

**Subject: Announcement Tender  
For Health Insurance and Others**

Issuance Date	November 14th, 2024
Deadline for Offers	Tuesday, November 26 <sup>th</sup> , 2024 Until 12:00 pm
Description	Health Insurance and Others
For	The Palestinian Association for Empowerment and Local Development- REFORM- Ramallah.
Point of Contact	Rawan Sharqawi- Head of TSU Mobile: 0592333043 Email: <a href="mailto:rsharqawi@reform.ps">rsharqawi@reform.ps</a>

**This Tender document is comprised of the following Sections:**

- Client Information
- Delivery and Submission
- Pricing and Quotations
- Evaluation and Award
- Annex: Description of Services under Quotation

**Background of REFORM:**

The Palestinian Association for Empowerment and Local Development – REFORM is a Palestinian NGO that works in the field of empowerment and local development, seeking to promote inclusion and social solidarity in Palestine through empowering marginalised hard-to-reach groups. REFORM aims to enhance the social and political participation of these groups and community activism, to facilitate equal access to public utilities through strengthening the capabilities of youth and women, and to provide a reliable database for the political and administrative decision-makers in Palestine

**Delivery and Submission**

- Offers must be submitted signed, and stamped in a sealed envelope and delivered by hand to the following address:

The Palestinian Association for Empowerment and Local Development- REFORM, Tirawi Building, 2nd floor in Al Masyoun, Ramallah **no later Tuesday, November 26th, 2024. Until 12:00 pm.**

Those who are interested in applying should provide us with the following:

1. Price offer per the below-mentioned table.
2. Prices must be in ILS, including VAT.
3. All vendors have to prove their commitment to paying taxes. Deduction on the source certificate should be attached to the price offer.

### Pricing and Quotations

- All quotations must be in a detailed breakdown of cost in ILS and shall include all reasonable, allocable, and allowable costs that the service providers may incur.
- Please note and explain all exceptions to the tender specifications.
- Offers must remain valid for not less than **90 days** after the offer deadline.
- The contract will be for one year with the ability to extend for more than two years.
- Service providers are requested to provide quotations on official letterhead or format.

### Evaluation and Award

- This is a tender only. Issuance of this tender does not in any way obligate REFORM to make an award or pay for costs incurred by the potential service Provider in the preparation and submission of an offer.
- The award will be made to a responsible service provider whose offer follows the tender instructions, conform to specifications, and is judged to be the **best value offered**.
- If there are significant deficiencies in responding to the tender requirements, an offer may be deemed “non-responsive” and disqualified. REFORM reserves the right to waive immaterial deficiencies at its discretion.
- REFORM reserves the right **to negotiate with and/or request clarifications and/or revised offers** from any service provider prior to award.
- REFORM may cancel this tender at any time.
- The ability to provide insurance for Gaza Strip employees.
- **REFORM is not obliged to contract with the lowest price.**

✓ **Submission criteria:**

- Technical offer: 40%
- Financial offer: 60%

## Insurance policies – summary brief December 2024

Policy type	Purpose	Coverage	Cost	Notes
<b>Fire, Stealing&amp; Allied Perils Insurance</b>	Insurance for Assets owned by REFORM Association, including Furniture, Computers, etc. <b>Attached REFORM assets list</b>			
Workmen's Compensation	Insurance for staff death or disability, per Palestinian Labor Law No. 7 (of the year 2000).			-
Third Party Liability Insurance (TPL)	Protect all business visitors to REFORM premises and their belongings			
Health Insurance	Health insurance for REFORM team up to 20 person. <b>Attached staff list which will be in two locations (West bank and Gaza strip), with ability to add others from REFORM team families.</b>	-		
Car insurance	1. Model number: Transit Custom Production: Ford 2018 Vehicle identification number: WF01XXTTG1JB07151 Engine size: 1995 CC Fuel type: Diesel Color: White Model: 2019 Price including VAT and customs: 140000 ILS 2. Model number: Hundai/Tusan			

	<p>Production: Hundai/Tusan 2018 Model: 2019 Vehicle identification number: KMHJ581ABKU863570 Engine size: 1995 CC Fuel Type: Diesel Color: Black</p> <ul style="list-style-type: none"> <li>• Car must be compulsory, comprehensive and third party insured.</li> <li>• Provide us with the extra fees for the VIP insurance although we are not obliged to it.</li> </ul> <p><b>The Insurance policy will be renewed each year directly unless we terminate the contract for any reason.</b></p>			
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[The table should summarise the key points, and then you can have separate, longer discussions for each policy type if needed]

- State the Classification (Employee, Spouse, Employee plus One, Children) that will benefit from the insurance / Up to what age.

Notes:

- For the above policy types please specify:
  1. Coverage ceiling for insured
  2. List in details the Coverage/Up to what price for each item.
  3. Contributions from Insured

4. Payment
  5. Treatment outside Palestine availability
  6. List the Exceptions
  7. Validity of the offer
- To determine the cases and compensation is covered by the insurance policy, with specifying the coverage ceiling for each case:
    - A) state of disability
    - B) illness
    - C) Death
  - Determine the medical expenses for each case separately, as mentioned above.
    - Clarification of the terms of the policy.
    - Determine annual instalments.
    - Determine the coverage ceiling.
    - Determine the prices of additions and cancellations.
    - Clarification of scheduling instalment payments.
    - Clear and clarify list of exceptions.
    - Sending a list of companies benefiting from the company's work injury insurance.
    - "Attachment of a list of details" to be filled out by the companies.

**Note: Annex available [here](#) for Companies wishing to submit a bid. Please contact us for further details.**