPENDENTS IN JORDAN

This Service Contract is made this ___ day of _______ 202_, by and between the United Nations Relief and Works Agency for Palestine Refugees in the Near East (“UNRWA”) and ___[name]___, ___[street address]___, ___[city]___, ___[country]___ (the “Contractor”).

Background

[Description of project background]. The purpose of the present arrangement is to assure the provision of technical services to UNRWA in relation to [those project activities]. The Contractor, representing that it is fully qualified and has the necessary expertise and resources to effectively and efficiently provide the same, wishes to provide those services as set forth in, and in accordance with, the terms of this Service Contract.

NOW, THEREFORE, in consideration of the premises, the representations and obligations contained herein and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties agree as follows:

1. DEFINITIONS AND INTERPRETATION.

1.1. Defined Terms. In addition to terms elsewhere defined in this Service Contract, the following terms shall have the meanings provided for the purpose of this Service Contract:

1.1.1. “Delivery Schedule” means the schedule for the delivery of Services as set forth in attached Annex 3 (Appendix Three to The Terms of Reference).

1.1.2. “General Conditions” means UNRWA’s General Conditions of Contract for Procurement of Services, attached as Annex 1.

1.1.3. “Party” means each of, and “Parties” means collectively, UNRWA and the Contractor.

1.1.4. “Payment Schedule” means the schedule of payments, corresponding to the delivery of Services, as set forth in attached Annex 3 (Appendix Four to The Terms of Reference).

1.1.5. “Proposal” means the Contractor’s proposal dated ________ and attached as Annex 5.

1.1.6. “Section” means the referenced section of this Service Contract.

1.1.7. “Services” means the services and deliverables described in the Terms of Reference.
1.1.8. “Terms of Reference” or “ToR” means description of the Terms of Reference attached as Annex 3.

1.2. **Interpretation.** As used in the Service Contract:

1.2.1. The documents referred to below are intended to be mutually explanatory; provided, however, in case of ambiguity, discrepancy or inconsistency among them, the following order of priority shall apply except to the extent a term contained in a higher-listed document is specifically superseded by the express terms of a lower-listed document:

1.2.1.1. This Service Contract, but excluding the General Conditions, Terms of Reference and Proposal.

1.2.1.2. The Terms of Reference.

1.2.1.3. The General Conditions.

1.2.1.4. The Proposal.

1.2.2. The numbers and titles of the Sections are for reference only and shall not be deemed to modify or construe the contents of the Section.

1.2.3. Where applicable, reference to the singular includes the plural.

2. **DURATION OF THIS AGREEMENT.** The Service Contract shall be effective upon signing and shall end upon completion of the last obligation arising hereunder.

The Service Contract shall be effective from --- to ----. Prior to its expiration, this Service Contract is extendable with the same terms and conditions yearly for additional four years Plus three-month extension at the same rate and the same terms and conditions should renewal negotiation fail upon UNRWA’s written request.

3. **OBLIGATIONS OF THE CONTRACTOR.** The Contractor, representing and warranting that all statements made in connection with its Proposal and as otherwise provided herein are true and correct in all material respects and do not fail to include any matter necessary to make the statements contained therein not misleading, covenants to deliver the Services, and provide all related personnel, materials and other support as may be necessary therefore, in accordance with this Service Contract.

3.1. **In General.** The Services shall be delivered in a professional and workmanlike manner in accordance with the terms and conditions of this Service Contract. Without limiting the generality of the foregoing –

3.1.1. The Contractor shall conduct its operations with due diligence and efficiency, in conformity with the highest industry standards for technical, financial, managerial and administrative practices, and in a manner that at all times protects the interests of UNRWA.

3.1.2. The Contractor shall at all times during the term of this Service Contract retain for the purpose of delivering the Services all such staff possessing the technical and professional qualifications and competencies necessary to deliver the Services and perform the obligations of the Contractor under this Service Contract.

3.1.2.1. Notwithstanding the foregoing, the Contractor shall, upon 30 days’ notice from UNRWA, terminate in respect of the Services of any personnel determined to have performed unsatisfactorily or otherwise failed to conform to required standards of conduct as set forth in this Service Contract; provided, however, UNRWA may, notwithstanding the notice requirements of this Section, request the immediate termination of the services of any personnel, and limit the access thereof to UNRWA premises, in the event of a serious breach of the duties and obligations of such personnel and where such remedial action is

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reasonably determined by UNRWA to be required in the interest of the delivery of the Services.

3.1.2.2. Notwithstanding the foregoing, including article 14 of the General Conditions of Contract for Services, the Contractor may terminate the Contract for cause upon 120 days' notice, in writing, to UNRWA.

3.1.2.3. All persons retained by the Contractor shall at all times be deemed the employees, agents, contractors or subcontractors of the Contractor and shall in no event be considered to be employees or agents of UNRWA or as having any of the privileges or immunities of the United Nations or its staff.

3.2. Delivery of Services. The Contractor shall deliver the Services as set forth in the Terms of Reference and the following:

3.2.1. The Contractor shall commence the Services not later than ________________ 201_.

3.2.2. The Contractor shall deliver the Services in accordance with the Delivery Schedule.

3.3. Records. In addition to all other reporting requirements elsewhere contained in the Service Contract:

3.3.1. The Contractor shall at all times and for a period of 3 years following the termination or expiration of the service contract maintain progress, financial and other statements, records and reports in respect of the delivery of the Service and this Service Contract.

3.3.2. Upon reasonable notice, all such records and documents maintained by the Contractor in connection with the delivery of the Services and of this Service Contract, including with respect to the administration and operations of the Contractor, shall be made available for inspection, review and copying by UNRWA or its designee.

3.4. Failure to Complete Services. If the Contractor fails to complete the services within the time for delivery specified in this Service Contract or to meet its obligation under clause 3.6 below, UNRWA may, in its sole discretion and without prejudice to its other remedies under this Service Contract, deduct from the contract the amount based on the formula for liquidated damages: (Monthly Fee/30) x 1.50 for each calendar day of delay until satisfactory service delivery, up to a maximum deduction of 10 per cent of the total contract amount.

3.5. Key Performance Indicators. The Contractor shall meet the Key Performance Indicators (KPIs) set forth in Annex 3 (Appendix Seven to The Terms of Reference).

