

# Request for Quotation

## Ref: TF-IRQ-2026-019

Tearfund is an international relief and development agency working globally to end poverty and injustice, and to restore dignity and hope in some of the world's poorest communities.

Tearfund is seeking to engage a qualified company for the covering Iraq medical and health Insurance (staff and families) + Personal Accident (staff)

### Instructions to Suppliers

If you are interested in competing for this Request for quotation, please do the following:

1. Read through all information provided in this document including the **TOR, see below.**
2. Ensure that you can comply with all requirements before starting work on your bid.
3. Your pricing submission should be in the currency of **Iraqi Dinars** and should be **Exclusive** of Value Added Tax (VAT) or any other locally applicable taxes, then the value of any tax should be listed separately (below in this document)
4. Your whole bid must be completed in the English language. and submitted with your resume via email to [arblina.seudin@tearfund.org](mailto:arblina.seudin@tearfund.org) no later than **(July 07th , 2026)**
5. Tearfund is not bound to accept the lowest offer or any offer.
6. Tearfund is in no way responsible for any costs associated with preparing any supplier's bid.
7. Suppliers will be excluded from participation in procurement if:
  - a. they are bankrupt or being wound up, are having their affairs administered by the courts, have entered into an arrangement with creditors, have suspended business activities, are the subject of proceedings concerning those matters, or are in an analogous situation arising from a similar procedure provided for in national legislation or regulations
  - b. they have been convicted of an offense concerning their professional conduct by a judgment that has the force of res judicata.
  - c. they have been guilty of grave professional misconduct proven by any means which (Charity Name) can justify.
  - d. They have not fulfilled obligations relating to the payment of social security contributions or the payment of taxes by the legal provisions of the country in which they are established or with those of the country where (Tearfund) is registered or those of the country where the contract is to be performed.
  - e. they have been the subject of a judgment that has the force of res judicata for fraud, corruption, involvement in a criminal organization, or any illegal activity.
  - f. Following another procurement procedure or grant award procedure financed by the donor(s) funding this contract, they have been declared to be in serious breach for failure to comply with their contractual obligations.
8. A contract shall not be awarded to any Supplier, who during the procurement procedure for this contract:
  - a. are subject to a conflict of interest.
  - b. are guilty of misrepresentation in supplying the information required by the contracting authority as a condition of participation in the procurement procedure or failure to supply this information.
  - c. find themselves in one of the situations of exclusion for this procurement procedure as listed above.
9. Before the award of the contract, the winning bidder will be required to provide company/key personnel information to enable anti-terrorism checks to be conducted by Tearfund. Information requested may include any different trading

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names of the company as well as names, dates of birth, and passport/identification numbers for key personnel such as the chief executive, finance director, trustees, majority owner, and key staff working on the contract. The winning bidder must pass these anti-terrorism checks before the contract will be awarded.

10. After approval from Tearfund, donors have the right to access all procurement documentation held by both Tearfund and the Supplier to verify that the correct procedures have been followed.

### **GUIDELINE: Minimum Terms of Health and Welfare Plan for National Staff working in the Iraq**

In compliance with local legislation regarding benefit coverage and competitive practice for the local labour market, each Country Operation establishes the local Health and Welfare Plan to be provided to employees.

Country operations with group insurances need to set up insurance covering all employees, spouses and dependents as long as they are not covered by another private insurance scheme or the scheme covered is below the standards set by Tearfund. The different possible approaches to covering health and welfare for staff are listed below and country Directors should make a selection according to the circumstances prevailing in their country, and in compliance with local labour law.

Country operations without a sufficient number of staff to qualify for group insurance, should direct staff towards private health insurance schemes. Spouses and dependents will be also covered as long as they are not covered by another private insurance scheme or the scheme covered is below the standards set by Tearfund. Alternatively they can follow the approach for countries with minimal or no government plan or no private insurance available. Country Directors are responsible for identifying the most appropriate insurance schemes for staff in their country, based on prevailing conditions, local labour law, and in compliance with Tearfund standards to the extent possible.

