



**International Call for Tender (ICFT)
For Group Life and Medical Insurance- Outpatient,
Hospitalization, Maternity Coverage Insurance Support for
National Staff of HI Bangladesh
ICFT REF.: B51-DHAK-LOG-2025/01**

Issue date: Jan 22, 2025

Deadline of submission (on or before): 12 February 2025 (2.00 PM)

Handicap International is an independent and impartial international aid and development organisation working in situations of poverty and exclusion, conflict and disaster. Working alongside people with disabilities and vulnerable groups, it takes action and provides testimony in order to meet their basic needs, improve their living conditions and promote respect for their dignity and their fundamental rights. Handicap International is a non-profit organisation with no religious or political affiliation. It operates as a federation made up of a network of associations which provide human and financial resources, manage projects and implement its actions and campaigns. Handicap International is present in Bangladesh since 1997.

Objectives

Handicap International- Humanity & Inclusion in Bangladesh provides Life and Medical Coverage to its national staff by own medical coverage policy.

Now Handicap International, Bangladesh is looking for an established Insurance Company to assure HI BGD National Staff life insurance including (Life, Accidental Death & Dismemberment, Critical Illness, Permanent /Partial Disability, Total & Permanent Disability) and Medical Insurance- Outpatient, Hospitalization, Maternity Coverage Insurance Support through Yearly Basis agreement. If you are interested to make a business with us, please submit your Tender/Proposal/Financial Offers for coverage with details per mentioned type of insurance in [ANNEX-A](#) by ensuring the following information.



A. Group Term Life Insurance:

<i>Basic :</i>		<i>Group Term (GT) Life Insurance</i>
<i>Supplementary:</i>	I. Accidental Death (AD&D); II. Permanent and Partial Disability (PPD); III. Critical Illness (CI).	

B. Medical Insurance:

<i>Basic :</i>		<i>Medical Insurance Coverage</i>
<i>Supplementary:</i>	I. Hospitalization Coverage II. Out Patient Medical Coverage without any sublimit including Dental & optical treatment III. Maternity Benefit	

General conditions

- By submitting a bid, tenderers accept without restriction all the general and specific conditions outlined in these specifications as being the only basis for this supply/service contract procedure, irrespective of their own conditions, which they hereby waive.
- Tenderers shall carefully examine and comply with all the instructions, forms, clauses and specifications mentioned in this participation file
- Failure to submit a bid containing all the information and documents requested by the specified closing date may result in the bid's rejection.
- Service Provider must ensure MUSHOK against all supplies at the time of submitting bills and all taxes shall be calculated and deducted as per Bangladesh Government Policy.

To avail any exemption against any Government Tax is required to submit the authorised document which is approved by Bangladesh Government against the service and Service Providers' name along with the valid duration of the approval.

- Service Provider shall be responsible to submit the revenue stamp along with each bill if receive final order as per Government Rules.



Tendering schedule

The below table indicates the key dates for this tender process. The issuing of this Invitation to Tender and Tender Pack represents the start of the tender process.

Activity	Date
Issue Invitation to Tender	22 January, 2025
Deadline for questions from Bidders	30 January, 2025
Pre-Bid Meeting	30 January 2025 from 11.30 AM
Deadline for Bid Submission	Within 14.00 Hours on 12 February 2025
Award Contact	30 March, 2025
Go Live	19 April, 2025

Please note that the above timings / dates are being shared for indicative purposes only and are subject to change. However, HI commits to ensure Bidders are treated fairly, equally and have sufficient time made available to participate in this tender process.

CLOSING DATE FOR BID SUBMISSION

Your bid must be received, either at the specific address or email address, no later than **Within 14.00 Hours on 12 February 2025 (All the date & times are in Bangladesh Standard Time)**. Failure to submit your bid prior to the Closing Date may result in your quote being void.

Service providers are requested to mention the validity period of the quotation for a minimum 24 months from the agreement date (if selected).

Participation procedure

Tender Documents are attached to this file with the appendixes mentioned below:

1. Appendix A- TOR and Service Providers' Bidding Table
2. Appendix B- Service Provider Evaluation Questionnaire
3. Appendix C- General Purchasing Conditions
4. Appendix D - HI Good Commercial practices
5. Appendix E- [Please Check HI Institutional Policies from the Website](#) (Child Protection Policy; PSEAH Policy; Anti-fraud, Bribery and Corruption Policy; HI Strategies Against Money Laundering and Terrorist Financing; Counterterrorism Measures and Regulations; HI Data Protection Statement; Environmental Agenda)
6. Appendix F- list of Inclusion



The call for tender file is made up of the following documents. If any document from the list is missing, the file will be considered administratively non-compliant and not evaluated further.

For Administrative Compliance:

- This participation file signed on all pages including the appendix attached to this file
- Service Provider must follow the bidding table as per the **Appendix A- TOR and Service Providers' Bidding Table**
- Insurance claim settlement date should be mentioned for the insurance coverage

Documents need to be attached to Tender File

Give Tick If attached (✓)	
➤ Updated Copy of valid business registration / Trade License– Mandatory	
➤ A duly completed, dated, stamped and signed Tenderer's schedule (Filled Questionnaire and Tender files along with all Appendixes, etc.) – Mandatory	
➤ A copy of the National ID card/Passport of the Owner/Proprietor/CEO/Managing Director with address, Phone and email contact	
➤ Updated Copy of valid VAT/BIN and TIN Registration Certificate under company name – Mandatory	
➤ A copy of tax certificate of the last fiscal year (documentation that tax return was submitted / paid) – Mandatory	
➤ Insurance regulatory certificate (Mandatory)	
➤ If any foreign insurance provider participated in the bidding process, they should have authorized local agent	
➤ Credit Rating Certificate/ Copies of its audited financial statements, certified annual report for the three fiscal years out of last five years; (Mandatory)	
➤ Client's list from the last 5 years– Mandatory	
➤ Work experiences certificates or copy of contract/work order from INGO/NGO /International Organizations – Mandatory	
➤ Quality management policy / Internal control and monitoring systems information	
➤ Company banking details– Mandatory	



➤ <u>Audit Report/Bank Solvency Certificates/ Declaration from banker</u> on financial position along with a bank statement for the last 6 months or <u>A line of Credit (LOC)</u> . But there, individual transactions on the bank statement are not required to be shown. – Mandatory	
➤ Minimum 2 contact persons/representatives' information ➤ (Full Name, National ID, Address, Family Name, Phone or email contact)	

For technical and financial evaluation:

- Technical proposal (Other than pricing information, mentioned in the list under “Documents need to be attached to Tender File”
- Financial bid (prices inclusive of all applicable VAT and Tax according to Govt Rules). HI shall deduct applicable VAT & TAX as per government policy.

Due diligence: Based on the scenario, HI Management can consider and decide.

Responses will only be accepted in the requested format. Any incomplete responses or responses not in the format of the provide templates may be treated as void.

➤ **Bid clarification procedure:**

For clarification should be aimed at correcting any initial errors or omissions affecting the performance of the contract or undermining fair competition.