3.5.1. UNRWA will monitor the Contractor’s performance against the KPIs on a monthly basis.

3.5.2. Following this monitoring, the result is communicated every month to the Contractor with the detail of the evaluation by UNRWA. These reports are based on objective criteria which will have been previously agreed with the Contractor.

3.5.3. In case of a failure in meeting the KPIs under assessment criteria defined hereon, UNRWA must notify the Contractor in order to allow it to remediate to the situation in a reasonable time.

3.5.4. Upon prior written request of any Party, the Parties will conduct quarterly performance review meetings and as needed. The purpose of such meetings will be to assess and report upon whether the Services are being delivered in accordance with the requirements of this Service Contract.

3.5.5. Each KPI will be graded on a scale of 0 to 5, with 0 representing the lowest score and 5 representing the highest score. The Contractor shall be deemed to have failed to meet its obligation under this clause when: the Contractor scores an average of less than 4 on KPIs for a period of three months or more The Contractor shall meet the Key Performance Indicators (KPIs) set forth in Annex 3 (Appendix Seven to The Terms of Reference) to this Service Contract. UNRWA will monitor the Contractor’s performance against the KPIs on a monthly basis. Upon prior written request of any
Party, the Parties will conduct quarterly performance review meetings and as needed. The purpose of such meetings will be to assess and report upon whether the Services are being delivered in accordance with the requirements of this Service Contract. Failure to meet the KPIs shall entitle UNRWA to the remedies available to it under this Service Contract, including Article 15 of the General Conditions.

3.6. **Mobilization at Start of Contract.** Upon signing of this Service Contract, the Contractor will receive from UNRWA the full list of all beneficiaries (and other related information). The Contractor shall have no more than fifteen (15) calendar days from the signing of this Service Contract to issue and deliver the beneficiaries’ cards and the free access medical forms. In addition, to accept and process claims without any delay or inconvenience to the beneficiaries: (i) software configuration and update; (ii) medical network booklet printing and issuance to all beneficiaries, (iii) all other arrangements typically required for beneficiaries to promptly access such providers and pharmacies and address their medical needs.

3.7. **No Changes to Services.** No changes shall be made by the Contractor to the medical provider and pharmacy list, level of service, distribution of free access forms and any other significant changes to the Services without prior written approval from UNRWA.

3.8. **Allegations of Misuse.** The Contractor shall look into claims of possible misuse of the Services and irregularities. Whenever such possible misuse or irregularities are identified and confirmed with sufficient evidence, the Contractor shall provide UNRWA with a detailed report of each such case for the latter’s review and action. If UNRWA decides to conduct its own investigation, the Contractor shall cooperate in the investigation, including without limitation by providing all necessary documents and support in the conduct of such investigation. Within thirty (30) days of signing this Service Contract, the Contractor shall provide to UNRWA its proposed mechanism for dealing with such possible misuse and irregularities, including a sample report to be submitted to UNRWA for each such case, which shall be consistent with this paragraph, and the same shall be subject to the written approval of UNRWA. No legal action shall be taken by the Contractor against any insured beneficiary without prior written approval from UNRWA.

3.9. **Service Level Agreement.** The Contractor agrees to be bound by the provisions of the Service Level Agreement attached as Annex 2 to this Service Contract. The Contractor agrees to cooperate with UNRWA in order to establish such mechanisms as UNRWA deems necessary and advisable for the purpose of reviewing service level performance and contract management, resolving general contractual, technical, operational, and administrative issues, and providing each other feedback on contract management and performance.

3.10. **Discounts.** The Contractor shall ensure that the rates charged by medical providers and pharmacies under this Contract are in no event higher than the rates charged by such medical providers and pharmacies for similarly situated entities and beneficiaries. UNRWA may request at any time to provide the medical provider contract.

4. **OBLIGATIONS OF UNRWA.** In connection with the delivery of the Services by the Contractor in accordance with the terms of the Service Contract:

4.1. **Facilities.** To facilitate and support the delivery of the Services by the Contractor, UNRWA shall, directly or on its behalf, provide in connection with the delivery of the Services:

   4.1.1. In the event the need arises, otherwise facilitate the movement of personnel within UNRWA’s areas of operation.

   4.1.2. Access to UNRWA facilities consistent with requirements for the delivery of the Services, including, as applicable, the issuance of UNRWA grounds passes.

   4.1.3. Such other services support as may be reasonably available in the UNRWA facilities at which the personnel of the Contractor are operating.

4.2. **Payment.** In full consideration for the delivery of the Services in accordance with the terms of the Service Contract, UNRWA shall pay to the Contractor as set forth below:
4.2.1. UNRWA shall pay the Contractor the amount of JOD _______, in accordance with the Premium Payment Terms schedule (Appendix Four to the Terms of Reference) with monthly payments based on gross premium and adjustable for reconciliation monthly after the first two payments.

4.2.2. The Contractor shall submit to UNRWA an invoice corresponding to the Services delivered during the period represented by the invoice as set forth in the Delivery Schedule, including a certification by the Contractor that for the period of payment the Contractor has delivered the Services in accordance with this Service Contract, together with all such supporting documentation as may be required by UNRWA with respect thereto.

4.2.3. UNRWA shall, within 30 days following the receipt from the Contractor of each invoice, pay the invoiced amounts subject to the following -

4.2.3.1. Each invoice shall be subject to certification by UNRWA of the delivery of Services associated with the invoice and the amounts contained in the invoices, and UNRWA may make corrections to the amounts set forth in the Contractor’s invoices and effect payment for the amounts so corrected and certified.

4.2.3.2. In the event of any dispute with respect to an invoice submitted by the Contractor, UNRWA shall notify the Contractor within 15 days following receipt of the invoice setting forth the basis for the dispute and the amount of the invoice subject to the dispute.

4.2.3.2.1. UNRWA and the Contractor shall consult in good faith to promptly resolve outstanding issues with respect to any such disputed invoice.

4.2.3.2.2. In cases of dispute regarding only a portion of a Contractor’s invoice, UNRWA shall pay the Contractor the amount of the undisputed portion within 30 days of the receipt thereof.

4.2.3.2.3. Once a dispute regarding an invoice or a portion thereof has been resolved, UNRWA shall pay the Contractor within 30 days following the resolution of such dispute.

4.2.4. Payments effected by UNRWA to the Contractor shall neither relieve the Contractor of its obligations under this Contract nor constitute acceptance by UNRWA of the Contractor’s performance of the Services.

