

Invitation to Tender (ITT)

Occupied Palestinian Territory

August 24th, 2025

ITT-OPT-CO-2025-006 – Insurance Service

SUBMISSION DEADLINE: <<14/09/2025 not later than 4:00 pm>>

QUESTIONS / CLARIFICATIONS: << opt.coprocurement@savethechildren.org>>

FORMAT FOR SUBMISSION: [BIDDER RESPONSE DOCUMENT](#)

PART 1: INVITATION TO TENDER (ITT)

- Introduction to SCI
- Project Overview and Requirements
 - Award Criteria
- Instructions & Key Information

PART 2 : CORE REQUIREMENTS AND SPECIFICATION

Detailed description of SCI's specific requirements (e.g., volumes, delivery dates / locations, product specifications etc).

PART 3 : BIDDER RESPONSE DOCUMENT

Template to be used to submit response to this Invitation to ITT.

PART 1 – INVITATION TO Tender (ITT)

1. INTRODUCTION TO SAVE THE CHILDREN

SCI is the world's leading independent organisation for children. We save children's lives; we fight for their rights; we help them fulfil their potential. We work together, with our partners, to inspire breakthroughs in the way the world treats children and to achieve immediate and lasting change in their lives.

Our Vision – a world in which every child attains the right to survival, protection, development and participation.

Our Mission – to inspire breakthroughs in the way the world treats children and to achieve immediate and lasting change in their lives.

We do this through a range of initiatives and programmes, to:

- Provide lifesaving supplies & emotional support for children caught up in disasters (e.g. floods, famine & wars).
- Campaign for long term change to improve children's lives.
- Improve children's access to the food and healthcare they need to survive.
- Secure a good quality education for the children who need it most.
- Protect the world's most vulnerable children, including those separated from their families because of war, natural disasters, extreme poverty or exploitation.
- Work with families to help them out of the poverty cycle so they can feed and support their children.

For more information on the work we undertake and recent achievements, visit our [website](#).

2. PROJECT OVERVIEW

Item	Description
Description of Goods / Services	Insurance Service
Outcome of ITT	<i>Framework Agreement (Fixed Price) – the successful supplier(s) will be awarded a 'Framework Agreement'. Within the Framework Agreement the terms of services (Insurance Services) with a spend cap up to 3,500,000 ILS shall be agreed, as well the conditions of supply (e.g., specifications, lead times etc.). The Framework Agreement does not commit SCI to any purchases or specific volumes. Any future purchases which will be completed under separate Purchase Orders which will be governed and linked to the original Framework Agreement</i>
Duration of Award	3 years FWA with the winning bidder/s

Further detail on the specific requirements of the project (e.g., volumes, dates, specifications etc.) can be found in [Part 2 \(Core Requirements & Specifications\)](#) of this ITT Document.

3. AWARD CRITERIA

SCI is committed to running a fair and transparent ITT process and ensuring that all bidders are treated and assessed equally during this ITT process. Bidder responses will be evaluated against four weighted categories of criteria: Essential Criteria, Sustainability Criteria, Capability Criteria, and Commercial Criteria.

3.1 ESSENTIAL CRITERIA

Criteria which bidders **must** meet in order to progress to the next round of evaluation. If a bidder does not meet any of the Essential Criteria, they will be excluded from the ITT process immediately. These criteria are scored as 'Pass' / 'Fail'.

3.2 SUSTAINABILITY CRITERIA (10%)

Criteria used to evaluate the impact a supplier has on the environment, local economy and community. Bids will be evaluated against the same pre-agreed Criteria.

3.3 CAPABILITY CRITERIA (60%)

Criteria used to evaluate the bidder's ability, skill and experience in relation to the requirements. Bids will be evaluated against the same pre-agreed Criteria.

3.4 COMMERCIAL CRITERIA (30%)

Criteria used to evaluate the commercial competitiveness of a bid. Bids will be evaluated against the same pre-agreed Criteria.

4. VETTING

Successful bidders must be successfully vetted. This involves checking bidders and key personnel against Global Watch Lists, Enhanced Due Diligence Lists and Politically Exposed Persons Lists.

The vetting of bidders will be completed after the award decision and prior to any contract being signed, or orders placed. If any information provided by the Bidder throughout the ITT process is proved to be incorrect during the vetting process (or at any other point), SCI may withdraw their award decision.