Interested Bidders are requested to send their queries regarding tender procedure or any related within **30 January, 2025** through email address: logistics@bangladesh.hi.org;

A pre-bid meeting will **be held on 30 January 2025 at the meeting room of HI from 11.30 AM**
Or online Zoom meeting link is:

<https://zoom.us/j/92510068024?pwd=x4GTw5A58fhe1dwKpWl6iJKfzAucfk.1>

(Passcode:1234)

➤ **Submission of applications**

Handicap International prefers digital copy of bidding documents through mentioned email id considering it's "[“ENVIRONMENTAL AGENDA”](#)" however interested vendor can also submit hard copy of the bidding documents as per below:



Online Bid Submission addresses:

- Send a digital file in the form of an email* sent to the dedicated email address etender@bangladesh.hi.org; with subject heading **“Tender for Group Life and Medical Insurance Services with ICFT REF: B51-DHAK-LOG-2025/01”**

*If the file is too big to fit into 1 email (limit 20MB per email), please include numbering also in the subject.

Email shall include all document listed in the application document.

Or,

Physical Bid Submission addresses:

Proposals to be submitted to Handicap International Dhaka office Reception Desk: House 3/A, Road 36, Gulshan-2, Dhaka-1212. The envelope should clearly indicate the Invitation to tender reference as per below:

“Tender for Group Life and Medical Insurance Services with ICFT REF: B51-DHAK-LOG-2025/01”

Service Provider Bid selection criteria

Administrative Compliance

HI shall deem administratively compliant the bid which:

- Include all documents listed above
- Be submitted both in paper or digital version
- Meet the requirements listed in the tender documents



Evaluation

These are criteria will use to evaluate the bidder's ability, skill and experience in relation to the requirements of HI. All bids which pass the Essential Criteria will be evaluated against the same pre-agreed Capability Criteria, which will have been created by a committee of representatives from HI.

- Financial Evaluation Criteria: 40%
- Technical Evaluation Criteria: 60%

Sl. no	Technical Evaluation Criteria	Assigned score
1.	Organization Profile <ul style="list-style-type: none"> a) Corporate Governance, Management Team & Structures b) Experience in the area of Group life and medical insurance c) Organizational Strength and Geographical Coverage <ul style="list-style-type: none"> i) Total number of Employees (Management staff, Claim settlement staff team size etc) ii) Geographic Coverage and market share iii) Number of Hospitals contracted d) Financial capacity - Turnover 	20
2.	Previous experience and Client Reference: Experience with Specific Jobs: Claim settlement history in past three years <ul style="list-style-type: none"> a) Experience with UN/International Organization /Diplomatic Mission b) Experience with INGO/NGO/Development organizations c) Experience with MNC/Bank/Non-Bank Financial Institute. Experience with different types of services (Group Life, Medical Coverage & other life insurance services: customer feedback will be considered for evaluation)	25
3.	Proposed Policy & Minimum Exclusion list and benefits of Medical Coverage and Maximum benefit within the proposed limit	20
4.	Proposed claim handling procedures and support insurance coverage, Medical coverage and, Communication Protocol (Lead time of settlement, Minimum Document required for Claim settlement/Less complexity) for all types of claim Note: detail procedure should be clearly mentioned	20
5.	Credit rating, Award & Achievement	10
6.	Sustainability Criteria: <ul style="list-style-type: none"> - Environmental agenda, policy and green initiatives - Wellbeing and Corporate social responsibility 	5



1. Financial Proposal

Submit the financial proposal as per following the below Table:

Submission of Price Offer:		
Type	Premium Per Year Per Staff	Modality/Terms and Conditions
Group Term (GT) Life Insurance I. Accidental Death (AD&D); II. Permanent and Partial Disability (PPD); III. Critical Illness (CI).		
Medical Insurance Coverage I. Hospitalization Coverage		
Medical Insurance Coverage I. Out Patient Medical Coverage without any sublimit including Dental & optical treatment		
Medical Insurance Coverage II. Maternity Benefit		

***Also, mention the profit sharing percentage and policy**

Further notes on conditions of tender

- Applicants selected after evaluation of administrative compliance, specifications compliance and based on selection criteria shall then receive a written invitation from Handicap International for verification.
- Amendment or withdrawal of bids: Tenderers may amend or withdraw their bids by written



notification before the closing date for submission of bids. No amendments may be made to bids after this date. Withdrawals shall be firm and final and will terminate any participation in the tendering process.

- Costs of preparing bids: None of the costs incurred by tenderers in preparing and submitting their bids shall be reimbursable. All these costs shall be borne solely by the tenderers.
- Handicap International reserves the right to negotiate, accept or reject any bid or quotation at its sole discretion, and to continue the competitive dialogue for any response it considers advantageous. Handicap International is not obliged to accept the lowest prices or any of the bid. No bid may be modified after the closing date for the submission of bids.
- In the interests of transparency and equal treatment, the evaluation committee may ask tenderers, in writing, to clarify their bids within 48 hours, without modifying them. None of these requests for clarification should be aimed at correcting any initial errors or omissions affecting the performance of the contract or undermining fair competition.
- Any tenderers attempting to influence the evaluation committee in the process of examining, clarifying, evaluating and comparing bids with a view to obtaining information on the progress of the process or influencing Handicap International in its decision regarding the award of the contract shall have their tenders immediately rejected. No excuses shall be accepted for late submissions. Bids arriving after the deadline shall be rejected without evaluation.
- Bids must comply with the conditions and presentation defined below. Any bids not meeting the below requirements shall be rejected.
- Language: All written documents shall be in English.
- Currency unit: All prices must be expressed in BDT.
- Bid validity period: HI shall consider all bids received valid for a period of twenty-four (24) calendar months as from the deadline for the receipt of bids.



Awarding of contract

The contract shall be awarded to the bid offering the best quality/price/ delivery ratio according to the needs defined in the call for tenders.

HI shall evaluate the bids in terms of total acquisition cost

HI can award more than one Service Provider under any of the insurance coverage or HI can award one service provider based on their jurisdiction.

Handicap International shall give preference to bids from Service Providers who commit to a fixed rate for the entire duration of the contract.

By virtue of this document, Handicap International holds ownership of all bids received as part of this tender procedure. Consequently, bids shall not be returned to tenderers.

Signature and company stamp preceded by the words "Read and approved":

Date:

Place:

Name:

Function:



Appendix: A (Terms of Reference for Group Life and Medical Insurance- Outpatient, Hospitalization, Maternity coverage)

INTRODUCTION TO EMPLOYEE INSURANCE AT Handicap International- Humanity & Inclusion:

Handicap International- Humanity & Inclusion in Bangladesh provides Life and Medical Coverage to its national staff by own medical coverage policy.

Now HI would like to invites offers from qualified and competent companies to submit their quotations along with terms and conditions to provide medical insurance for its national staff's hospitalization cost.

<i>A. Type of Insurance:</i>		<i>Group Term (GT) Life Insurance</i>
<i>Supplementary:</i>	<ol style="list-style-type: none">I. Accidental Death (AD&D);II. Permanent and Partial Disability (PPD);III. Critical Illness (CI).	

<i>B. Type of Insurance</i>		<i>Medical Insurance Coverage</i>
<i>Supplementary:</i>	<ol style="list-style-type: none">I. Hospitalization CoverageII. Maternity CoverageIII. Out Patient Medical Coverage without any sublimit including Dental & optical treatment	

SPECIFICATIONS (Services Required from the Insurance Company):

There will be an agreement signed with the selected insurance company for the implementation of a HI scheme of Group Medical Insurance whereby all the salaried employees of HI BGD shall be ensured under terms and conditions agreed by and between the insurer and HI BGD. The insurer will be required to particularly deliver the following services:

Description of Service: HI BGD is inviting the proposal from the interested life insurance organization for cover its requirement. There shall be Group Term Medical Coverage Insurance between the parties to cover all the salaried employees of HI BGD.