4.2.5. UNRWA shall deposit the amounts payable to the Contractor in accordance with this Section by electronic transfer to:

Bank name:
Bank Address:
Account name:
Account number:
SWIFT Code:

4.2.6. Except as otherwise expressly set forth in the Service Contract, the Contractor shall bear all costs associated with the delivery of the Services, including but not limited to all income and other taxes, stamps, all utilities and consumables, third-party licenses and costs of staff and contractors (including salaries, workers compensation, life, health and disability insurance, travel costs, allowances and other benefits to which they are entitled in accordance with the applicable terms of service with the Contractor and applicable law).

5. MISCELLANEOUS.

5.1. Waiver. No waiver or waiver of any breach, of any provision of this Service Contract shall be deemed to be a waiver of any other provision or of any future breach of that provision.
5.2. **Notice.** Any required or permitted notice, consent or approval shall be effective only upon delivery in writing by hand or by telefax transmission to the following address of the other or such other address as may be specified by similar notice –

**UNRWA:**
- Name:
- Title:
- Email:

**the Contractor:**
- Name:
- Title:
- Email:

5.3. **Applicable Law.** This Service Contract shall be governed by and construed in accordance with general principles of international commercial law. If any term, covenant, or condition of this Service Contract or the application thereof to any person or circumstance shall to any extent be determined to be invalid or unenforceable, the remainder of this Service Contract, or the application of such term, covenant or condition to persons or circumstances other than those as to which it is held invalid or unenforceable, shall not be affected thereby and each term, covenant, or condition of this Service Contract shall remain valid and be enforced to the fullest extent possible.

5.4. **Counterparts.** This Service Contract may be signed in one or more counterparts, each of which shall be deemed to be an original.

5.5. **Entire Agreement.** This Service Contract and its annexes may be modified or amended only upon the written agreement of the parties, and this Service Contract and its annexes, as amended, represent the entire agreement and understanding between the parties with respect to the subject matter hereof.

IN WITNESS WHEREOF, the parties have signed this Service Contract on_________ 201_.

United Nations Relief and Works Agency for Palestine Refugees in the Near East

[Contractor]

________________________________________

[Name]

[Title]

______________________________

Witness

[Name]

[Title]

______________________________

Witness

[Name]

[Title]

Annex 1: General Conditions of Contract (same as RFP Section 6.1)
Annex 2: Service Level Agreement (same as RFP Section 6.3)
Annex 3: Terms of Reference and its Appendixes (same as RFP Section 4)
Annex 5: Proposal
Section 3: Service Level Agreement

SERVICE LEVEL AGREEMENT

FOR THE PROVISION OF GROUP MEDICAL INSURANCE COVERAGE FOR THE UNRWA LOCALLY EMPLOYED STAFF AND THEIR RECOGNIZED DEPENDENTS IN JORDAN

This document is an annex to the above-mentioned Group Medical Insurance Plan Contract and is an integral part of the Contract.

This Service Level Agreement ("SLA") is set up to provide;
(a) Continuous monitoring of contract performance, and
(b) A consistent level of contract management services by the contractor

This SLA shall enter into force as of 1 October 2022.

Article 1: Hospital accommodation

1.1 Service level
Hospital admissions covered by the UNRWA GMIP shall be optimally allocated according to - First class.
In agreement with the treating physician, UNRWA insured staff can request a transfer to another hospital within its provider network if the accommodation is not available. Should any UNRWA insured staff member not wish to be transferred in order to be accommodated in accordance within his / her class, any such UNRWA insured staff member shall be given hospital accommodation at the next available higher level closest to his/her class.

The contractor shall take all reasonable measures to request hospitals only to offer provision of 1st class hospital accommodation to UNRWA insured staff.
The contractor shall at all times act to the best of its ability: the Contractor has no direct influence on the admission allocation policy of the hospitals and cannot be held responsible for any shortcomings in the admission policy of any particular hospital but shall strive at all times to offer alternative options to UNRWA insured staff which comply with their entitlements.

1.2 Actions
The contractor shall log and monitor the number of cases of reported lower than entitled class admissions and shall report any such cases, together with the reasons and the remedial action taken, to UNRWA in a monthly written report. Additionally, the Contractor shall log and report on all rejected cases together with the reasons for any such rejection and shall report any such cases to UNRWA in a monthly written report.
UNRWA management shall notify the contractor of each case of lower than reimbursed class admission reported to them by UNRWA insured staff in a timely manner.

Article 2: Answering of calls

2.1 Service level
The contractor Approval Centre will be accessible 24 hours a day, 7 days a week for all (medical) questions relating to the insurance contract or to an UNRWA staff member’s personal case. At the Approval Centre, doctors will be available 24 hours a day, 7 days a week.

2.2 Actions
The Contractor shall log and monitor the number of calls received and the timeframe within which they were answered and shall report the gathered data to UNRWA in a monthly written report.
Article 3: Decisions on coverage

3.1 Service level for all requests
For all emergency and non-emergency requests for coverage for inpatient care submitted, the contractor shall provide its Medical Consultant’s decisions on coverage within a period of 15 minutes from the time all information required to make a decision on the case has been made available to the Contractor.

3.2 Service level for emergency requests
For all emergency requests, admission shall be adjudicated by the hospital at the discretion of the treating physician subject to the procedures agreed between the Contractor and the Hospital. The Claim Processor will ask all hospitals in its provider network to avoid bureaucratic procedures and administrative issues hindering urgent medical treatment. The Contractor shall at all times act to the best of its ability but cannot be held responsible for any shortcomings in the admission policy of any particular hospital.

3.3 Actions
In all cases the contractor shall confirm its decision to the hospital within the agreed time frame. In case that the agreed time frame has been exceeded by 15 minutes, the decision shall automatically be considered in favor of the insured person, except in case of Force Majeure.

Any such positive coverage decision shall be confirmed in writing by the contractor to the UNRWA insured staff member and /or Hospital.

The contractor shall log and monitor the number of requests and the timeframe within which they were answered and shall report the gathered data to UNRWA in a monthly written report.

Article 4: Coverage areas

4.1 Service level
The contractor shall take all reasonable and necessary measures to ensure appropriate hospital and provider network area coverage.

The contractor shall continuously monitor the area medical network utilization and shall enter into negotiation with non-network admitted inpatient or outpatient care providers within geographic areas in Jordan that are not sufficiently covered by the existing listed provider network.