5. BIDDER INSTRUCTIONS

6.1 TIMESCALES

Activity	Date
Issue Invitation to ITT	24/08/2025
Pre-Bid Meeting at SCI Office	01/09/2025
Deadline for inquiries from bidders	02/09/2025
Deadline for Bid Submission	14/09/2025
Award Contact	30/11/2025

The above dates are for indicative purposes only and are subject to change.

6.2 SUBMISSION FORMAT & BIDDER RESPONSE DOCUMENT

Bidders wishing to submit a bid **must** use the **Bidder Response Document template** in [Part 3](#) of this ITT Document. Any bids received using different formats, or incomplete bids, will not be accepted.

This document allows bidders to submit all the required information and be evaluated fairly and equally against the Essential, Capability and Commercial Criteria. Bidders may also be required to submit supporting documentation. Further instructions can be found within the document in Part 3 of this ITT.

Bids can be submitted by either:

Electronic Submission via ProSave (Not by Email)

- Submit your response in accordance with the guidance provided in the below document:



Bidding on a
Sourcing Event v2_for

OR

Electronic Submission via Email:

- Submit your response and all the related documents to the following email:
oPt.Tender@savethechildren.org

Note:

Kindly be advised that bids must be submitted separately as follows:

- **Essential and Technical Proposals in one email.**
- **Financial/Commercial Proposal in a separate email.**

The subject line of each email must clearly state:

- **ITT-OPT-CO-2025-006 – Essential and Technical Proposals**
- **ITT-OPT-CO-2025-006 – Financial Proposal**

Furthermore, all pages of the proposal (both technical and financial) must be stamped or signed by the supplier.

Please note that any supplier who fails to comply with the above instructions will be excluded from both the evaluation process and the tender.

6.4 CLOSING DATE FOR BID SUBMISSION

Your bid must be received, no later than **4:00 pm 14/09/2025**.

Bids must remain valid and open for consideration for a period of no less than 90 days.

6.5 KEY CONTACTS

All questions relating to the ITT should be sent via email to:

Name	Email Address
<<Supply chain unit>>	<<oPt.COprocurement@savethechildren.org>>

Please be advised local working hours are from 8:00 – 4:00 pm. Please allow up to 2 -3 days for a response.

Where the enquiry may have an impact on other bidders within the process, Save the Children will notify all other Bidders to maintain a fair and transparent process.

PART 2 – CORE REQUIREMENTS & SPECIFICATIONS

1. SPECIFIC REQUIREMENTS

Save the Children International in the oPt CO is launching a tendering process for the procurement of the needed insurance services for the coming 3 years based on the competitiveness of the bidder's offer the discount for 3 years long term fixed price FWA.

Save the Children International is interested to procure the below insurance policies:

1. Medical and health Insurance policy
2. Life Insurance policy
3. Workmen compensation Insurance policy
4. Employer liability Insurance policy
5. Personal Accident Insurance
6. Vehicle Insurance

2. SPECIFICATIONS

1. Health Insurance Policy For all SCI employees and their family members (Spouses/Children) (WB & Gaza employees holding Palestinian ID).

This coverage is effective from the first day of employment. The insurance covers employees, spouses and Children/dependents and children. Current number of staff as per the date of tender:

Employees: 151

- Spouses: 51
- Dependents: 243

Type	Qty	Unit
HI	445	Person

Please note that the below information is related to the health insurance policy:

- Your price offer must be including the stamps. Determine the Annual premium Rate.
- Please let us know the calculation way followed in case of adding /deleting any participants.
- Deductible amount if any.
- Reporting method of an accident / incident, and how your response to the claims requests is.
- Specify in detail the exceptions coverage
- Please clarify the policy coverage and if there is any exclusions, noting that the below are the minimum essential criteria, your offer should be based on covering all of the below points, and to include any additional coverages if needed.
- Network availability, online system in addition to reimbursement method

Details of the coverage in Annex 1 at the end of this TOR.