Note: Claim settlement duration will be within 14 calendar days from the day of submission of the valid claim with required documents.



Details of Employee & Family Member:

Details of Member list		Number of Member	
HI Employee	353	Male Employee	237
		Female Employee	116
Total member for Hospitalization Coverage		Staff – 353 + Dependent – 586 = 939	
Total member for Outpatient Coverage		Staff – 353 + Dependent – 586 = 939	
Total member for Maternity Coverage		110 (approximate)	

Detailed List is attached as Annex: F

NOTE: Total number of the above table may increase or decrease based on number of employees at the time of awarding.

Specific Requirements:

A. Terms of Insurance: Group Term (GT) Life Insurance (Only for HI Staff)

Supplementary: Per Staff per year	<ol style="list-style-type: none"> 1. General group Life Insurance (Coverage up to Age 65) - BDT. 20,00,000. 2. Accidental Death (AD&D)) - BDT. 20,00,000; 3. Permanent and Partial Disability (PPD); 10,00,000 (+/-) depend on the disability type; 4. Critical Illness (CI) – BDT. 600,000
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1. **General group Life Insurance** (Coverage up to Age 65) Per Staff per year - 20,00,000 (Benefits/Coverage on each category for HI BGD Staffs per year ***)
2. **Accidental Death (AD&D)** - BDT. 20,00,000; (Benefits/Coverage on each category for HI BGD Staffs per year ***)
3. **Permanent and Partial Disability** (PPD); 10,00,000 (+/-) depend on the disability type; (Benefits/Coverage on each category for HI BGD Staffs per year ***)

In case of a PPD or PTD caused to an Insured directly by an Accident then, subject to the provisions of this Contract, the Sum Assured relating to PPD and PTD Benefits shall be disbursed by the insurance provider to the Policyholder in accordance with the list of PPD and PTD Benefits and where applicable, only one sum namely the larger sum shall be paid for multiple injuries resulting from one Accident. Upon payment of PPD or PTD Benefits where the aggregate percentage of Sum Assured relating to Death Benefit as specified in the Lists of PPD & PTD Benefits against those disabilities amounts to 100 % (One Hundred Percent), the insurance coverage in respect to PPD and PTD Benefits of the concerned Insured shall terminate and no further PPD and PTD Benefits shall be provided to the said Insured.



List of PPD & PTD Benefits:

Sl No.	Description of injury	Percentage of Sum Assured relating to Death Benefit
1.	Loss of both hands or amputation from higher parts	100
2.	Loss of 1 (one) hand and one leg	100
3.	Loss of sight of both eyes to such an extent as to render the claimant unable to perform any work for which eye-sight is essential	100
4.	Amputation of both legs or thighs, or amputation of one leg or thigh and loss of any leg	100
5.	Severe facial disfigurement	100
6.	Absolute deafness	100
Amputation cases-upper limbs (either arm)		
7.	Amputation upto shoulder joint	80
8.	Amputation below shoulder with stump less than 20 centimeters from tip of acromion.	70
9.	Amputation from 20 centimetres from tip of acromion to less than 11 centimetres below tip of olecranon	60
10.	Loss of a hand or of the thumb and four fingers of one hand or amputation from 20 centimetres below tip of olecranon	60
11.	Loss of thumb	30
12.	Loss of thumb and its metacarpal bone	30
13.	Loss of 4 (four) fingers of 1 (one) hand	50
14.	Loss of 3 (three) fingers of 1 (one) hand	30
15.	Loss of 2 (two) fingers of 1 (one) hand	20
16.	Loss of terminal phalanx of thumb	10
Amputation cases-lower limbs		
17.	Amputation of both feet	90
18.	Amputation through both feet proximal to the metatarso- phalangeal joint	80
19.	Loss of all toes of both feet through the metatarso-phalangeal joint	40
20.	Loss of all toes of both feet from proximal to the proximal inter-phalangeal joint	30
21.	Loss of all toes of both feet from distal to the proximal inter-phalangeal joint	20
22.	Amputation from lower part of the hip	90
23.	Amputation from lower part of the hip with stump exceeding 12.5 centimeters measured from tip of great trochanter, but not beyond middle thigh	80
24.	Amputation from lower part of the hip with stump not exceeding 12.5 centimeters measured from tip of great trochanter	70
25.	Amputation from middle thigh to 9 centimeters below knee	60
26.	Amputation below knee with stump exceeding 9 centimeters but not exceeding 12.5 centimeters	50
27.	Amputation below knee with stump exceeding 12.5 centimeters	40



28.	Amputation of 1 (one) foot resulting in end-bearing	30
29.	Amputation of one foot from proximal to the metatarso-phalangeal joint	30
30.	Loss of all toes of 1 (one) foot through the metatarso-phalangeal joint	20
Other injuries		
31.	Loss of 1 (one) eye, without any complications, the other being normal	40
32.	Loss of vision of 1 (one) eye, without any complications or disfigurement of eye-ball, the other being normal	30
Loss of fingers of right or left hand (Index finger)		
33.	Whole	14
34.	2 (two) phalanges	11
35.	1 (one) phalanx of finger	9
36.	Guillotine amputation of tip without loss of bone	5
(Middle finger)		
37.	Whole	12
38.	2 (two) phalanges	9
39.	1 (one) phalanx	7
40.	Guillotine amputation of tip without loss of bone	5
(Ring or little finger)		
41.	Whole	7
42.	2 (two) phalanges	6
43.	1 (one) phalanx	5
44.	Guillotine amputation of tip without loss of bone	5
(Toes of right or left foot (great toe)		
45.	Through metatarso-phalangeal joint	10
46.	Part, with some loss of bone	3
(Any other toe)		
47.	Through metatarso-phalangeal joint	3
48.	Part, with some loss of bone	2
2 (two) toes of one foot excluding great toe		
49.	Through metatarso-phalangeal joint	5
50.	Part, with some loss of bone	2
3 (three) toes of 1 (one) foot, excluding great toe		
51.	Through metatarso-phalangeal joint	6
52.	Part, with some loss of bone	3
4 (four) toes of 1 (one) foot, excluding great toe		
53.	Through metatarso-phalangeal joint	9
54.	Part, with some loss of bone	5

- 3.1. Permanent disabilities not mentioned above shall be compensated in accordance with their severity as compared to those listed. Permanent, partial or total loss of the use of a limb shall be deemed to be the same as permanent, partial or total loss of the said limb respectively.
- 3.2. The list of PPD & PTD benefits above corresponds to the First Schedule of the Labor Law of Bangladesh.
- 3.3. No indemnity is payable for any pre-existing degree of disability and if further injury occurs, only



the difference between the condition prior to and after current injury shall be considered.

4. Critical Illness (CI) – BDT. 600,000 (Benefits/Coverage on each category for HI BGD Staffs per year *)**

In the event an Insured is diagnosed to have one of the Critical Illnesses mentioned below, the Sum Assured in respect of CI-18 Benefits shall be paid to the Insured. The definitions of Critical Illnesses are as follows:

4.1. Cancer:

A disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells, and the invasion of tissue. Diagnosis has been confirmed by a specialist and evidenced by definite histology. The term cancer also includes leukemia and malignant diseases of the lymphatic system.