The contractor shall explicitly request its designated hospitals not to demand pre-payments from UNRWA insured staff or other confirmations such as signatures to confirm that the UNRWA insured staff member will cover all incurred costs privately.

The contractor shall provide UNRWA immediately of any change regarding medical network (addition/deletion)

4.2 Actions
UNRWA shall provide input in writing on the geographic areas in Jordan in which it considers the existing listed provider network is not sufficient.

The contractor shall endeavor to conclude an agreement with care providers, as appropriate, in the targeted area/s within one month of the decision for network expansion or shall provide in writing the reasons why no agreement could be reached with the respective care providers in the targeted areas.

Article 5: Claims administration procedure

The Contractor shall process the claims in accordance with the following procedure:

5.1 Claims Collection:
- The contractor shall distribute claims collection boxes to certain UNRWA centers.
- Insured members shall put the reimbursement invoices and all related documents in the above mentioned boxes.
- The contractor shall be responsible for the collection of the claims on a regular basis minimum twice a week
5.2. Claims Settlement:

- The contractor shall issue the approved reimbursement claims cheques in the name of each UNRWA insured staff, both for his/her own claims and for his/her dependents’ claims.
- The contractor shall be responsible for the delivery of the cheques to UNRWA’s designated stations.
- Reimbursements shall be made within ten working days from the date of receipt.

5.3. Free access Claims:

- Each insured person has a guaranteed free access to the Contractor’s network (designated) hospitals using the contractor’s medical card and form.
- Approved claims shall be settled and paid to the network providers directly.

Article 6: Reporting

No later than the 5th day of each month (and on the last day of the contract), the contractor shall provide to UNRWA the following reports with respect to the previous month’s data:

6.1. Utilization report (Inpatient and Outpatient Claims) in the following format

a. Insurance number.
b. Employee number.

6.2. Inpatient admissions report on weekly basis.

6.3. Summary of paid claims per package

6.4. Policy performance report including:


6.5. Premium report according to age band and categories on pro-rata basis

6.6. User access to Contractor system (Read Only) for review & reporting purposes.

6.7. Contractor to provide UNRWA with physical claims upon request.

6.8. Contractor shall provide UNRWA with settlement reports to medical provider.

6.9. All other reports described in Articles 1 through 3 above of this Service Level Agreement.
Article 7: Policy and Network Booklet.

7.1. The Contractor shall produce at its own cost UNRWA GMIP booklets covering and outlining the benefits under this Contract, the procedures to be followed by the insured and a list of all medical network providers.

7.2. The text of the booklets should be pre-approved by UNRWA and subsequently be provided to the UNRWA in sufficient copies to be distributed to each UNRWA Locally Employed Staff.

Article 8: Performance management

The Contractor shall meet the Key Performance Indicators (KPIs) set forth in Appendix Seven to The ToR (Annex 4 to this Service Contract). UNRWA will monitor the Contractor’s performance against the KPIs on a monthly basis. Upon prior written request of any Party, the Parties will conduct quarterly performance review meetings and as needed. The purpose of such meetings will be to assess and report upon whether the Services are being delivered in accordance with the requirements of this Service Contract. Failure to meet the KPIs shall entitle UNRWA to the remedies available to it under this Service Contract, including Article 15 of the General Conditions.
SECTION 7: PROPOSAL FORMS

Form A: Acknowledgement letter
Form B: Checklist
Form C: Technical Proposal Submission
Form D: Proposer Information
Form E: Joint Venture/Consortium/Association Information
Form F: Acceptance to The Terms of Reference
Form G: Ability to Provide 24/7 Helpline
Form H: Compliance with Mobilization Timelines
Form I: Declaration for Not Being Terminated for Performance Related Issues
Form J: Form of Solvency Letter
Form K: Financial Proposal Submission
Form L: Proposal Security
Form M: Instructions on Bidders’ Conference
FORM A: ACKNOWLEDGEMENT LETTER

Please acknowledge receipt of this RFP by completing this form and returning it by email to the address, and by the date specified, in the Letter of Invitation.

To: Insert name of contact person   Email: Click or tap here to enter text.
From: Insert name of contact person
Subject: RFP reference RFQ/UNRWA/CSSD/(DM)/022/2022

Check the appropriate box Description
☐ YES, we intend to submit a proposal.
☐ NO. We are unable to submit a competitive proposal for the requested services at the moment

If you selected NO above, please state the reason(s) below:

Check applicable Description
☐ The requested services are not within our range of supply
☐ We are unable to submit a competitive proposal for the requested services at the moment
☐ The requested services are not available at the moment
☐ We cannot meet the requested terms of reference
☐ The information provided for proposal purposes is insufficient
☐ Your RFP is too complicated
☐ Insufficient time is allowed to prepare a proposal
☐ We cannot meet the delivery requirements
☐ We cannot adhere to your terms and conditions e.g. payment terms, request for performance security, etc.. Please provide details below.
☐ Sustainability criteria/requirements are too stringent (if applicable)
☐ We do not export
☐ We do not sell to the UN
☐ Your requirement is too small
☐ Our capacity is currently full
☐ We are closed during the holiday season
☐ We had to give priority to other clients’ requests
☐ The person handling proposals is away from the office
☐ Other (please provide reasons below):

Further information: Click or tap here to enter text.

☐ We would like to receive future RFPs for this type of services
☐ We don’t want to receive RFPs for this type of services

Questions to the Supplier concerning the reasons for no proposal should be addressed to Click or tap here to enter text. phone Click or tap here to enter number, email Click or tap here to enter text.
FORM B: CHECKLIST

This form serves as a checklist for preparation of your Proposal. Please complete the returnable Proposal Forms in accordance with the instructions and return them as part of your Proposal submission: No alteration to the format of forms shall be permitted and no substitution shall be accepted.

Before submitting your Proposal, please ensure compliance with the instructions in Section 2: Instructions to Proposers and Section 3: Data Sheet.

This Form does not have to be returned and simply serves as tool for bidders to ensure that they have included all necessary forms.

Technical Proposal:

Have you duly completed all the Returnable Proposal Forms?

| Form C: Technical Proposal Submission | ☐ |
| Form D: Proposer information | ☐ |
| Form E: Joint Venture/Consortium/Association Information | ☐ |
| Form F: Acceptance to the Terms of Reference | ☐ |
| Form G: Ability to Provide 24/7 Helpline | ☐ |
| Form H: Compliance with Mobilization Timelines | ☐ |
| Form I: Declaration for Not Being Terminated for Performance Related Issues | ☐ |
| Form J: Form of Solvency Letter | ☐ |
| Form L: Proposal Security | ☐ |
| Form M: Instruction on Bidders Conference | ☐ |

Have you provided the required documents to establish compliance with the evaluation criteria in Section 5?