Annex1:

<u>Coverage Category</u>	<u>Item</u>	<u>Coverage</u>	<u>Check for alignment with the request coverage/Noted and Comments</u>
General Medical Coverage	General, specialist & Private physician fees and procedures	100%	
	Prescribed medications	100%	
	Medical examinations, Laboratory tests and radiological examinations	100%	
	Tomography (CT), Magnetic resonance imaging (MRI), Radioisotope imaging examination and doppler ultrasound, XRays	100%	
	Osteoporosis examination which is covered for the first time after insurance policy.	100%	
	Physiotherapy	100% minimum 25 sessions per subscriber - Supplier to provide different price offers in the financial clause for multiple coverage if different	
	Eye, ear, nose, and throat diseases	100%	
	Extracorporeal shock wave lithotripsy to treat renal stones	100%	
	Physical Home visits for emergency cases	100%	
	inflammatory neuropathy in emergency cases	100%	
	Dermatologic diseases (excluding cosmetic dermatology)	100%	
	diagnostic examinations of any disease whether it's covered or not by health insurance policy until the result shows if the disease is covered or not. The diagnostic examinations Includes coverage of malignant disease examinations and costs of pathological examinations for medical	100%	

	conditions.		
	Ambulance costs in emergencies	100%	
	Hospital accommodation and treatment (first class and second class)	100%	
	Emergency services	100%	
	Surgical operations	100%	
	Cover the cost of the person accompanying the patient in case there is a medical decision and presence necessity	100%	
	Cover the cost of the person accompanying the patient in case patient under 18 years old	100%	
	Operations of: Hernia / haemorrhoids / tonsillectomy/ gallbladder/ ulcers/ polyps/ is covered from the first day of the insurance subscription.	100%	
	Cardiac imaging X-ray ultrasound echo and stress test	100%	
	Endoscopy procedures referred by internal physicians	100%	
	Coverage for staff and families during official/unofficial travel abroad, according to local market rates	100%	
	Varicose vein surgeries	100%	
	Referral for treatment outside Palestine (Jordan, Egypt, Israel), subject to committee approval	100% (excluding travel/accommodation costs)	
	Disc surgeries & operations	100%	
Chronic & Pre-existing	Open heart surgery, Diagnostic and therapeutic cardiac catheterization & balloon operations	100%	



Conditions	Holter monitor (48 hours)	100%	
	Cost of Stents and balloons	100%	
	Doctor visits, medications and routine laboratory tests for chronic and preceding diseases, which is declared in the health insurance application and before the start of insurance policy	100%	
Maternity and Delivery	Cover the cost of pregnancy cases including doctor visits, laboratory tests, medications, vitamins which are prescribed by physicians to pregnant and their newborns,	100%	
	Normal & C-section deliveries	100%	
	Cover the cost of special doctor for obstetrics	100%	
	Triple test, detailed ultrasound, Anti-D & Epidural injections	100%	
	Legal abortion	100%	
	Newborn addition from birth date	100%	
	Newborns incubator & Newborn hip ultrasound/X-ray	100%	
Dental Care	Dentist fees and medications	100%	
	surgical tooth extraction, regular amalgam filling, white filling, nerve pulling and filling, gum treatment, dental cleaning and teeth crowns.	100% minimum 1000 ILS per individual insured - <u>Supplier to provide different price offers in the financial clause for multiple coverage if different</u>	
Optical Care	Medical glasses without prescription	100%	
	Eye exams, frames, lenses, contact lenses	100% minimum 700 ILS - Supplier to provide different price offers in the financial clause for multiple coverage if different	

	Cover the cost of medically necessary vision correction procedures, including but not limited to laser-assisted in situ keratomileusis (LASIK), and other approved laser eye surgeries	50%	
	Cataract surgery for mature cataracts such as white, blue, black.	100%	
	Cover the cost of retinal examinations.	100% minimum 300 ILS - Supplier to provide different price offers in the financial clause for multiple coverage if different	
Additional Coverage	Cover the costs of issuing the Palestinian government insurance and its activation to cover the treatment of malignant tumours and its complications and the critical disease including but not limited to kidney failure.	100%	
	Personal accidents	100% minimum 15,000 NIS per subscriber - <u>Supplier to provide different price offers in the financial clause for multiple coverage if different</u>	
	Covers vitamins, nutritional supplements for medical conditions only, and prescribed from specialist physicians.	100%	
	treatments and tests of vitamins including but not limited to Vitamin D & B12		
	Examinations and treatments of salts and minerals	100%	
	Vaccinations	100%	
	Acne treatment	100%	
	Genetic tests	100%	
	Hormonal and gland tests & treatments	100%	
	Audiology & speech therapy	100%	