4.2. Heart Attack (Myocardial Infarction)

The death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. Diagnosis has to be confirmed by a specialist and evidenced by any of the following criteria:

- a. A history of typical chest pain
- b. New characteristic electrocardiogram changes
- c. Elevation of infarction specific enzymes, Troponins or other biochemical markers

4.3. Stroke:

Any cerebrovascular incident producing permanent neurological sequel and including infarction of brain tissue, hemorrhage and embolization from an extra cranial source. Diagnosis has to be confirmed by a specialist and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain.

4.4. Coronary Artery (Bypass) Surgery:

The actual undergoing of open chest surgery for the correction of two or more coronary arteries, which are narrowed or blocked, by coronary artery bypass graft (CABG). The surgery must have been proven to be necessary by means of coronary angiography and realization of the surgery has to be confirmed by a specialist.

4.5. Kidney Failure (End Stage Renal Disease):

End stage renal disease presented as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out.

4.6. Major Organ Transplantation:

The actual undergoing of a transplantation as the recipient of a heart, lung, liver, pancreas, small bowel, kidney or bone marrow.

4.7. Paralysis:

Total and irreversible loss of use of two or more limbs through paralysis due to Accident or Sickness of the spinal cord.



4.8. Multiple Sclerosis:

Unequivocal diagnosis of Multiple Sclerosis by a specialist (preferably by a neurologist). The disease has to be evidenced by typical clinical symptoms of demyelination and impairment of motor and sensory functions as well as by typical MRI findings.

4.9. Blindness/ Loss of Sight:

Total permanent and irreversible loss of all sight in both eyes as a result of Sickness or Accident. Diagnosis has to be confirmed by a specialist (an ophthalmologist) and evidenced by specific test results.

4.10. Heart Valve Replacement:

Surgical replacement of one or more heart valves with prosthetic valves. This includes the replacement of aortic, mitral, pulmonary or tricuspid valves with prosthetic valves due to stenosis or incompetence or a combination of these factors. Realization of the heart valve replacement has to be confirmed by a specialist.

4.11. Surgery of Aorta:

The actual undergoing of surgery for a chronic disease of the aorta needing excision and surgical replacement of the diseased aorta with a graft. For the purpose of this definition aorta shall mean the thoracic and abdominal; aorta but not its branches. Realization of the aortic surgery has to be confirmed by a specialist.

4.12. Aplastic Anemia:

Unequivocal diagnosis of bone marrow confirmed by a specialist and evidenced by the result of bone marrow biopsy. Disease must result in anemia, neutropenia and thrombocytopenia and must require treatment with at least one of the following:

- a. Blood product transfusion
- b. Marrow simulating agents
- c. Immunosuppressive agents
- d. Bone marrow transplantation

4.13. Benign Brain Tumor:

Removal of non-cancerous growth of tissue in the brain under general anesthesia leading to a permanent neurological deficit or if inoperable also leading to a permanent neurological deficit. Diagnosis has to be confirmed by a specialist and evidenced by typical findings in CT scan or MRI of the brain. Permanent neurological deficit means the condition has to be medically documented for at least three months. Specially excluded are all cysts, granulomas, malformations in or of the arteries or veins of the brain, hematomas and tumors in the pituitary gland or spine.

4.14. Chronic Lung Disease/End Stage Lung Disease

Severe and permanent impairment of respiratory function which has to be confirmed by a specialist and evidenced by all of the following criteria:

- a. Persistent reduction in respiratory volume
- b. Persistent reduction in arterial oxygen tension



c. Permanent oxygen supply is necessary

4.15. Deafness/Loss of Hearing:

Total, permanent and irreversible loss of hearing in both ears as a result of Sickness or Accident. The diagnosis has to be confirmed by a specialist (best by an ear, nose and throat specialist) and evidenced by means of audiometry.

4.16. Major Head Trauma:

Major trauma to the head with disturbance of the brain function that has to be confirmed by a specialist and evidenced by typical findings in neuro radiological tests (e.g. CT Scan or MRI of the brain). The trauma must result in a permanent inability to perform independently three or more Activities of Daily Living- bathing (ability to wash in the bath or shower), dressing (ability to put on, take off, secure and unfasten garments), personal hygiene(ability to use the lavatory and to maintain a reasonable level of hygiene), mobility (ability to move indoors on a level surface), continence(ability to manage bowel and bladder functions), eating/drinking (ability to feed oneself (but not to prepare the food)) or must result in a permanent bedridden situation and inability to get up without outside assistance.

4.17. Loss of Limbs:

Total and irrecoverable severance of two or more limbs from above the elbow/wrist or knee/ankle joint as the result of an Accident or of a medically required amputation. The diagnosis has to be confirmed by a specialist

4.18. Loss of Speech:

Total and irreversible loss of the ability to speak due to injury or disease of the vocal cords. The condition has to be confirmed and medically documented by a specialist (best by an otorhinolaryngology) Psychogenic loss of speech is excluded from cover.

Specific Requirements:

<i>B. Type of Insurance</i>	<i>Medical Insurance Coverage (For HI Staffs and their Dependents)</i>
<i>Supplementary: Per Staff per year</i>	<ol style="list-style-type: none">1. Hospitalization Coverage2. Maternity Coverage3. Out Patient Medical Coverage without any sublimit including Dental & optical treatment



Medical Insurance Coverage (Type 1 & 2 : Hospitalization Coverage & Maternity Coverage)			
Service Items	Type of Coverage	Types of Dependent	Maximum Amount in BDT
I. Hospitalization Coverage (Maximum Limit/Incident) and no of incident unlimited	Per disability/ per person	Spouse & Children OR Parents	10,00,000 Per family annually
Room Rate limit per day (Maximum limit)	Day		11,000
II. Maternity Coverage		Female employee/spouse	110,000

Medical Insurance Coverage Option 1 (Type 3 : Out Patient Medical Coverage without any sublimit including Dental & optical treatment)			
Service Items	Type of Coverage	Types of Dependent	Maximum Amount in BDT
I. Out Patient Coverage without any sublimit including Dental & optical treatment	Full family	Spouse & Children OR Parents	80,000
Doctor's Visit/ Consultant Fee (max)	Day		2,000

Medical Insurance Coverage Option 2 (Type 3 : Out Patient Medical Coverage without any sublimit including Dental & optical treatment)			
Service Items	Type of Coverage	Types of Dependent	Maximum Amount in BDT
II. Out Patient Coverage without any sublimit including Dental & optical treatment	Full family	Spouse & Children OR Parents	100,000
Doctor's Visit/ Consultant Fee (max)	Day		2,000

*** Service providers are requested to quote for both the options

Note:

We would like to have information on below categories:

- Family stands for Employee's spouse and all children up to the age of 18 (where number of children not limited), no age limit for children with disability.
- Parents : Service providers are requested to quote for both the options
 - No age limit
 - Up to 70

***Claim reimbursement must be 100% within the limit.



Major Coverage of Medical Insurance:

- **Hospitalization**

The In-patient cover benefit shall cater for illnesses requiring hospitalization, this cover should ensure the beneficiaries receive high-quality health care in case of hospitalization. The in-patient cover benefit will be fully enhanced with pre-existing illnesses, chronic and HIV/AIDS conditions and include but not limited to the following benefits: -

- ✓ 10,00,000 BDT per family per year
- ✓ No sublimit for room / Board per disability and other hospitalization cost
- ✓ Accidental, maternity and all illness hospitalization (accommodation, doctors' fees, x-rays, Physiotherapy, ICU, CCU, NICU charges, drugs, surgical appliances, etc) should be covered under the hospitalization claim
- ✓ Treatment while in hospital
- ✓ In-patient surgery
- ✓ Hospitalization due to dental and optical cases.
- ✓ Psychiatric Hospitalization
- ✓ Gynecological illness
- ✓ Post hospitalization benefits (Seven days before and after the hospitalization)
- ✓ Ambulance service
- ✓ Chronic, congenital, HIV/AIDS and related conditions
- ✓ Pre discharge new born babies must be entitled to access inpatient benefits to full cover limit
- ✓ Any additional benefits should be specified by the bidder
- ✓ Mental Disorder
- ✓ - The service provider settles ICU/CCU/NICU cost at actual up to the maximum benefit per person per disability i.e. BDT 200,000 without any sub limit.
- ✓ Critical illness Limit: Highest limit will be applicable between Group life and Hospitalization insurance coverage

- **Maternity Benefit:**

- ✓ Maternity benefit will be applicable for all Female Employees and Spouse of Male employees from 18 to 45 years having less than two (02) children
- ✓ Caesarean/Ectopic/Extra-uterine Pregnancy
- ✓ Normal Delivery
- ✓ Miscarriage / Legal Abortion
- ✓ Emergency caesarean limit: Benefit limit shall be BDT 110,000 even in case of emergency Caesarean irrespective of outcome (e.g. dead fetus).



- **Out Patient**

The Outpatient scheme shall deal with cases of illness not requiring admission into a hospital and will include examinations, diagnosis and speedy treatment at health clinics/chamber and/or hospitals with the aim of preventing any ailment or illness from growing into cases that require hospitalization.

The Outpatient services should provide quality outpatient medical services and include but not limited to the following benefits:

- ✓ Consultancy
- ✓ Diagnosis /Pathology/Test etc.
- ✓ Medicine (As Per Prescription without any limit)
- ✓ Also cover the Optical & Dental
- ✓ Routine outpatient consultation;
- ✓ Diagnostic Laboratory and Radiology services;
- ✓ Presented Physiotherapy;
- ✓ Prescribed drugs and dressings;
- ✓ HIV/AIDS related conditions and prescribed ARVs;
- ✓ Routine Immunization (KEPI) / baby friendlies.
- ✓ Chronic and recurring conditions;
- ✓ Outpatient Emergency Ambulance Services;
- ✓ Dental services;
- ✓ Optical services;
- ✓ Counselling services;
- ✓ Psychiatric Services
- ✓ Renal treatment;
- ✓ Congenital birth defects
- ✓ Any kind of skin diseases
- ✓ Any additional benefits should be specified by the bidder
- ✓ Mental Disorder treatment

For chronic diseases, medication can be purchased for a maximum of 3 months at a time based on the doctor's suggestion and there, the prescription validity shall remain up to one year. After this period, staff member needs to visit the doctor again for any future claims related to chronic disease treatment.

For other diseases, claims can be made according to the treatment dose prescribed by the doctor. However, if the prescription does not specify the dose and duration of medication, the treatment cost will be reimbursed for at least 30 days based on a standard dose schedule.

ADDITIONAL INFORMATION

- ✓ ICU and CCU claim reimbursement will be at actual within the limit.
- ✓ Pre-Existing conditions will be waived for all types of disease including maternity for all the employee and their family member.
- ✓ Next year extension of the agreement may be based on mutual understanding and satisfactory performance.



- ✓ Negotiation: This ITT represents only a definition of requirements. It is merely an invitation for submission of proposals and does not legally obligate HI to accept any of the submitted proposals in whole or in part, nor is HI obligated to select the lowest priced proposal.
- ✓ HI reserves the right to negotiate with any or all firms, both with respect to price, cost and/or scope of services. HI has no contractual obligations with any firms based upon the issuance of this ITT. It is not an offer to contract. Only the execution of a written contract shall obligate HI in accordance with the terms and conditions contained in such contract.
- ✓ If the company fails to reimburse a claim within the time specified in the agreement, an additional amount of BDT 500 will be paid along with the claim. This provision applies only when the member has submitted all the required supporting documents.
- ✓ Suicidal exclusion must be waived for the employees who joined 1 year earlier.
- ✓ In case of Hospitalization benefit the insurer will not avail the reimbursement if the same incident/disease observed within three months. He/She will avail only the remaining balance for that claim within three months.
- ✓ HI reserve the right to award partial or full scope of this tender based on available fund and submitted proposal.
- ✓ Employee can avail hospitalization at their convenience and will be allowed to settle the claim.
- ✓ The insurance contract has to cover accidental and death of every HI employee including medical & hospitalization while in its employment.
- ✓ The age of employees to cover primarily be from 18 years to 65 years. If 65 age are not covered in that case bidders are allowed to quote separately for age groups above 65 years. [This will create an opportunity for HI to consider its employees in this age group (very few in number) if the rates are not prohibitive]. The age limit is up to 70 for medical insurance coverage.
- ✓ Before commencement of the risk, HI will furnish a list of its employees to be covered under the policy. Total numbers of employees may increase or decrease in that case proportionate premium will be applicable.
- ✓ If any employee's job ends with HI for whatever reason (except for the dead employee), the insurer will have to discontinue the policy for his /her part as per information/ request of HI which will be provided promptly. In such cases paid premiums shall have to be adjusted with dues for other employees covered in the policy or new employees added subsequently.
- ✓ When a new employee joins HI jobs during the contract period, the insurer will have to include such new employees on information/request from HI effective from the date of information and rate of premium has to be on a pro-rata basis calculated on the remaining duration of the agreement.
- ✓ The contract shall contain no restrictions upon the Insured employee in respect of his /her residence, travel and workplace. The bidder can mention exceptions, if any.
- ✓ If any profit arises from the business during the contract period, the insurer shall have to pay back the profit commission to HI. The bidder has to quote the highest percentage of profit they want to pay back.
- ✓ For calculation of profits the bidder is required to quote the maximum percentage of his/her administrative expenses against the paid premium.
- ✓ The Insurance Contract should be valid initially for a period of 01 (One) year (after one-year performance evaluation will be done and based on the performance second year will continue onwards) & thereafter, subject to satisfactory performance of the insurer, may be renewed for further period (one year) on mutual agreement.