Have you provided the required documents in support of Form D: Proposer Information?

Financial Proposal:

| Form K: Financial Proposal Submission (Forms K-1, K-2 and K-3) | ☐ |
FORM C: TECHNICAL PROPOSAL SUBMISSION

Name of Proposer: [Click or tap here to enter text.]  
Date: [Click or tap to enter a date.]

RFP reference: RFP/UNRWA/CSSD/(DM)/022/2022

We, the undersigned, offer to supply the services required for [Click or tap here to enter text.] in accordance with your [Click or tap here to enter text.]. We hereby submit our Proposal, which includes this Technical Proposal and our Financial Proposal sealed under a separate envelope.

Proposer Declaration: on behalf of our firm, its affiliates, subsidiaries and employees, including any JV / Consortium / Association members or subcontractors or suppliers for any part of the contract.

Yes ☐ No ☐

Requirements and Terms and Conditions: I/We have read and fully understand the RFP, including the RFP Information and Data Sheet, Terms of Reference, the General Conditions of Contract and any Special Conditions of Contract. I/we confirm that the proposer agrees to be bound by them.

☐ ☐ I/We confirm that the proposer has the necessary capacity, capability and necessary licenses to fully meet or exceed the requirements and will be available to deliver throughout the relevant contract period.

☐ ☐ Ethics: In submitting this proposal I/we warrant that the proposer: has not entered into any improper, illegal, collusive or anti-competitive arrangements with any competitor; has not directly or indirectly approached any representative of UNRWA (other than the point of contact) to lobby or solicit information in relation to the RFP; has not attempted to influence, or provide any form of personal inducement, reward or benefit to any representative of UNRWA.

☐ ☐ I/We confirm to undertake not to engage in proscribed practices, or any other unethical practice, with UNRWA or any other party, and to conduct business in a manner that averts any financial, operational, reputational or other undue risk to UNRWA. I/We have read and will adhere to the United Nations Supplier Code of Conduct and understand that adherence to it is a requirement for participating in any solicitation exercise of UNRWA.

☐ ☐ Conflict of interest: I/We warrant that the proposer has no actual, potential or perceived conflict of interest in submitting this proposal, or entering into a contract to deliver the requirements. Where a conflict of interest arises during the RFP process the proposer will report it immediately to UNRWA’s Point of Contact.

☐ ☐ Prohibitions, Sanctions: I/We hereby declare that our firm, its affiliates or subsidiaries or employees, including any Joint Venture /Consortium members or subcontractors or suppliers for any part of the contract is not under procurement prohibition by UNRWA or any other entity of the United Nations, including but not limited to prohibitions derived from the Compendium of United Nations Security Council Sanctions Lists and have not been suspended, debarred, sanctioned or otherwise identified as ineligible by any UN Organization or the World Bank Group.

☐ ☐ I/We do not employ, or anticipate employing, any person(s) who is, or has been a UNRWA staff member within the last three years of service with the UNRWA (in accordance with UN post-employment restrictions published in ST/SGB/2006/15);

☐ ☐ Bankruptcy: I/We have not declared bankruptcy, are not involved in bankruptcy or receivership proceedings, and there is no judgment or pending legal action against us that could impair our operations in the foreseeable future.

☐ ☐ Proposal Validity Period: I/We confirm that this Proposal, including the price, remains open for acceptance for the proposal validity period.

☐ ☐ I/We understand and recognize that you are not bound to accept any proposal you receive.

☐ ☐ By signing this declaration, the signatory below represents, warrants and agrees that he/she has been authorised by the Organisation/s to make this declaration on its/their behalf.

Name: ____________________________________________

Title: ____________________________________________

Date: ____________________________________________

Signature: _________________________________________

[Stamp with official stamp of the Proposer]
FORM D: PROPOSER INFORMATION

<table>
<thead>
<tr>
<th>RFP Reference</th>
<th>RFP/UNRWA/CSSD/(DM)/022/2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal name of Proposer</td>
<td>Click or tap here to enter text.</td>
</tr>
<tr>
<td>Legal Address, City, Country</td>
<td>Click or tap here to enter text.</td>
</tr>
<tr>
<td>Website</td>
<td>Click or tap here to enter text.</td>
</tr>
<tr>
<td>Year of registration</td>
<td>Click or tap here to enter text.</td>
</tr>
</tbody>
</table>
| Proposal’s Authorized Representative information | Name and Title: Click or tap here to enter text.  
Telephone numbers: Click or tap here to enter text.  
Email: Click or tap here to enter text. |
| Legal structure                       | Choose an item. |
| No. of full-time employees            | Click or tap here to enter number. |
| No. of staff involved in similar contracts | Click or tap here to enter number. |
| Are you a UNGM registered vendor?     | ☐ Yes ☐ No If yes, insert UNGM Vendor Number |
| Years of supplying to UN organisations | Click or tap here to enter text. |
| Are you an UNRWA vendor?              | ☐ Yes ☐ No If yes, insert Vendor Number |
| Countries of operation                | Click or tap here to enter text. |
| Subsidiaries in the region (please indicate names of subsidiaries and addresses, if relevant to the proposal) | Click or tap here to enter text. |
| Commercial Representatives in the country: Name/Address/Phone (for international companies only) | Click or tap here to enter text. |
| Quality Assurance Certification (e.g. ISO 9000 or Equivalent) (If yes, provide a Copy of the valid Certificate): | Click or tap here to enter text. |
| Does your Company have a corporate environmental policy or environmental management system/accreditation such as ISO 14001 or ISO 14064 or equivalent? (If yes, provide a Copy of the valid Certificate): | Tick all that apply and provide supporting documentation:  
☐ Corporate Environmental Policy  
☐ ISO 14001  
☐ ISO 14064  
☐ Other, specify Click or tap here to enter text. |
| Does your organization demonstrate significant commitment to sustainability, including the following aspects that have been identified in the UN Sustainable Procurement Framework? | Attach a formal statement that outlines your organisation’s commitment to sustainability, where possible providing evidence of tangible results that demonstrate progress such as:  
Tick all that are attached:  
☐ Formal statement  
☐ Sustainability report  
☐ UN Global Compact Communication on Progress  
☐ Member of the Women Empowerment Principles network  
☐ Other, specify Click or tap here to enter text. |