<b>Insurance – Health/ Medical</b>		
Medical/Health Plan Minimum Standards ensure that the employee gets the care he/she needs for a comprehensive set of necessary services, such as physician visits, inpatient hospital care, prescription drugs, etc. Health plans may be provided by a government plan. If the government plan does not meet minimum standards, then a private plan should be put into place via an Insurance provider identified locally.		
<b>Topic</b>	<b>Standard</b>	<b>Specification</b>
Clinic/Doctor's visits (skilled practitioners - no traditional healers)	10 visits per year	
Prescription Drugs	Coverage at 80%	
Hospital fees, surgeon fees, anaesthesia fees	Coverage at 100%	
In-patient Hospital pathology and radiology	Coverage at 100%	

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Emergency Room at a hospital	Coverage at 100%	
Outpatient surgery including pathology and radiology	Coverage at 100%	
Maternity Benefits	Covered at 100%. 6 and 10 prenatal/postnatal visits for health pregnancy or 10 and 10 prenatal/postnatal visits for high-risk pregnancy. This includes (if necessary): adequate diet, iron/folate supplements, tetanus toxoid immunisation, malaria prevention and intermit10t preventive treatment, healthy timing and spacing of delivery, de-worming and HIV/STI.	This may be directed by local law or government standards
Well-Being Baby – Under age 3	100% coverage for all immunisations. An additional 2 clinic/doctor's visits per year plus an annual physical exam. This includes (if necessary): appropriate breastfeeding, essential new-born care, adequate iron, vitamin A supplementation, full immunisation for age, malaria prevention and de-worming (+12 months)	This may be directed by local law or government standards
Well-Being Baby – Age 3 -13	Bi-annual physical exam.	This may be directed by local law or government standards
Radiology including xrays, CT scans, MRI's	Coverage at 80%	
Pathology including blood lab work	Coverage at 80%	
Major Diseases (e.g. cancer, AIDS)	Coverage at 80%	
Mental Health – Outpatient and Inpatient	Coverage at 80%	
Dental	Coverage at 50%	
Optical	Coverage at 50%	

**Occupational Injury Insurance / personal accident insurance**

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Minimum standards for Occupational Cover/Disability Plan ensure that the employee gets the care they need for injuries and illnesses and replacement income while on leave to recover. This benefit may be provided by a government plan. If the government plan does not meet minimum standards, then a private plan should be put into place. *If there is no ability for group insurance to cover occupational injury then staff should include in their plans personal accident insurance.*

## Section 1 – Injury

Topic	Standard	Specification
Death	USD 10,500	
Permanent Total Disablement	USD 10,500	
Permanent Partial Disablement	A percentage of USD 10,500 relative to the degree of disability as shown in the attached Scale which prescribes the maximum percentage payable for a range of Permanent Disabling Injuries.	
Temporary Total Disablement Benefit Period Deferred Period	USD 34 per week 52 weeks 14 days	
Medical Expenses Extension	Normal and necessary expenses incurred for medical or surgical treatment	Incl.: <ul style="list-style-type: none"><li>• Dental Treatment</li><li>• Prosthesis</li><li>• Extension</li><li>• Repatriation</li><li>• Air Ambulance</li><li>• Accompanying Person</li><li>• Returning Remains</li><li>• Return to Site</li></ul>

## Section 2 - Illness

Topic	Standard	Specification
Death	USD 10,500	Tropical Contingent Dread Disease
Permanent Total Disablement	USD 10,500	Tropical Contingent Dread Disease
Medical expenses	Should be covered at 100% under the health and medical insurance	Covid-19 treatment and hospitalisation

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Section 3 - Other		
Topic	Standard	Specification
<p>If during the Operative time an Insured person is the victim of a hijack the Insurance provided shall continue until such time as the Insured Person has returned to his Place of Permanent Residence or Duty Station or until a period of 12 months from the date of the Hi-jack has expired whichever shall occur first. If the Insured Person has not returned to his usual Place of Permanent Residence before the expiration of a mission for reasons beyond his control, this Insurance will remain in force until his return, not exceeding 21 days without additional premium. However, in the event of Hi-jack of the Insured Person cover shall remain in force in accordance with the Hi-jack endorsement above.</p> <p>DEFINITION OF A HIJACK: Means unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which the Insured Person is travelling as a passenger.</p>		
Post Traumatic Stress Disorder	Post Traumatic Stress Disorder is added to the Permanent Disablement Scale	
Passive War & Related Perils	Cover the Insured Person against physical Injury solely and directly caused by War, Civil War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), Insurrection, Rebellion or Revolution, which occurs at a specific time and place during the period of this Insurance and occasions the Death or Disablement, as covered by this Insurance, of the Insured Person within twelve months from the date of the physical Injury.	
Contingent Dread Disease	USD 10,500	Pay in the event of an Insured Person being first diagnosed during their lifetime within the policy period as being HIV positive.

