

Annex 6 - Terms of Reference (TOR)

Life and Limb insurance for national staff in Iraq and Syria

Introduction

Concern Worldwide is an international humanitarian organization dedicated to tackling poverty and suffering in the world's poorest countries. We work in partnership with the poorest people in these countries, directly enabling them to improve their lives, as well as using our knowledge and experience to influence decisions made at a local, national and international level that can significantly reduce extreme poverty.

Our team is located in two different countries of Iraq and Syria with many diversities in our targeted areas. There are different contexts for every specific location and we move from one area to another like from Iraq including Kurdish Republic of Iraq (KRI) and vice versa in Syria Republic of Syria (North East Syria). In the meanwhile, we are growing and currently Concern Worldwide has several main and sub-offices inside Syria. The coordination/country office is in Dohuk/KRI and Bagdad is in planning phase.

In North East Syria Concern Worldwide has more than 400 national staff is running the programs.

Concern Worldwide invites qualified life Insurance Companies to submit their bids for establishment a Contract for a period of two years (24 months from August 2023 to July 2025). The contract may be renewed for a further year based on market survey and satisfactory service performance during the contract period. The Life and Limb insurance coverage for national staff of Concern Worldwide based in Iraq and North East Syria, in multiple locations in KRI and several locations of North East Syria, approximate number of covered national staff is 18 from Iraq (KRI) – 369 from North East Syria persons.

Total staff:

- Total number of staff in Iraq is ...18...
- Total number of staff in Syria is ...369...

Coverage is to be provided in both Countries only - Concern will not consider splitting the coverage between each country as detailed below.

Policy Amount:

Life coverage for each staff member must a minimum of 30K USD. Proposal of higher amount may be considered to a maximum of 100K USD.

Period of insurance cover:

15th of August 2023 to 14th of August 2025 both days inclusive, local standard time of loss

Territorial Scope

Iraq and Syria

Must Include Life Coverage in areas of War, Terrorism, Conflict and Civil Unrest

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

The insurance must cover

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

The above-mentioned point should be confirmed in writing by Insurer in the Policy Documents

Should include a Declaration Clause preferably on a quarterly basis

Additional Coverage offered in the proposed policy will be evaluated

Must declare any excess or exclusions to the policy

Must have a Proven Record of Claim Settlement in Reasonable Timeframes

Must have similar clients in the Middle East Region with a preference to those who have a presence in North East Syria

Must have a recognized underwriter

Have a minimum of Credit A Rating

Suitably qualified account managers in Insurance with a minimum of Degree in a suitable Insurance Business Course

Minimum of 10 years' experience in operating as an Insurer