United Nations Relief and Works Agency for Palestine Refugees in the Near East
<table>
<thead>
<tr>
<th>Question</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does your company belong to a diverse supplier group including micro, small or medium sized enterprise, women or youth owned business or other? (If yes, please provide details and documentation)</td>
<td>Click or tap here to enter text.</td>
</tr>
<tr>
<td>Is your company inclusive of persons with disabilities, i.e. do you hire persons with disabilities, do you have a disability inclusion policy or do you consider accessibility in the design of your products, services or supply chain? (If yes, please provide details and documentation)</td>
<td>Click or tap here to enter text.</td>
</tr>
<tr>
<td>Is your company a member of the UN Global Compact?</td>
<td>Choose an item. If yes, please provide link to Global Compact profile: Click or tap here to enter text.</td>
</tr>
<tr>
<td>Contact person that UNRWA may contact for requests for clarifications during Proposal evaluation</td>
<td>Name and Title: Click or tap here to enter text. Telephone numbers: Click or tap here to enter text. Email: Click or tap here to enter text.</td>
</tr>
</tbody>
</table>
FORM E: JOINT VENTURE/CONSORTIUM/ASSOCIATION INFORMATION

<table>
<thead>
<tr>
<th>Name of Proposer:</th>
<th>Click or tap here to enter text.</th>
<th>Date:</th>
<th>Click or tap to enter a date.</th>
</tr>
</thead>
<tbody>
<tr>
<td>RFP reference:</td>
<td>RFP/UNRWA/CSSD/(DM)/022/2022</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

To be completed and returned with your Proposal if the Proposal is submitted as a Joint Venture/Consortium/Association.

<table>
<thead>
<tr>
<th>No</th>
<th>Name of Partner and contact information (address, telephone numbers, fax numbers, e-mail address)</th>
<th>Proposed proportion of responsibilities (in %) and type of services to be performed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Click or tap here to enter text.</td>
<td>Click or tap here to enter text.</td>
</tr>
<tr>
<td>2</td>
<td>Click or tap here to enter text.</td>
<td>Click or tap here to enter text.</td>
</tr>
<tr>
<td>3</td>
<td>Click or tap here to enter text.</td>
<td>Click or tap here to enter text.</td>
</tr>
</tbody>
</table>

Name of leading partner
(with authority to bind the JV, Consortium, Association during the RFP process and, in the event a Contract is awarded, during contract execution)

☐ Letter of intent to form a joint venture  OR  ☐ JV/Consortium/Association agreement

We hereby confirm that if the contract is awarded, all parties of the Joint Venture/Consortium/Association shall be jointly and severally liable to Click or tap here to enter text for the fulfilment of the provisions of the Contract.

<table>
<thead>
<tr>
<th>Name of partner:</th>
<th>Name of partner:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Signature:</td>
<td>Signature:</td>
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<td>Date:</td>
<td>Date:</td>
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</table>

<table>
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<tr>
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<td>Signature:</td>
<td>Signature:</td>
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<tr>
<td>Date:</td>
<td>Date:</td>
</tr>
</tbody>
</table>
FORM F: ACCEPTANCE TO THE TERMS OF REFERENCE

<table>
<thead>
<tr>
<th>Name of Proposer:</th>
<th>Click or tap here to enter text.</th>
<th>Date:</th>
<th>Click or tap to enter a date.</th>
</tr>
</thead>
<tbody>
<tr>
<td>RFP reference:</td>
<td>RFP/UNRWA/CSSD/(DM)/022/2022</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

We hereby confirm that we have read, understood and therefore agree to apply the provisions indicated in the ToR and to bound by them, including its following appendixes:

- Appendix One: Summary of Benefits
- Appendix Two: Age and Gender Band as of Date
- Appendix Three: Delivery Schedule
- Appendix Four: Premium Payment Schedule
- Appendix Five: Statistics Related to Claims
- Appendix Six: Medical Network of Providers and List of Hospitals
- Appendix Seven: Key Performance Indicators

<table>
<thead>
<tr>
<th>Name of Company Representative:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Signature:</td>
<td></td>
</tr>
</tbody>
</table>
FORM G: ABILITY TO PROVIDE 24/7 HELPLINE

<table>
<thead>
<tr>
<th>Name of Proposer:</th>
<th>Click or tap here to enter text.</th>
<th>Date:</th>
<th>Click or tap to enter a date.</th>
</tr>
</thead>
<tbody>
<tr>
<td>RFP reference:</td>
<td>RFP/UNRWA/CSSD/(DM)/022/2022</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

We confirm our availability and ability to provide 24/7 helpline for all beneficiaries and medical providers.

<table>
<thead>
<tr>
<th>Name of Company Representative:</th>
</tr>
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<tbody>
<tr>
<td></td>
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<table>
<thead>
<tr>
<th>Signature:</th>
</tr>
</thead>
</table>
FORM H: COMPLIANCE WITH MOBILIZATION TIMELINES

<table>
<thead>
<tr>
<th>Name of Proposer:</th>
<th>Click or tap here to enter text.</th>
<th>Date:</th>
<th>Click or tap to enter a date.</th>
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</thead>
<tbody>
<tr>
<td>RFP reference:</td>
<td>RFP/UNRWA/CSSD/(DM)/022/2022</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

We hereby confirm our readiness to mobilize and start operations within a period of 2 weeks from the date of contract signature/or prior to policy start date.

Name of Company Representative: 

Signature:
FORM I: DECLARATION FOR NOT BEING TERMINATED FOR PERFORMANCE RELATED ISSUES

<table>
<thead>
<tr>
<th>Name of Proposer:</th>
<th>Click or tap here to enter text.</th>
<th>Date:</th>
<th>Click or tap to enter a date.</th>
</tr>
</thead>
<tbody>
<tr>
<td>RFP reference:</td>
<td>RFP/UNRWA/CSSD/(DM)/022/2022</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

We hereby confirm that the company has never had any contract terminated for non-performance or never had any performance bond cashed by the client for failure to perform.

