|  |
| --- |
| **Annex 1 – Instructions To Tenderer** |

|  |  |
| --- | --- |
| **Tender Reference:** | **CWW-IRQ-2027-0623-ADMIN** |

**INTRODUCTION:**

Concern Worldwide is an International Non-Governmental Organization dedicated to the reduction of suffering and working towards the ultimate elimination of extreme poverty in the world’s poorest countries. Our mission is to help people living in extreme poverty achieve major improvements in their lives which last and spread without ongoing support from Concern.  To achieve this mission, we engage in long-term development work, build resilience, respond to emergencies, and seek to address the root causes of poverty through our development, education and advocacy work.

1. **WORKS/SERVICE TO BE PROVIDED:**

Concern Worldwide is looking for group personal accident (life and limb) insurance of national staff working in Iraq and in North East Syria for a period of 2 years with a potential to extend for a further year dependent on a market survey and that there was good service delivery during the contract period.

1. **CLOSING DATE AND TIME FOR SUBMISSION OF TENDERS:**

Closing date: **Thursday, 29 July 2023**

Time: **16:00 pm** (GMT+3)

1. **SUBMISSION OF TENDERS:**

* Bidders must submit their offers **by email to the following address only:** [iraq.tender@concern.net](mailto:iraq.tender@concern.net) with the subject “**CWW-IRQ-2027-0623-ADMIN**”. Please also refer to the name of the company and list the attachments submitted in the email,
* Google link attachment is not accepted and all documents should be attached with the email. The maximum size of attachments in one email is 20 MB. You can send the bid in multiple emails if the size of documents was bigger than 20 MB and mention the email number (i.e. #3 of #4).

* Proof of sending is not proof of reception. Late delivery will result in your bid being rejected. All information must be perfectly legible.

1. **PRE-BID MEETING:**

A Pre-bid meeting will be conducted online for all interested bidders using Microsoft TEAMS

Application to explain the process of applying to the tender. The meeting will be held on **16th of Jul 2023 at 10:00 AM** (GMT+3). Through this link: [Click here to join the meeting](https://teams.microsoft.com/l/meetup-join/19%3ameeting_N2IyOGVjZjgtZjVhNy00ZWU2LTlhMzgtMzE0NWZkYWU4NjY3%40thread.v2/0?context=%7b%22Tid%22%3a%22c4c288c0-4de9-4052-8177-e6e1906ae171%22%2c%22Oid%22%3a%224f530e61-6d7b-4d6e-b889-acb75cb17c75%22%7d)

1. **TIMETABLE:**

|  |  |  |
| --- | --- | --- |
| **Line** | **Item** | **Date** |
| 1 | Tender Advert | 11th July 2023 at 12:00 (GMT +3) |
| 2 | Pre bid meeting – optional | 16th July 2023 at 10:00 (GMT +3) |
| 3 | Closing date for clarifications | 20th July 2023 at 12:00 (GMT +3) |
| 4 | Closing date for Tender Submissions | 29th July 2023 at 16:00 (GMT +3) |
| 5 | Tender Opening Session | 30th July 2023 at 10:00 (GMT +3) |

1. **LANGUAGE OF OFFERS:**

All tenders should be received in English. The contract as well as all correspondences and documents relating to this tender exchanged by the tenderer and Concern, shall be written in English unless specified otherwise in the tender documents.

When terms are translated into Arabic, if there is any conflict or inconsistency between the English version and the Arabic version, the English shall be the governing and prevailing version.

1. **PERIOD OF VALIDITY OF OFFERS**:

Bids shall remain valid for a period of not less than **Twenty Seven (27)** **Months** from the date of opening the bids. A Supply Provider may opt to offer more than the stated days but doing so will not add weight to the evaluation of the Suppliers and Service Providers bid.

1. **CURRENCY**:

All financial offers must be submitted in **US Dollars (USD).** Concern Worldwide Syria-Iraq will operate the following payment terms for this Contract. For the Work/Services, will be paid by international bank transfer or through Hawala agent within **30 days** after receipt of documents in order to the bank account provided by the Supplier or Service Provider. Suppliers or Service Providers must agree to these payment terms to be included in this tender.

