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## Email transmission

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TO: ALL BIDDERS FROM: Courtney Linley  
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DATE: 9 November 2017 REF.: RFP 2017-0237/MAEDA YM

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SUBJECT: Clarification No. 2  
RFP No. 2017-0237 "Provision of Insurance Services (2 Lots)"

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LSH


Dear BIDDERS,

With reference to the Request for Proposal No. 2017-0237, pertaining to the "Provision of Insurance Services (2 Lots)", please find enclosed answers from the Commission in response to questions received from potential bidders.

Please take these responses into account in the preparation and submission of your Proposal.

We look forward to receiving your proposal by the deadline of 17 November 2017, 17:00 Vienna (Austria) local time.

Best regards,

  
Courtney Linley  
Chief, Procurement Section

**Request for Proposal No. 2017-0237, pertaining to the “Provision of Insurance Services (2 Lots)”**

**Clarification No.2**

<b>Questions from Bidders</b>	<b>Answers from the Commission</b>
<p><b><u>Question 1</u></b></p> <p>Point 4 exclusions : “The acceptable exclusions are only self-inflicted injury, suicide, or attempt thereof. In responding to the TOR all terms, conditions and exclusions shall be identified.” Does it mean exclusions are strictly limited to these three cases or can we add our standard exclusions (due to our underwriting guidelines)?</p>	<p>Possibility to add the standard exclusions.</p>
<p><b><u>Question 2</u></b></p> <p>Could you please provide claims experience before January 2016 and after September 2017 for the Lot1?</p>	<p>Not possible.</p>
<p><b><u>Question 3</u></b></p> <p>Could you please provide demographic data with geographic distribution for Lot1 and Lot2 ?</p>	<p>Not possible.</p>
<p><b><u>Question 4</u></b></p> <p>Could you please provide Appendix D indicated in ToR Lot1 ?</p>	<p>Please refer to Attachment 4 to Lot 1 Terms of Reference (Annex B) uploaded on the CTBTO website.</p>
<p><b><u>Question 5</u></b></p> <p>Could you please provide census data by “categories” (General services, professional, etc.) for the Lot1 ?</p>	<p>This is already provided under document Census Data. That document contains a distinction between Support staff and Higher level staff.</p>
<p><b><u>Question 6</u></b></p> <p>Are premiums paid by the Commission for the first lot ?</p>	<p>Yes</p>
<p><b><u>Question 7</u></b></p> <p>Are coverages (lot 1 &amp; 2) based on a compulsory basis or on a voluntary basis ?</p>	<p>Compulsory</p>
<p><b><u>Question 8</u></b></p> <p>In the second lot, it is indicated that “ Coverage shall be extend to injury or illness resulting from performing official duties...” : Does it mean that Non service incurred will be covered for death, total permanent disability, permanent partial disability and</p>	<p>We assume the question is related to Lot 1. Table of benefits can be extracted from Appendix D.</p>

medical expenses ?	
<b><u>Question 9</u></b>  For the Non staff, Trainees average trip is < 8 days, what would be the maximum length for any single trip ?	This information is not available.
<b><u>Question 10</u></b>  Could we have an idea of the home countries of insured pax (90% Europe/ 10% Row?)	This information cannot be disclosed.
<b><u>Question 11</u></b>  Benefits should be in Euros or Dollars?	Lot 1 Staff: USD Non-staff: EUR Lot2: USD
<b><u>Question 12</u></b>  Accidental Death : what percentage of salaries to be set as indemnity?	Please refer to Appendix D of Staff Regulations and Rules of the United Nations.
<b><u>Question 13</u></b>  Permanent Total Disability : not to be covered?	Please refer to Appendix D of Staff Regulations and Rules of the United Nations.
<b><u>Question 14</u></b>  Permanent Partial Disability : which scale to be applied : European / Dismemberment Scale or Other?	Please refer to Appendix D of Staff Regulations and Rules of the United Nations.
<b><u>Question 15</u></b>  Temporary Total Disability from work occupation : what percentage of weekly salaries or lump sum is to be set as indemnity?	Please refer to Appendix D of Staff Regulations and Rules of the United Nations.
<b><u>Question 16</u></b>  Medical Expenses : Are we talking Accidental medical expenses only? Any limit to be set?	Please refer to Appendix D of Staff Regulations and Rules of the United Nations.
<b><u>Question 17</u></b>  Operative time of cover : 24/24 or occupational only?	Please refer to Appendix D of Staff Regulations and Rules of the United Nations.
<b><u>Question 18</u></b>  In respect of travel cover, percentage of people travelling 30 days or more per year.	This information cannot be disclosed.
<b><u>Question 19</u></b>  Travel pattern (destinations) : % Europe / % USA-Can / % Row	This information cannot be disclosed.
<b><u>Question 20</u></b>  Benefits shall be payable in Euros or Dollars ?	Lot 1 Staff: USD Non-staff: EUR Lot2: USD