Name of Company Representative:  

Signature:  

United Nations Relief and Works Agency for Palestine Refugees in the Near East
FORM J: FORM OF SOLVENCY LETTER

(SHALL BE ISSUED BY THE VENDOR’S BANK ON THE BANK’S LETTERHEAD, SIGNED AND STAMPED)

Date:

Dear:

Statement of Contractors’ Financial Solvency

The ………………………… Bank (name of Bank) testifies that the contractor/company ………………… …………(name) established in year ……………. is an agent of the bank since……………………….. (year).

Following are the available data and information regarding the contractor:

1. Details of facilities granted to the contractor and their used balances at an annual rate to date.
   
   Amount of facilities granted:
   
   a. Less than (100) thousand JD
   b. From (100) thousand - (500) thousand JD
   c. From (500) thousand - (1) million JD
   d. More than (1) million JD

2. Did the contractor face any difficulties with the bank:
   
   a. In repayment of obligations?
   b. When was the last one?
   c. What is the reason behind these difficulties? Please indicate if there are any outstanding balances related to the facilities granted.

3. During the last three years, has the contractor’s bails been confiscated at the expense of projects? Why?
   
   When? In whose favour?

4. Bank’s remarks on the financial situation of the contractor in general and on the transactions of his accounts.

5. Any other remarks you deem necessary about the contractor.

6. The amount of facilities that could be granted to the contractor annually. -------------------------------
FORM K: FINANCIAL PROPOSAL SUBMISSION

Request for Proposal No. RFP/UNRWA/CSSD/(DM)/022/2022 - Provision of Group Medical Insurance Policy Coverage for the UNRWA Locally Employed Staff and Their Recognized Dependents in Jordan

Guidelines on Submission of Quotations

a) Bidders are requested to complete the Financial Proposal Cover Letter (Form K-1) provided below.

b) Bidders are requested to complete the Financial Mandatory Requirement Form (Form K-2) provided below.

c) Bidders are requested to make sure to submit their price quotations using the price matrix (Form K-3) provided below. Prices must be fixed. No additional costs will be accepted.

d) Please note that the UNRWA is tax exempt. Please do not include VAT or any other taxes as part of your offer.
FORM K-1: FINANCIAL PROPOSAL COVER LETTER

Name of Proposer:  
RFP reference:  

We, the undersigned, offer to provide the services for the Provision of Group Medical Insurance Policy Coverage for the UNRWA Locally Employed Staff and Their Recognized Dependents in Jordan in accordance with your Request for Proposal No. RFP/UNRWA/CSSD/(DM)/022/2022 and our Proposal. We are hereby submitting our Proposal, which includes the Technical Proposal and this Financial Proposal sealed under a separate envelope.

Our attached Financial Proposal is for the sum of  

Our Proposal shall be valid and remain binding upon us for the period of time specified in the Data Sheet.

We understand that you are not bound to accept any Proposal that you receive.

Name:  
Title:  
Date:  
Signature:  

[Stamp with official stamp of the Proposer]
FORM K-2: FINANCIAL MANDATORY REQUIREMENTS FORM

Vendors will be evaluated on pass and fail for the criteria below.

1. **Acceptance of the UNRWA General Conditions of Contract for Services (UNGCC), See Section 6.1**
   - ☐ I do hereby accept UNRWA General Conditions of Contract for Services
   - ☐ I do not accept the United Nations General Conditions of Contract for Services

2. **Acceptance of the Form of Contract, Section 6.2**
   - ☐ I do hereby accept the Form of Contract.
   - ☐ I do not accept the Form of Contract.

3. **Acceptance to provide the performance Bond if awarded (See Section 6)**
   The successful vendor must provide performance bond in case of award that is equal to 10% of the bidder’s total value of Contract. The performance bond will remain valid throughout the contract period plus 40 days from the date of handover.
   - ☐ I do hereby accept to provide the performance bond in case of being awarded.
   - ☐ I do not accept to provide the performance bond in case of being awarded.

**Failure in any of the two mandatory requirements may lead to rejection of the Vendors total offer**
FORM K-3: PRICING MATRIX

RFP/UNRWA/CSSD/(DM)/022/2022
Provision of Group Medical Insurance Policy Coverage for the UNRWA Locally Employed Staff and Their Recognized Dependents in Jordan

This document provides a template Vendors should use to respond to the Financial Proposal of this RFP. Note that the Financial Proposal may form the basis of any negotiation and/or contract between the parties.

- The financial evaluation will be based only on the premiums provided for basic benefits category for UNRWA staff and their recognized dependents (Table 1), however, the bidders must quote for the other categories, but the premiums for these categories will not be part of the financial evaluation.

- Bidder must quote for the retiree's categories (Table 2) and the premiums for retirees’ categories will not be part of the financial evaluation.

- The Vendor is required to provide a summary financial page and summary benefit design.

- The Vendor is required to price the two options of coverage:
  1. Option One: Basic Coverage as detailed in the ToR.
  2. Option Two: Basic Coverage plus the following additional three enhancements:
     i. Additional JOD 100 (USD 141.24) for members who have chronic medications when their outpatient exhausted. The additional amount to cover outpatient services other than chronic medications.
     ii. Increase maternity ceiling by JOD 25 (USD 35.31) to become JOD 375 (USD 529.66) instead of JOD 350 (USD 494.35).
     iii. Shift coverage of biopsy fees in doctor clinic from outpatient to inpatient ceiling subject to co-insurance.

- UNRWA must be able to see options to cap, guarantee, or in some other way fix the costs for each plan, per year. The Vendors must identify and describe all cost containment programs included in their plan(s).

- The Vendor should provide premium price(s) for the GMIP coverage in a way that will allow evaluators without Insurance or Actuarial background to easily understand the financial proposal, and the impact of the different choices that could be made.

- Premium Payment Terms; as mentioned in Appendix Four to the Terms of Reference.