1. **INCOTERMS:**

DDP - “Delivered Duty Paid” means that the seller delivers the goods when the goods are placed at the disposal of the buyer, cleared for import on the arriving means of transport ready for unloading at the named place of destination. The seller bears all the costs and risks involved in bringing the goods to the place of destination and has an obligation to clear the goods not only for export but also for import, to pay any duty for both export and import and to carry out all customs formalities. (<https://iccwbo.org/resources-for-business/incoterms-rules/incoterms-2020/>

1. **TYPE AND PROVISION OF CONTRACT:**

* Concern will award a 2 year Service Contract (Insurance) to the best bidder.
* Coverage is to be provided in both Countries only - Concern will not consider splitting the coverage between each country as detailed below.

1. **ONTENT OF TENDER:**

All tender submission must be **submitted by** **email only** with the following content:-

|  |  |
| --- | --- |
| **Description** | **Status \*** |
| **Instruction to Tender** |  |
| **Concern Standard Terms an Condition** |  |
| **Tenderers Declaration – Dated, Signed and Stamped** | **Mandatory** |
| **Completed Tenderers Relevant form - Dated, Signed and Stamped** | **Mandatory** |
| **Financial Offer - Dated, Signed and Stamped** | **Mandatory** |
| **Term of Reference** |  |
| **Certificate of Registration** | **Mandatory** |
| **Complete Policy Documents for Proposed Cover** | **Mandatory** |
| **Underwriter’s Certificate** | **Mandatory** |
| **Credit Rating Certificate** | **Mandatory** |
| **Insurance Registration with Central Bank for Country of Operation to operate on International Market** | **Mandatory** |
| **Tax Certificates/Registration for Country of Operation** | **Mandatory** |
| **Tax Clearance Certificates** | **Mandatory** |
| **Owners/Managing Directors & CEO ID/Passport** |  |
| **Company Profile** |  |
| **CV's of Account Managers** |  |
| **Audit Report 2020 and 2021** | **Mandatory** |
| **Certificate of affiliation. For example EIOPA/FIO….etc.** |  |

1. **ESSENTIAL CRITERIA:**

All tenders bids must comply with the following essential criteria:

1. Min Cover Required:

Types of accidents with high probability in Iraq and North East Syria:

* All acts and accidents resulting from War, Terrorism, Conflict and Civil Unrest, such as but not limited to:
* Drone/Plane Attacks, Rockets /Missiles
* Bombs /UXO's /IED's
* Cross Fire between Armed Groups
* Kidnapping
* Accidents (Flights/Boat/Vehicle Accidents)
* Earthquakes/Natural Disasters
* Coverage is for 24 hours - 365 Days
* XX Min Value Policy

1. The Insurance Must Cover:

* Coverage for Loss of Eye/Eyes
* Coverage for Log of Hand/Hands
* Coverage for Loss of Limb/Limbs
* Coverage for any Deaths
* Coverage for Partial/Total Temporary Disablement
* Coverage for Partial/Total Permanent Disablement

1. Minimum Requirements:

* Min 10 years’ experience in Life Insurance Coverage
* Min of Credit Rating of A or above
* Declaration Clause preferably monthly on a quarterly basis
* No Exclusion Warranty for any of the Above
* Clear Recent Audit Reports (previous 2 years)
* Financial Offer Validity - 27 months

1. Must have similar clients in the Middle East Region with a preference to those who have a presence in North East Syria
2. **OPENING OF TENDERS:**

The opening of tenders will take place on **Sunday**, **30th of July 2023 at 10:00 AM** (GMT+3) through Teams meeting.

The opening session is open to the public and will be carried out through a virtual meeting using Microsoft Teams. The meeting will be attended by Concern committee members and any interested bidders.

Bidders may register their interest to attend the meeting by sending an email to the following address ( [Iraq.procurement@concern.net](mailto:Iraq.procurement@concern.net) ) putting “**Registration for Opening Session CWW-IRQ-2027-0623-ADMIN 30th of June 2023**” into the subject line. They must register at least **48 hours** in advance. Once a bidder is registered, Concern will reply with a link for the opening session meeting on the day of the meeting.

Attendance to the meeting will be at the bidders own cost for connectivity. Concern cannot guarantee connectivity to the meeting and therefore any issues of connectivity will not result in the meeting being cancelled. The meeting will continue despite any connectivity issues the bidders may experience.