	Eczema, psoriasis, alopecia	100%	
	Covers the diagnosis and treatment of immunological diseases, with a yearly ceiling of 15000 NIS for all subscribers	100%	
	Treatment and screening of osteoporosis and any disease of the vertebral Column, disc and herniated disc.	100%	
	Annual checkup for each employee once a year	100%	
	Sinus and SMR surgery	100%	
	Covering the Corona examinations and treatments (Covid-19)	100%	
	Partial coverage for cosmetic treatments (such as orthodontics or whitening) based on medical evaluation and necessity	50%	
	Coverage of migraine treatment	100%	
	Coverage of medications for treating enuresis (involuntary urination) for children.	100%	
	Coverage of medications for allergic reactions & allergic tests.	100%	
	Coverage of antifungal medications.	100%	
	Neurological Test & EEG	100%	
	Coverage for the diagnosis and treatment of ulcerative colitis, including consultations, & treatment	100%	
	Coverage for the diagnosis and treatment of pulmonary and renal diseases, including necessary medications	100%	

Insurance for staff parents is an option to consider, appreciate receiving a separate policy and pricing, in case need to be considered in this tender

2. Life Insurance:

- Coverage for Jerusalem, WB, & Gaza Staff.
- Staff Death. With 2 options to include passive war and without (normal death).

- Coverage in case of work and/or security incidents anywhere in Palestine (including occupied territories (Gaza, WB & Jerusalem)
- Estimated Staff number: 168 Staff
- Monthly gross salaries: **739972 NIS**
- Please let us know the calculation way followed in case of adding /deleting any participants.
- Deductible amount if any.
- Sum Insured per member: 36 x Monthly Salary
- We need to know how to report an accident / incident, and how is your response to the Claims requests.
- Please clarify the policy coverage and if there are any exclusions
- We need to know how to report an accident / incident, and how is your response to the Claims requests.
- Please clarify the policy coverage and if there are any exclusions
- COVID 19 death (God forbid) to be covered in the life insurance policy.

3. Personal Accident Insurance: (PA Insurance Policy):

The insurance must include the below:

- Coverage for Regular national staff in Gaza, West bank, and east Jerusalem (for staff holding Palestinian and Jerusalem IDs)
- Death by Accident.
- Permanents total Disability.
- Passive war and Permanents total Disability.
- Permeants partial Disability.
- Medical Expenses following to the accidents.
- Coverage in case of work and/or security incidents anywhere in Palestine (including occupied territories (Gaza, WB & Jerusalem)
- Estimated Staff number: 168 Staff
- Please let us know the calculation way followed in case of adding /deleting any participants.
- Deductible amount if any.
- Sum Insured per member: a) 50,000 NIS b) 100,000 NIS c) any other options.
- We need to know how to report an accident / incident, and how is your response to the Claims requests.
- Please clarify the policy coverage and if there are any exclusions
- We need to know how to report an accident / incident, and how is your response to the Claims requests.
- Please clarify the policy coverage and if there are any exclusions

4. Employer Liability Insurance (EL Policy):

Please note that the below information related to that insurance policy:

- Coverage for Jerusalem ID Holders.
- Estimated Staff number: 11 Staff.
- Monthly gross salaries: 126660 NIS.
- Coverage in case of work accident and/or security incidents anywhere in Palestine including occupied territories (Gaza, WB and Jerusalem)
- Your price offer must be including the stamps. Determine the Annual premium Rate
- Please let us know the calculation way followed in case of adding /deleting any participants.
- Deductible amount if any.
- We need to know how to report an accident / incident, and how is your response to the Claims requests.
- Please clarify the policy coverage and if there is any exclusions

5. Injury Compensation (Workmen Compensation) Insurance: (As per the Palestinian Labor Law).

Please note that the below information is related to that insurance policy:

- Coverage for regular national staff in Gaza, West bank, and east Jerusalem (for staff holding - Palestinian and Jerusalem IDs)
- Coverage in case of work accident and/or security incidents anywhere in Palestine including occupied territories (Gaza, WB and Jerusalem)
- Estimated Staff number: 287 Staff.
- Estimated Monthly gross salaries: 663,187 NIS.
- Price offer must be including the stamps. Determine the Annual premium Rate
- Please let us know the calculation way followed in case of adding /deleting any participants.
- Deductible amount if any.
- We need to know how to report an accident / incident, and how is your response to the claims requests.
- Please clarify the policy coverage and if there are any exclusions

Expected Deliverables: Insurance policy documents for each coverage type. A dedicated account manager/contact person - Clear claims procedures and timelines Bi-annual usage/ utilization report.

Duration: The contract will be awarded for a period of **three (3) years**, with an annual review based on service quality and claims handling.