- UNRWA is exempted from all direct taxes, including fiscal stamps and municipal taxes and the premium price(s) offered should be net of any such taxes. The premium price(s) shall be deemed to cover all costs, expenses and charges.
Option One: Basic Coverage

Currency ---------------------------- (Please indicate either JOD or USD)

Table No 1

<table>
<thead>
<tr>
<th>No</th>
<th>Item</th>
<th>Estimated number of Insured</th>
<th>Yearly Premium per each insured Basic Benefits</th>
<th>Total yearly premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Adult Staff Member and Recognized Dependent (19 years and above – 99 years)</td>
<td>10,167</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Recognized Dependent (Below 19 years)</td>
<td>11,616</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Grand Total</td>
<td>21,783</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table No 2

<table>
<thead>
<tr>
<th>No</th>
<th>Item</th>
<th>Estimated number of Insured</th>
<th>Yearly Premium per each insured Basic Benefits</th>
<th>Total yearly premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Adult Staff Member and Recognized Dependent (19 years and below 70 years)</td>
<td>326</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Recognized Dependent (below 19 years)</td>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Recognized Dependent (70 years – 99 years)</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Grand Total</td>
<td>335</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Name : _____________________________________________________________
Title : ____________________________________________________________
Date : _____________________________________________________________
Signature : _________________________________________________________

[Stamp with official stamp of the Proposer]
Option Two: Basic Coverage Plus the Additional Three Enhancements (listed under paragraph 5.13 in the Terms of Reference)

### Table No 1

<table>
<thead>
<tr>
<th>No</th>
<th>Item</th>
<th>Estimated number of Insured</th>
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<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Recognized Dependent (Below 19 years)</td>
<td>11,616</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Grand Total</td>
<td>21,783</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Table No 2

<table>
<thead>
<tr>
<th>No</th>
<th>Item</th>
<th>Estimated number of Insured</th>
<th>Yearly Premium per each insured Basic Benefits</th>
<th>Total yearly premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Adult Staff Member and Recognized Dependent (19 years and below 70 years)</td>
<td>326</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Recognized Dependent (below 19 years)</td>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Recognized Dependent (70 years – 99 years)</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Grand Total</td>
<td>335</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Name: _____________________________________________________________

Title: _____________________________________________________________

Date: _____________________________________________________________

Signature: ___________________________________________________________

[Stamp with official stamp of the Proposer]
FORM I: PROPOSAL SECURITY

Proposal Security must be issued using the official letterhead of the Issuing Bank. Except for indicated fields, no changes may be made on this template.

Beneficiary: Insert contact information for procuring organisation as provided in Section 3: Data Sheet.
RFP Reference: Click or tap here to enter text.

WHEREAS Click or tap here to enter text. (hereinafter called “the Proposer”) has submitted a Proposal to UNRWA dated Click or tap to enter a date. to execute services Click or tap here to enter text. (hereinafter called “the Proposal”):

AND WHEREAS it has been stipulated by you that the Proposer shall furnish you with a Bank Guarantee by a recognized bank for the sum specified therein as security if the Proposer:

a) Fails to sign the Contract after UNRWA has awarded it;
b) Withdraws its Proposal after the date of the opening of the Proposals;
c) Fails to comply with UNRWA’s variation of requirement, as per RFP instructions; or
d) Fails to furnish Performance Security, insurances, or other documents that UNRWA may require as a condition to rendering the contract effective.

AND WHEREAS we have agreed to give the Proposer such Bank Guarantee:

NOW THEREFORE we hereby affirm that we are the Guarantor and responsible to you, on behalf of the Proposer, up to a total of [amount of guarantee] [in words and numbers], such sum being payable in the types and proportions of currencies in which the Price Proposal is payable, and we undertake to pay you, upon your first written demand and without cavil or argument, any sum or sums within the limits of [amount of guarantee as aforesaid] without your needing to prove or to show grounds or reasons for your demand for the sum specified therein.

This guarantee shall be valid up to 30 days after the final date of validity of proposals.

SIGNATURE AND SEAL OF THE GUARANTOR BANK

Signature: _______________________________________________________________
Name: _______________________________________________________________
Title: _______________________________________________________________
Date: _______________________________________________________________
Name of Bank ___________________________________________________________
Address _______________________________________________________________

[Stamp with official stamp of the Bank]
Form M: Instruction on Bidders Conference

Bidders Conference

Request for Proposal No. RFP/UNRWA/CSSD/(DM)/022/2022 - Provision of Group Medical Insurance Policy Coverage for the UNRWA Locally Employed Staff and Their Recognized Dependents in Jordan.

Date:
Tuesday, 14 June 2022 at 10:00 AM
at Jordan Field Office, Bayader Wadi Al Seer, Amman

Purpose:
Due to the nature of the scope of work and in light of the importance of the planned contract, UNRWA wishes to ensure that all aspects of the tender documentation are understood and that the offers are submitted in accordance with the stated requirements by the due date. The purpose of this bidders’ conference is to explain this important requirement and to answer questions that the prospective bidders may have.

Process:
1) The vendor must confirm the intention to participate in the Bidders Conference latest by Sunday, 5 June 2022, by sending the attached form below by email, to cssd@unrwa.org with a copy to Mr. Julius Birungi (j.birungi@unrwa.org) and Ms. Dima Muammar (d.muammar@unrwa.org).

2) Vendors are strongly advised to allow themselves sufficient time to obtain security clearance and pass at the UNRWA security gate, and attend the site visits starting from 10 a.m.

3) Valid ID or passport is required to obtain security pass.

Click on the following link for the location:
https://goo.gl/maps/D7dagNCvTuar9aR78
CONFIRMATION FORM

CONFIRMATION to UNRWA by email to cssd@unrwa.org with a copy to Mr. Julius Birungi, (j.birungi@unrwa.org) and Ms. Dima Muammar (d.muammar@unrwa.org)

Bidders Conference

Request for Proposal No. RFP/UNRWA/CSSD/(DM)/022/2022 - Provision of Group Medical Insurance Policy Coverage for the UNRWA Locally Employed Staff and Their Recognized Dependents in Jordan.

Date:
Tuesday, 14 June 2022 at 10:00 AM
at Jordan Field Office, Bayader Wadi Al Seer, Amman

Company name: ______________________________________________________________

UNGM Vendor registration No.: __________

Representative’s name and signature: _____________________________________________

Our Company intends to attend the site visit

We confirm that the company’s following representatives will participate in the tender’s mandatory Site Visit (Maximum 2 persons from each company are allowed):

(1) Representative’s first name: ___________ last name: ___________________________
Email or Fax: ___________________________ Tel.: _____________________________
Company name ___________________ *Passport No./ID number: __________________________

(2) Representative’s first name: ___________ last name: ___________________________
Email or Fax: ___________________________ Tel.: _____________________________
Company name ___________________ *Passport No./ID number: __________________________

*Representative’s Passport /ID No. required for Security Check by UNRWA Security Staff

Please refer to the following guidelines on the management of mass gathering in UNRWA premises