1. **EVALUATION OF TENDERS:**

The evaluation method agreed to be used as weighted evaluation.

|  |  |
| --- | --- |
| **Admin** | **Pass/Fail** |
| **Technical** | **70%** |
| **Financial** | **30%** |

Click here to see grid 

The Admin Evaluation will be based on the submission of ALL the mandatory documents in the checklist in Article 11.

The Technical Evaluation will be carried out on the policy documents applying the minimum criteria outlined above as well as client reference checks to ensure customer oriented service provision. Policies offering more than the minimum criteria required will also be taken into consideration. Interested tenderers must also have a proven liquidity status and clear audit findings.

Financial Evaluation will be carried out based solely on the financial offers of the tenderers. The financial offer must include any discounts for the award or other price modifications offered by tenderers.

***It is Concern’s standard policy not to negotiate on financial offers with tenderers. Therefore, all financial offers should reflect the best and final offer tenderers are willing to offer.***

The Evaluation Committee will recommend the award of the contract to the bidder(s) whose bid has been determined to be substantially responsive, administratively and technically acceptable.

**\*In case of calculation inconsistency between unit and total price, the committee will consider the unit price as valid and the total price will be recalculated accordingly.**

Concern Worldwide Syria/Iraq is not bound to accept the lowest, or any, Tender. No commitment of any kind, contractual or otherwise will exist unless and until a formal contract has been executed by Concern Worldwide Iraq/Syria.

Tenderers must respond to all requirements set out in the instructions to tenderers document and complete all documents where requested in the tender dossier.

### ***Failure to submit offers in the required format will result in the rejection of the tenderers bid.***

### 

### Tenderers must disclose all relevant information to ensure that all offers are fairly and legally evaluated. Additionally, Tenderers must provide details of any implications they know or believe their response will have on the successful operation of the contract or on the normal day-to-day operations with Concern Worldwide Syria/Iraq. Any attempt to withhold any information that the Tenderer knows to be relevant or to mislead Concern Worldwide Iraq and/or its tender evaluation committee in any way will result in the company’s bid being excluded.

### **Unsuccessful Tenderers will be notified by email after the tender process.**

1. **CLARIFICATIONS & QUERIES:**

Should any bidder(s) need clarifications on any issue pertaining to the tender they can write to [Iraq.procurement@concern.net](mailto:Iraq.procurement@concern.net) quoting the tender reference number **CWW-IRQ-2027-0623-ADMIN Clarification** in the subject line. Where possible, Concern Worldwide Syria/Iraq will circulate any clarification given to one tenderer to all other tenderers regardless of whether they requested the information. Requests for clarifications must be submitted before **before 20th of July 2023 - 12:00 PM** (GMT+3). Noclarifications will be answered after this date.

1. **CANCELLATION OF THE TENDER PROCEDURE:**

The tender evaluation committee may request to cancel the announced tender or not conclude contract with the winning tenderer without having to provide any explanations.

Reasons for doing so might include:

* Concern has not received any bid, or none of the bids received was qualitatively and/or financially worthwhile or all the bids received have been disqualified from the tender
* Major discrepancies have been found in the Tender Notice or other supporting documentation of the tender;
* Serious circumstances have occurred during the tender which prevent Concern to continue the tender
* Less than 3 (three) bids complying with the tender conditions have been submitted
* The awarded tenderers refuse to sign a contract with Concern, have not stated true facts in their bid or their bid is at dumping price or otherwise jeopardizes free competition in the market (e.g. forbidden supplier agreements, cartels, and abuse of the leading position in the market).
* The most economically advantageous offer exceeds budgetary limits

Concern Worldwide also reserves the right to require compliance with additional conditions as and when issuing the final contract.

1. **APPEALS PROCESS:**

Following confirmation of successful or unsuccessful offers, if a Supplier, Service Provider or potential Supplier or Service provider has an issue which they feel requires an appeal they can lodge their appeal at the following email address [Faryal.minhas@concern.net](mailto:Faryal.minhas@concern.net), quoting the tender reference number **CWW-IRQ-2027-0623-ADMIN** in the subject line.

Please note that only appeals sent to this email address will be responded to. This email address should not be used to make enquiries about the tender; all enquiries or clarifications must be sent to Concern Worldwide Iraq tender email - [Iraq.procurement@concern.net](mailto:Iraq.procurement@concern.net) as stated in Article 15.

1. **DATA PROTECTION:**

Concern guarantees that all procurement activities are transparently documented for internal or donor audit purposes. Concern guarantees confidentiality of the procurement process.