- ✓ Arbitration: All disputes & differences between the parties hereto arising out of or in connection to this contract or in relation hereto or regarding the interpretation of any clause hereof shall be resolved through mutual discussions. In case of failure, parties shall act as per the arbitration laws of Bangladesh.
- ✓ The selected company shall have to sign a contract with HI and start providing the services immediately thereafter.
- ✓ Confidential Information can be shared with Service Provider subject to the sign of NDA (Non-Disclosure Agreement) with HI.
- ✓ Vitamin cost: If doctor prescribes any vitamins, the cost should be reimbursed by the service provider as per the prescription.
- ✓ Patient Registration cost: The service provider is responsible for settling the registration fees if members are required to pay this fee at the respective hospital.
- ✓ After the initial premium payment, the premium for new inclusions will be paid on a quarterly basis. However, the employee insurance portal for new inclusions and the portal for employees who have left will be updated on a monthly basis.
- ✓ Service provider has to mention clearly the proper guidelines for cashless facilities and a list of non-payable services.
- ✓ Prescription validity limit: 3-6 months for normal diseases, and 1 year for chronic diseases.
- ✓ The purchase limit for medicine needs to be clearly mentioned: Minimum of 1 month and maximum of 3 months.
- ✓ All claims (unless any fraud claim) to be paid without any conditions from insurance company.
- ✓ should cover the cost of a heart ring (coronary stent or other cardiac devices) if it is deemed medically necessary during heart surgery or a procedure.
- ✓ The cost of eye lenses should be covered if they are required for medical reasons.
- ✓ Out-Patient medical bill submission timeline: minimum 3 months but the service provider who provides more time will get the preference.

Duration: The agreement will be initially for ONE (01) year with the possibility of renewal for next year based on satisfactory performance evaluation of each year. Contract may be terminated earlier for unsatisfactory performance or extend for another period based on the satisfactory performance and mutual understanding of both parties.

Staff and their dependent:

Currently HI BGD have 353 employees regular Staff and contractual staffs. It may change subject to include and excludes of Employees as well as Spouse and children. HI medical coverage will be applicable for Employees, along with either Spouse of Employee and Children's of Employee or with parents of the Employee.

VAT & TAX: VAT & AIT (Advance Income Tax) should be included and shall be calculated and deducted as per GoB rules. (To avail any exemption against any Government Tax is required to submit the authorized document which is approved by Bangladesh Government against the service and Service Providers' names along with the valid duration of the approval.)

Payment Procedure: The successful service provider will be required to submit invoices immediately after getting the inclusion/exclusion list from HI. Payment will be made in favor of the service provider within 30 (Thirty) working days upon submission of the correct invoice along with necessary documents through EFT (Electronic Fund Transfer).



Under no circumstances will HI BGD entertain any request for cash payment. Wherever applicable, tax as prescribed by Taxation Authority, will be deducted from the invoice (where applicable). Partial Invoice.

Service provider will require to submit invoice based on inclusion and exclusion list of employees

For Inclusion or Exclusion: Will be invoiced/adjusted on monthly based on pro-rata period basis.

Termination: HI reserves the right to terminate the contract at any time for any reason whatsoever by giving the successful service provider one-month notice in writing. If the successful service provider wishes to terminate the contract, then they are to provide three months' notice in advance to HI BGD. HI BGD decision is final in case of any dispute that arises in connection with these termination arrangements. For any Fraud case / Terrorism found or breach of contract, HI BGD will terminate the contract/Agreement within 7 days' Notice to the service provider.

In both cases, Outstanding payment / reimbursement of premium will be settled within next within 30 (Thirty) working days' subject to the submit all the relevant documents.

Insurance Coverage: Inclusion or exclusion list of employees will be effective from date of notification by HI BGD during the contract period.

Cashless Facility: Listed Medical service providers will ensure cashless facility for insurer in case of hospitalization. Any concern will be addressed by service provider within 6 hours of notification.

Claim Settlement & Notification: Service provider will ensure claim settlement within 2 weeks of claim submission and an email outlining submitted claim vs paid claim details will be shared at the same time.

Exclusions and Requirements: The bidder must state clearly the requirements, special conditions and/or exclusions applicable to the schemes and Provide options on how to deal with the exclusions.

Other conditions:

1. Yearly premium rate shall be calculated based **on pro-rata basis** in case of the turnover of the employee during any time of the year considering the duration of the agreement at actual.
2. If any employee's job ends with HI for whatever reason (except for the dead employee), the insurer will have to discontinue the policy for his /her part as per information/ request of HI which will be provided promptly. In such cases paid premiums shall have to be adjusted with dues for other employees covered in the policy or new employees added subsequently.
3. When a new employee joins HI jobs during the contract period, the insurer will have to include such new employees on information/request from HI effective from the date of information.
4. On receiving death information from HI, the insurer shall be liable to pay the death benefits to the nominees of the insured employee **within 14 days** as per the sum insured if an employee dies during his / her employment with HI irrespective of the cause of death. Bidders can mention exceptions, if any. Bidder should mention the list of documents required in support of such claims to be sent from HI.
5. Insured employee's death notification/ information from HI to insurer should be acceptable **if sent within 90 days**. Bidders are free to mention more favorable notice period.
6. The contract shall contain no restrictions upon the Insured employee in respect of his /her residence, travel and workplace. The bidder can mention exceptions, if any.
7. The contract shall contain no restrictions upon the Insured employee in respect of his /her residence, travel and workplace. The bidder can mention exceptions, if any.



8. Rate of premium to be quoted per one-thousand-taka sum assured per annum. Premiums will be paid annually usually at the beginning of the year.
9. If any profit arises from the business during the contract period, the insurer shall have to pay back profit commission to HI. The bidder has to quote the highest percentage of profit they want to pay back.
10. For calculation of profits the bidder is required to quote the maximum percentage of his/her administrative expenses against the paid premium.
11. The Insurance Contract should be valid initially for one year with the possibility of renewal for next two years based on satisfactory performance evaluation of each year of the insurer.
12. Arbitration: All disputes & differences between the parties hereto arising out of or in connection to this contract or in relation hereto or regarding the interpretation of any clause hereof shall be resolved through mutual discussions. In case of failure, parties shall act as per arbitration laws of Bangladesh.
13. The selected company shall have to take the responsibility to **print two copies of the contract on non-judicial stamp paper value minimum 300 Taka per contract** to commence the contract with HI and start providing the services immediately thereafter.



Appendix: B (Supplier Evaluation Questionnaire)

Company name:	
Type of company (public company, LLC, association, etc.)	
Year and place of creation	
Registration number	
BIN/VAT registration number	
Address:	
Administrative address (if different)	
Proprietor/ Managing Director Name	
Phone number:	
Email:	
Sales/contact person-1 Name and position	
Contact mobile number	
Email:	
Sales/contact person-2 Name and position	
Contact mobile number	
Email:	
Date of submission:	



1. Is the supplier registered in the country? Please provide a copy of the business registration.

Ans:

2. Is the supplier part of an international corporation? Please detail the link (headquarters/subsidiary) and list the other business sites, in country and abroad.

Ans:

3. When was the company established in the country? When was the headquarters created.

Ans:

4. How many years are you working on this market in Bangladesh?

Ans:

5. What is the supplier's yearly income over the last 3 years? What is the Group (if any) yearly income? What is the profit and loss ratio over the last 3 years?

Ans:



Financial data - forward balance sheets and income statements (compulsory)				
In BDT		Year 2023	Year 2022	Year 2021
Turnover (in million BDT)				
Operating profit - before exceptional, interest & taxes (in million BDT)				
Number of employees				
Bank data:	Bank name		Branch name	
	Account number		Account holder name	
	Receiver Bank Routing Number		Account Type	
	IBAN (if not in Bangladesh)		SWIFT (if not in Bangladesh)	
The company accepts payments made by wire transfer and cheques				

6. How many employees are working for the supplier locally? and abroad?

Ans:

7. Has the supplier already worked with one of HI entity? Please detail what HI entity it was, the period, the type of products / services sold, the volumes and amounts?