<p><b><u>Question 21</u></b></p> <p>Lot 1 - Please specify what benefits are included in Medical expenses – we have not found a sufficient detailed description in Appendix D (or attachment 4). We are looking for a more detailed table of benefits.</p>	<p>We cannot provide any more information than information provided in Appendix D of Staff Regulations and Rules of the United Nations.</p>
<p><b><u>Question 22</u></b></p> <p>In clarification No 1 you provided us with Exhibit A – employee statistics. Kindly clarify how you calculated the number of employees/staff members to 174 without dependents. We believe to have counted 300 staff members (see attachment 2) and 75 non-staff members (see attachment 3) – both populations without dependents.</p>	<p>Exhibit A in Clarification No.1 is an example provided by a potential bidder who asked Question No.1 to illustrate information they require. It has no relation with the Commission’s Census Data.</p>
<p><b><u>Question 23</u></b></p> <p>Kindly re-confirm that children of staff members are amounting to 500.</p>	<p>We never provided the figure of children of staff. Moreover, this information cannot be disclosed.</p>
<p><b><u>Question 24</u></b></p> <p>Please send a comprehensive demography of staff members and their dependents (incl. spouses, children, secondary dependents) – the number of spouses and children should be included as the compensation in case of death are to be paid to spouses, children and secondary dependents also.</p>	<p>This information cannot be disclosed.</p>
<p><b><u>Question 25</u></b></p> <p>Lot 1 - Please confirm that Funeral costs as described in Appendix D, Article 3.3 a) are included in the coverage (for staff and non-staff).</p>	<p>Yes, we confirm that Funeral costs for staff are included in the coverage.</p>
<p><b><u>Question 26</u></b></p> <p>Please specify if the pensionable remuneration used as a bases for the calculation of compensation as described in lot 1 is to be counted with or without taxes.</p>	<p>Without taxes.</p>
<p><b><u>Question 27</u></b></p> <p>We understand that payments as described in Appendix D, Article 3.4 are payable at periodic intervals. How many years have these payments to be paid?</p>	<p>For the entire length of the entitlement to that particular benefit.</p>
<p><b><u>Question 28</u></b></p> <p>Please provide us with the Medical Services Division (Advisory Board on Compensation Claims) guidelines for permanent disfigurement or loss of function (guidelines = percentage of the degree of loss of function).</p>	<p>This information cannot be disclosed by the Commission. Please refer to Appendix D of Staff Regulations and Rules of the United Nations.</p>
<p><b><u>Question 29</u></b></p> <p>Kindly provide us with the current premiums you are</p>	<p>This information cannot be disclosed by the</p>

paying.	Commission.
<p><b><u>Question 30</u></b></p> <p>Could you kindly indicate if the benefit compensation in case of death is meant for either the parents or the secondary dependents or should it be paid to both parties.</p>	<p>Please refer to Appendix D of Staff Regulations and Rules of the United Nations.</p>
<p><b><u>Question 31</u></b></p> <p>Non staff:</p> <ul style="list-style-type: none"> <li>• Are medical expenses only to be reimbursed in case of in-service occurred accidents/illnesses as for fix-term staff or in any cases?</li> <li>• Please confirm our understanding: the limit of € 50 000 is an overall limit and not meant to be the limit per benefit.</li> </ul>	<ul style="list-style-type: none"> <li>• Only in case of in-service occurred accident/illnesses.</li> <li>• Lot 1 Non-Staff : Limit of € 50,000 is an overall limit. Lot 2: Limit of USD50, 000 is an overall limit.</li> </ul>
<p><b><u>Question 32</u></b></p> <p>Sick –leave: Does the compensation covers the totality of the salary ?</p>	<p>Please refer to Appendix D of Staff Regulations and Rules of the United Nations.</p>
<p><b><u>Question 33</u></b></p> <p>Will the compensation for secondary dependents (ex. brothers/sisters) be paid only up to 18 years old or in all cases?</p>	<p>Please refer to Appendix D of Staff Regulations and Rules of the United Nations.</p>