Selection Criteria: Proven experience in providing insurance coverage to international organizations or NGOs
Competitive pricing - Strong network of medical providers (for health insurance) - Fast and transparent claims process - Strong customer service and support.

Submission Requirements: Company profile and legal registration documents - Detailed financial proposal - Technical proposal covering all required services. List of covered hospitals and providers.

Note: The number of staff is subject to change. All data and information provided in the tender reflect the current situation and may be updated as necessary.

6. Vehicle Insurance: Vehicles owned by SCI is as per the below table:

VEHICLE CODE	Type of Plate	Insure Date/Pal	ACT Insure Date/ISR	Kind of Insure	From / To
KIA SPORTAGE 2015	Yellow Plated (ISR)	30/11/2025	30/11/2025	ACT ISR /+ ACT +TP + COM /Pal	From 01/12/2025 to 30/11/2026 one year
KIA SPORTAGE 2015	White Plated (PNA)	10-Dec-25	N/A	ACT +TP + COM	From 11/12/2025 to 10/12/2026 one year
Nissan Qashqai 2023	White Plated (PNA)	15/12/2025	N/A	ACT +TP + COM	From 16/12/2025 to 15/12/2026 one year
Nissan Juke 2025	Yellow Plated (ISR)	27/01/2026	26/01/2026	ACT ISR /+ ACT +TP + COM /Pal	From 27/01/2026 to 31/12/2026 one year

PART 3 – BIDDER RESPONSE DOCUMENT

1. INTRODUCTION

This document **MUST BE USED** by Bidders wishing to submit a bid. It is linked into 5 sections detailed below:

- [Section 1 – Essential Criteria](#)
- [Section 2 – Capability & Sustainability Questions](#)
- [Section 3 – Commercial Questions](#)
- [Section 4 – Bidder Submission Checklist](#)

The Bidder is required to sign a copy of the Check list in Section 4 as part of their submission.

2. INSTRUCTIONS

Within each section there are instructions providing guidance to the bidder on what information is required. This guidance details the **MINIMUM** requirements expected by SCI. If a Bidder wishes to add further information, this is acceptable, but the additional information should be limited to only items that are relevant to the ITT.

- For the avoidance of doubt, bidders are required to complete all items within the Bidder Response Document unless clear instruction is provided otherwise.
- If a Bidder does not complete the entire Bidder Response document, their submission may be declared void.
- If a Bidder is unable to complete any element of the Bidder Response Document, they should contact Save the Children through the using the contact details provided for guidance.

By submitting a response, the bidder confirms that all information provided can be relied upon for validity and accuracy.

SECTION 1 - ESSENTIAL CRITERIA

INSTRUCTIONS – Bidders are required to complete all sections of the below table.

Item	Question	Bidder Response	
1	Bidder accepts Save the Children's 'Terms and Conditions of Purchase' and that any business awarded to the bidder will be completed under the Terms and Conditions included in Section 4 of this pack.	Yes / No	Comments / Attachments
2	The Bidder and its staff (and any sub-contractors used) agree to comply with: i) SCI's Supplier Sustainability Policy [set out under Section 4 of this document] throughout this process and during the term of any future contract awarded. As well as SCI code of conduct and policies.	Yes / No	Comments
3	The bidder confirms they are not a prohibited party under applicable sanctions laws or anti-terrorism laws or provide goods under sanction by the United States of America or the European Union and accepts that SCI will undertake independent checks to validate this.	Yes / No	Comments
4	<p>The Bidder confirms it is fully qualified, licenses and registered to trade with Save the Children (including compliance with all relevant local Country legislation).</p> <p>This includes the Bidder submitting the following requirements (where applicable):</p> <ul style="list-style-type: none"> ✓ Legitimate business address ✓ Tax registration number & certificate ✓ Business registration certificate ✓ Trading license 	<p>Yes / No</p> <p>Comments</p>	<p>Requirement</p> <p>Bidder Response / Attachments</p> <p>Legitimate Business Address</p> <p>Tax Registration Number & Certificate</p> <p>Business Registration Certificate</p> <p>Trading License</p>
5	Bidders must have official and operated branch in WB and Gaza during or before the war.	Yes / No	Comments
6	Bidder's ability to provide reinsurance treaties and their classifications.	Yes / No	Comments / Attachments

7	Bidder's ability to provide all the needed Insurance policies (Health Insurance, Life Insurance, Personal Accident insurance, Employer liability insurance and Workmen Compensation policy, Vehicle Insurance).	Yes / No	Comments / Attachments
8	The supplier must confirm full alignment with the	Yes / No	Comments / Attachments

SECTION 2 – CAPABILITY & SUSTAINABILITY QUESTIONS

Instructions – Bidders are required to complete all sections of the below table.