Ans:

8. Does the supplier supply other organization (UN/NGOs or private sector)? Attach client list and request at least three customer references (customers should buy the same nature of product).

Ans:



9. Does the supplier have:

Ans:

- a. Quality management policy?
- b. National quality certification?
- c. International quality certification?
- d. Environmental policy ?

Please provide copies of the available documents.

10. How many days you need to pay any coverage to HI Staf after receiving confirmation with documentation from HI authority or staff?

Ans:

11. What are the documents you need to process medical bill? Please mention your bill/coverage claiming procedure.

Ans:

12. What are the documents you need to process Hospitalization bill? Please mention your bill/coverage claiming procedure.

Ans:

13. What are the documents you need to process group life insurance? Please mention your bill/coverage claiming procedure.

Ans:



14. What are the documents you need to process any coverage under critical illness? Please mention your bill/coverage claiming procedure.

Ans:

15. Share the list of the Hospitals contracted with supplier.

Ans:

16. Do you have any internal Environmental policy and green initiatives. If yes, then please share the details.

Ans:

17. Do you have follow wellbeing and Corporate social responsibility. If yes, then please share the details

Ans:

18. **Customer Reference** (Having experience with International Agency/UN/Diplomatic Mission/Other INGO/NGO, Corporate will get preference)

Ans:



SL.	Organization/Company Name	Contact person	Contact Number	Official Email ID

Supplier Registration Name: _____

Represented by: _____

Place: _____

Date: _____

Signature: _____



Appendix: C (General purchasing conditions)

ARTICLE 1: GENERAL PROVISIONS

The following general Terms and Conditions apply to all orders placed by HANDICAP INTERNATIONAL ("HI") with a supplier. The term "order" refers to any HI purchase order or contract.

Upon acceptance of the order, the supplier shall be entirely bound by the provisions of these Terms and Conditions which will prevail over any additional or differing terms in the supplier's terms of sale.

This Agreement may only be varied with the written consent of HI and any specific terms and conditions in the purchase order or contract will prevail over these terms and conditions.

ARTICLE 2: DELIVERY

Except if otherwise specified in writing in the purchase order or contract, all orders will be Delivered Duty Paid (DDP), or in conformity with the HI Procurement policy specified on the purchase order.

Goods will remain the sole responsibility of the supplier until the delivery note has been signed by HI or by the forwarding agent appointed by HI.

All orders will be delivered in full, unless HI has agreed to partial deliveries in writing.

All deliveries will be accompanied by a delivery note mentioning the purchase order reference or contract numbers, complete descriptions and quantities of goods delivered, and batch or serial numbers if applicable. HI reserves the right to request additional documentation such as certificates of analysis and/or certificates of origin for goods delivered.

Should the point of delivery be different to the billing address, a copy of the delivery note and shipping documentation will be sent to the ordering entity at least 24 hours before expedition of the goods.

HI reserves the right to refuse any goods delivered in excess of quantities ordered. Excess quantities will be returned to the supplier at their own risk and cost.

ARTICLE 3: DELIVERY TIMES

Delivery times and delivery dates appearing on the purchase order or contract are binding.

If contractual delivery times are not respected, HI may, in accordance with the law, apply late delivery penalties without prejudice to the cancellation clause. These penalties will be applicable as mention to the TOR/Agreement.

If goods have not been delivered within ten (10) calendar days after the contractual delivery date, HI reserves the right to cancel the order for undelivered goods without notice or payment to the supplier.

ARTICLE 4: COMPLIANCE

A delivery will only be considered as compliant after verification and acceptance by HI. Non-compliant goods can be refused, without written prior agreement from the supplier, and returned by HI at the supplier's cost and risks within fifteen (15) calendar days of delivery. After this time HI will be responsible for costs incurred returning the goods.

HI may also demand that the goods be brought up to standard or replaced within fifteen (15) calendar days of receipt of a written request from HI, that the total price be refunded, or the cancellation of the order in its entirety.

All delivery prices include packaging charges. No deposit can be applied to packaging without prior written agreement from HI. If such an arrangement is agreed, details of the deposit will be clearly

ARTICLE 5: PACKAGING

The supplier agrees to supply goods and services that comply with technical specifications defined by HI, official standards and, in all cases that comply with good professional practice in the sector in question.

Packaging must be compliant with the quality standards required by the nature of the goods, and their transport, storage and handling, in order that they are delivered in perfect condition.

ARTICLE 6: WARRANTY

The supplier guarantees that goods will be delivered undamaged and free from defects, contamination or unreasonable wear, and that they will comply with their destined usage. Any replacement or repair of goods by the supplier will renew the guarantee for a further twelve (12) months beginning on the date of acceptance by HI of the replaced or repaired goods. The supplier guarantees that any replacement parts will be provided at short notice, and an after-sales service will be guaranteed for five (5) years from the initial delivery date.

ARTICLE 7: DANGEROUS OR PERISHABLE GOODS



The supplier agrees to inform HI of the precautions, instructions, recommendations and applicable restrictions for the transport, warehousing and handling of perishable or dangerous goods.

The supplier agrees to provide all required official documentation for perishable and dangerous goods, particularly for international shipping.

Product expiry dates must be displayed clearly and permanently on packaging. The supplier guarantees that the remaining shelf life of the product at the time of delivery is longer than eighty percents (80 %) of its total initial shelf life.

ARTICLE 8: LIABILITY

The supplier is entirely liable for the delivery of goods in compliance with the terms and conditions of the purchase order or contract, and with the laws, regulations, recommendations, standards and good professional practices applicable to the sector.

The supplier is solely liable for any damage caused by its staff or sub-contractors during the execution of the purchase order or contract.

The supplier agrees to hold a valid civil liability insurance policy for the entire duration of their contractual agreement with HI.

ARTICLE 9: ORDER CANCELLATION

Any order unfilled by the supplier or non-compliant with one or several of their contractual obligations may be lawfully cancelled by HI if the failure to comply is not addressed in the fourteen (14) calendar days following formal notification by HI by registered mail with acknowledgement receipt.

HI will notify the supplier in writing of the cancellation, which will take effect to the sole detriment of the supplier, and this notwithstanding all damages suffered or incurred by HI.

ARTICLE 10: PRICE

Unless stipulated otherwise by HI, the prices indicated on the purchase order are firm and not subject to change.

They include all costs associated with the manufacture, packaging, loading, shipping and unloading of the goods.

Prices for goods to be exported from the European Union to outside of the European Union do not include VAT.

ARTICLE 11: INVOICING AND PAYMENT

Two copies of all invoices will be issued and sent to the HI office that sent out the order within seven (7) calendar days of delivery. If several orders are contained in one delivery, a separate invoice will be issued for each order.

All invoices will feature the exact references of the delivery note and the order to which they correspond.