For the first 12 months of new operation and if the country operation has no Occupational Injury or Personal Accident Insurance the below takes effect:

In case of injury TF must cover related expenses during the length of the employment contract in line with the medical provision. In any case, and even in cases where the injury does not seem severe, TF must ensure that the employee is taken care of and seen by a doctor and receives corresponding medical care and corresponding medical injury report indicating the health consequences of the injury for the employee's health and work in line with the medical provision.

In case of invalidity or death of the employee resulting from an occupational injury or illness the following applies (*HR should check local labor law and make a recommendation to management*):

Invalidity Allowance – permanent total invalidity	In the event of permanent total invalidity of an employee, TF will pay any outstanding salary for the rest of the month and  Employee with between 6- 12	Only in relation to occupational injury or occupational illness and only if no personal accident or occupational Injury and Illness Insurance is in place that meets this minimum standard.
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	<p>months seniority: 2 months' salary</p> <p>Employees with between 1- 4 years seniority: 4 months' salary</p> <p>Employee with more than 4 years seniority: 6 months' salary</p>	<p>This benefit may be provided for by a government plan. If the government plan does not meet minimum standards, then a private plan must be put into place or TF may top up outside of the government plan upon budget availability.</p>
<p>Invalidity Allowance – permanent partial invalidity</p>	<p>In the event of permanent partial invalidity of an employee when they cannot continue to fulfil their role effectively, TF insurance scheme will pay any outstanding salary for the rest of the month and a prorated invalidity allowance according to the percentage of the invalidity assessed by social security or health system in country or by legally/officially recognised doctor/hospital.</p> <p>The amount is calculated based on the invalidity allowance for permanent total invalidity.</p>	<p>Only in relation to occupational injury or occupational illness and only if no personal accident or occupational Injury and Illness Insurance is in place that meets this minimum standard.</p> <p>This benefit may be provided for by a government plan. If the government plan does not meet minimum standards, then a private plan must be put into place or TF may top up outside of the government plan .</p>
<p>Death in service</p>	<p>In the event of the death of an employee, TF will pay his or her legally approved heirs</p> <ul style="list-style-type: none"> <li>• A lump sum payment equivalent to three times the staff member's annual salary</li> <li>• A funeral grant (\$500 USD or equivalent in local currency) will also be paid to the immediate family to help towards funeral costs.</li> </ul>	<p>As per the staff handbook</p>

<p><b>Insurance – Full or Partial Disability (outside of work)</b></p>		
<p>Insurance for Full or Partial Disability may be provided by a government plan. If the government plan does not meet minimum standards, then a private plan may be put into place via an Insurance provider identified locally based on personal budget availability.</p>		
<p><b>Topic</b></p>	<p><b>Standard</b></p>	<p><b>Specification</b></p>
<p>Disability Waiting period</p>	<p>No more than 10 days</p>	<p>Tropical Contingent Dread</p>

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		Disease
Minimum Weekly Salary Continuation	50% of weekly salary up to USD \$1000 per week max for a minimum of 3 months	Tropical Contingent Dread Disease
Length of Disability Coverage	No less than 3 months	
Medical services for injury or illness	Covered at least 80% (or according to health coverage)	
Injury or Illness relapse	No waiting period	

## Supplier's Response:

Dear Bidder, Kindy reposed to the TWO sets of evaluation criteria:

1. Quality - 70%
2. Pricing - 30%

### 1 - Quality Questions:

NO	Quality Question:	Bidder's Response:
1	<b>EXPERIENCE:</b> Please provide details of your experience with similar contracts. This should include the value and length of contracts as well as details of what was involved in the contracts.	
2	<b>LEAD TIME:</b> How many days do you need to start working after awarding the work and signing the contract?	
3	<b>REFERENCES:</b> Please provide at least 3 of your clients to be contacted for reference purposes. (this includes: company names, contact names, email addresses, and phone numbers)	
	<b>BANKING AND PAYMENTS:</b>	

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4	Do you have a bank account in Iraq or other countries outside of Iraq?  If yes, please indicate where.	
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## 2 - Pricing Questions:

- All prices must be quoted in **IQD** - Exclusive of any tax.
- Bidders must factor in all costs they expect to be associated with conducting this service, including but not limited to travel, staffing, communications costs ... etc.
- Once the agreement is signed the costs shall no longer be negotiated.

Description	Total Cost in IQD
A lump sum price for completing all required actions.	
Tax: please specify the percentage of chargeable taxes if any.	
<i>Total cost of the bid (IQD)</i>	

### BIDDER INFORMATION:

Company name (if any)	
Contact Person	
Address	
Phone Number	
EmailAddress	
Signature	
Stamp (if any)	