This section carries a weight of 60% within the overall evaluation criteria. The items listed below currently represent 100% weighting for ease of assessment, but will be adjusted to reflect the final allocation of 60%

(60% Capability, 30% financially, 10% sustainability)

Item	Question	Bidder Response		
		Client Name	Contact Details (Name, Phone number & Email)	Insurance Services
1	REFERENCES (%5) Bidder shares three (3) examples of their experience in providing services similar to those included within the scope of this tender. Examples provided must be for similar projects within a similar environment / context to that in which Save the Children operates, and within the last two (3) years. <i>(Note – the Bidder must ensure that for any client references shared, the nominated client is happy to be contacted / visit by Save the Children)</i> <i>References will be evaluated on a case-by-case basis.</i> <i>The scoring will be based on the quality of feedback received from the reference checks.</i> <i>The highest score will be awarded to the bidder(s) receiving the most positive and relevant feedback.</i>	1)		
		2)		
		3)		
2	Coverage Compliance (%10) <ul style="list-style-type: none"> ➤ 10% for the supplier demonstrates full compliance with all required coverage details and percentages as per Annex 1, with no deviations, changes, or omissions. ➤ 5% for the supplier partially complies, with minor discrepancies in the proposed coverage (e.g., small percentage adjustments or slightly reduced benefits between %01-%10), but the overall 	Bidder Response		Attachment(s)

	<p>structure remains aligned with SCI requirements.</p> <ul style="list-style-type: none"> ➤ 0% for the supplier introduces significant changes or reductions in coverage, terms, or clauses 		
3	<p>Medical & Health Insurance Policy – Claims & Reimbursement Process (10%)</p> <ul style="list-style-type: none"> ➤ %10 if the supplier provides a fully automated and advanced reimbursement method (e.g., direct settlement via insurance card or mobile application or any other methods) that requires no staff or HR follow-up and ensures a seamless, direct process, in addition to direct reimbursement in case staff chose services out of the network. ➤ %5 if the supplier provides a partially automated method (e.g., card or app available but still requires HR or staff involvement in the reimbursement process). ➤ %0 for no clear reimbursement method provided, or the process is entirely manual. 	Bidder Response	Attachment(s)
4	<p>Bidder's capacity in the local market (%10)</p> <p>The bidder's operational strength and presence in both the West Bank and Gaza and to include proofs of years of experience in the Palestinian market.</p> <ul style="list-style-type: none"> ➤ %10 for the supplier who: <ul style="list-style-type: none"> - Have proven operational presence in both the West Bank and Gaza with all of the geographic coverage across governorates. 	Bidder Response	Comments

	<ul style="list-style-type: none"> - Operate multiple branches across key locations. - Provide documented staffing numbers, including emergency support teams. - Offer 24/7 emergency response services immediately. - Submit clear proof for the company profile, branch list, staffing breakdown, SOPs, hotline details, or cases proficiency. ➤ %5 for the bidders who: <ul style="list-style-type: none"> - Operate in only one region (West Bank or Gaza) or lack coverage across all governorates - Have limited staff or delayed emergency/customer response (e.g. response 		
5	Medical Network availability (%10)	Bidder Response	Comments
	<ul style="list-style-type: none"> ➤ %10 for bidders who submit a comprehensive, accurate, and up-to-date Excel sheet listing all contracted medical service providers – including hospitals, clinics, doctors, laboratories, and 		