ARTICLE 12: SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

HI reserves the right to denounce the order at any time, if the supplier is implied in acts of fraud, corruption, money laundering, or is implied in a criminal organization or quite other illegal activity or is in situation of conflict of interests or abuse of power towards the representatives of HI. HI also reserves the right to denounce the order at any time if the supplier does not respect the international laws in Human Rights or fundamental rights in labor law such as define by the International Labour Organization (ILO)((INTERNATIONAL LABOR ORGANIZATION)), in particular concerning the non-child labor, the non-discrimination in the employment(use), the labor-union freedom and the right(law) of organization, the respect for salaries minimum and the equality of payment, the not appeal for the hard labor and the respect for durations and for conditions of work and hygiene. HI also reserves the right to denounce the order at any time if the supplier participates whatever shape it is for the distribution of antipersonnel land mines and bombs with sub-ammunitions (production, business, financing, shareholding, transport, storage, etc.), in the business or in the arms dealing, (Arms category A and B - as defined in the French Law article n°2012-304 of the 6 of march 2012) or if he devotes to practices who would make him comparable to a "war profiteer" (use of the economic springs(competences) of a conflict, an abuse of dominant position bound to the existence of a conflict), or still if he has links with terrorist networks about or their nature (acts of violence committed to populations or civil installations committed by an organization). Finally, HI attempts to use techniques and processes of production respecting the fundamental rules of environmental protection (mainly towards the deforestation, towards the use of chemical agents getting the protection of the biodiversity) and expects from his Service Provider and persons receiving benefits (providers) for a similar approach.

ARTICLE 13: APPLICABLE LAW AND ATTRIBUTION OF JURISDICTION

HI purchase orders and contracts are governed by Bangladesh law.



Appendix : D (Good commercial practices)

Preamble

These Best Business Practices provide the basis of all working relations between HI and its Service Provider. They are general rules valid unless specific terms are mentioned in the agreement. In the event of contradictory terms between documents, the terms of the agreement or of the call for tenders file will take precedence over these Best Business Practices.

I. Supply procedures principles

HI has set up transparent procedures to attribute contracts, of which the key principles are:

- *Transparency* in the supply procedure
- *Proportionality* between procedures followed to attribute agreements and the value of contracts.
- *Equal treatment* of potential Service Provider

Usual criteria to select a supplier are:

- Authorisation to buy goods/services in the country
- Financial and economic capacity
- Technical expertise
- Professional capacity

Usual criteria to attribute a contract are:

- The principle of the lowest bid (the cheapest bid satisfying all the conditions required)
- Best value for money

II. Misconduct, ineligibility and exclusion

HI considers each case of misconduct below as a valid reason to exclude a bidder from a call for tender procedure and end all working relations and agreements with them:

- **Fraud:** defined as all intentional actions or omissions regarding:
 - The use or presentation of false, incorrect or incomplete declarations or documents, which would lead to fraudulent appropriation or reprehensible retention of HI's or institutional funding bodies' funds.
 - Concealment of information, having the same consequences.
 - Use of those funds for reasons other than those for which they had been originally attributed.
- **Active corruption:** promising or deliberately granting an advantage to any person so that they may act or refrain from acting according to their duty in such a way as to damage, or be capable of damaging the interests of HI or of institutional funding bodies.
- **Direct corruption:** offering HI employees money or gifts in kind to obtain additional contracts or to continue an agreement
- **Collusion:** agreement between two rival companies, which would have the probable effect of increasing prices, cutting production and increasing profits of allied companies to a greater extent than their natural increase. An attitude of collusion is not automatically based on the existence of explicit agreements between companies. It may also be tacit.
- **Coercive practices:** damaging or threatening to damage, directly or indirectly, persons or their property in order to influence their involvement in a supply procedure or influence the performance of an agreement.
- **Involvement in a criminal organisation or any other illegal activity** established by judgement by the American Government, European Union, United Nations or any other HI funding body.



- Immoral human resources practices: use of child labour and non-compliance with fundamental social rights and work conditions of employees or subcontractors.

HI will exclude from the supply procedure any candidate or bidder in any of the following cases:

- Being in a situation of bankruptcy or liquidation, or in receivership, in an arrangement situation (with creditors), having suspended business, in proceedings relating to those subjects or in a similar situation resulting from a procedure resulting from national regulations or law.
- Being sentenced for an offence within the framework of its professional activity by a court decision having the force of res judicata.
- Having been found guilty of grave professional misconduct proven by any means
- Not having satisfied obligations relating to the payment of social security contributions or tax in compliance with legal provisions, either in the country in which the business is established in HI's country of intervention or in the country in which the Agreement will be executed.
- Having been found guilty of fraud, corruption, involvement in a criminal organisation or any other illegal activity that could damage the financial interests of communities.
- Having been declared responsible for grave breach of contract due to non-compliance with contractual obligations in a previous procurement procedure.

HI will not attribute agreements to candidates or bidders who, in the course of the procedure will be:

- the subject of conflicting interests
- guilty of inaccurate declarations by providing information requested by HI to take part in the agreement procedure or by not providing such information.

III. Administrative and financial sanctions

Should the supplier, candidate or bidder be involved in corruptive, fraudulent, collusive or coercive practices, HI would impose:

- Administrative sanctions: A candidate's misconduct will be notified to competent civil or commercial authorities as will be the immediate end of any professional relations with it;
- Financial sanctions: HI will request the refunding of expenses directly and indirectly related to the conduct of the new call for tenders or contract attribution procedure. If relevant, the bid guarantee or performance guarantee will be kept by HI.

IV. Information and Access for Funding Bodies

HI will immediately inform institutional funding bodies and will provide them with relevant information should a supplier, candidate or bidder be involved in corruptive, fraudulent, collusive or coercive practices.

Furthermore, entrepreneurs accept to guarantee right of access to their financial and accounting documents so that HI's Institutional Funding Bodies may conduct verifications and audits.

V. Documents to be presented by the supplier

Below are the minimum documents that any company or individual entrepreneur wishing to work with HI needs to produce:

- Supplier's / company representative's personal national identity paper
- Status and registration papers of the company
- Mission order or proxy authorising the representative to sign the Agreement
- Copy of tax registration

NB: Additional documents may be requested for a specific contract.

Furthermore, the Supplier must have minimum administrative equipment to be able to issue an Invoice, Delivery note and own an official stamp.



TO BE COMPLETED BY THE SUPPLIER

I, the undersigned, Name of owner representing certify having read and understood the rules hereto.
On behalf of the company for which I act, accept the terms of HI Best Business Practices and undertake to achieve the best performance should the contract be attributed to

I the undersigned, certify that **company name** has not been involve and will take all necessary steps not to be involved in or supply material support or any other resource to individuals or entities that commit, attempt to commit, recommend, facilitate or participate in fraud, active or indirect corruption, collusion, coercive practices, involvement in criminal organisation or any other illegal activity or that do not respect Human Rights or basic social rights and minimum work conditions as defined by the International Labour Organisation (ILO), in particular regarding child labour, discrimination, freedom of association, respect of the minimum wage, slave labour issues and compliance with work conditions and hygiene.

Finally, I hereby certify that **company name** is not involved in any current legal action or court proceedings as plaintiff or defendant, in its own name or on behalf of any other entity, for actions relating to fraud, corruption or any illegal activity and has never been found guilty of such practices.

Name:

Position:

Date:

Signature & Stamp :

Appendix E- [Please Check HI Institutional Policies from the Website](#)

(Child Protection Policy; PSEAH Policy; Anti-fraud, Bribery and Corruption Policy; HI Strategies Against Money Laundering and Terrorist Financing; Counterterrorism Measures and Regulations; HI Data Protection Statement; Environmental Agenda)