	<p>pharmacies – across all governorates in the West Bank and Gaza. The list must:</p> <ul style="list-style-type: none"> - Be well-organized by region and category. - Clearly show the exact number of facilities/personnel per governorate and service type. - Avoid duplication of names. - Include a summary sheet highlighting the total numbers per category. ➤ %5 for bidders that include a limited or partially completed network list, 		
6	<p>Member Management Process (Adding/Removing Members (%5))</p> <ul style="list-style-type: none"> ➤ %5 for clear, transparent, and fair process for adding or removing members, including a pro-rata calculation method (no hidden fees, clear timelines, and fair cost adjustments). ➤ %3 for General description provided, but missing some details on fees, timelines, or pro-rata method. ➤ %0 for no process described, 	Bidder Response	Attachment(s)

	or process is unclear/unfair.		
7	Policy Exclusions (%5) <ul style="list-style-type: none"> ➤ %5 for a full and transparent list of policy exclusions is provided, written in clear and simple language, with the fewest possible exclusions. (The fewer the exclusions, the higher the score). If a benefit is listed in Coverages (Annex 1), it will be covered, regardless of any exclusion reference. ➤ %2.5 for a list of exclusions is provided but is either incomplete, unclear, or contains more exclusions than expected. ➤ %0 if no exclusions are provided, or the exclusions are too broad/unreasonable, which would significantly limit staff coverage. 	Bidder Response	Attachments (s)
8	Reinsurance Plan and Strength (%5) <ul style="list-style-type: none"> ➤ %5 for bidders who provide a comprehensive reinsurance plan that clearly outlines partnerships with top-rated global reinsurers, including credit ratings, classifications, and details on the scope of coverage. Bidders should also indicate if they collaborate with international insurance companies or operate under globally recognized reinsurance frameworks. ➤ %2.5 for bidders who provide limited or vague reinsurance information, or whose submission lacks details on the reinsurer's global standing or classification. ➤ %0 for bidders who do not submit any reinsurance information or do not demonstrate international reinsurance support. 	Bidder Response	Attachments (s)
9	Financial Stability (Profitability for Last 3 Years) (%10)	Bidder Response	Attachments (s)
			figures to be proofed by



	<ul style="list-style-type: none"> ➤ %10 for Audited financial statements showing stable/increasing profitability over 3 years. ➤ %5 for Partial financial info or unaudited statements. ➤ %0 for No financial data. 		submitted annual reports signed by an authorized audit office
	Note: The audit statements must be		
	Solvency & Liquidity Ratio (%5)	Bidder Response	Attachments (s)
10	<ul style="list-style-type: none"> ➤ %5 for valid solvency certificate (2024/2025) showing strong ratio and supporting bank statements/financial documents proving sufficient liquidity. ➤ %2.5 for partial financial data provided (e.g., solvency ratio without certificate, or liquidity summary without documents). ➤ %0 for no solvency or liquidity information provided. 		
	Long-term Discount Plan (%5)	Bidder Response	Comments
11	<ul style="list-style-type: none"> ➤ %5 for the clear and highest discount plan with percentages for 3-year agreements (e.g., 10%, 5%, 3%, 0%). ➤ %3 for medium discount mentioned but unclear structure. ➤ %0 for no or the lowest discount offered. 		
	High-Value Compensation History (%5)	Bidder Response	Comments
12	<ul style="list-style-type: none"> ➤ %5 for detailed records of high-value compensation claims processed in the past three years, along with supporting documentation (e.g., claim reports, reference letters, or case summaries). 		



	<ul style="list-style-type: none">➤ %3 for incomplete or unclear information regarding compensation history, or who fail to support their claims with adequate		
	Life insurance policy (%5):	Bidder Response	Comments
13	<ul style="list-style-type: none">➤ 5% for the suppliers who submit a comprehensive life insurance policy aligned with the organization's requirements and that clearly offer additional advantages. These may include the absence of CAP limits, short lead times for payments, flexible payment terms, coverage extensions such as passive war inclusion, and the presence of a dedicated account manager or fast-tracked claims processing.➤ 2.5 for the suppliers who meet the basic policy requirements but do not provide significant added value. This includes cases where the coverage is compliant but lacks flexibility in terms, applies CAP limits, or offers limited enhancements beyond the standard requirements.➤ 0% if the supplier fail to submit a life insurance policy, if the submission lacks essential details, or if it fails to demonstrate sufficient coverage, clarity, or alignment with the minimum standards expected.		
14	Workmen Compensation, Personal Accident, and Employer Liability (%5)	Bidder Response	Comments
	<ul style="list-style-type: none">➤ 5% for the suppliers who submit a comprehensive Workmen Compensation, Personal Accident, and Employer Liability policy aligned with the		

	<p>organization's requirements and that clearly offer additional advantages. These may include the absence of CAP limits, short lead times for payments, flexible payment terms, coverage extensions such as passive war inclusion, and the presence of a dedicated account manager or fast-tracked claims processing.</p> <ul style="list-style-type: none"> ➤ 2.5 for the suppliers who meet the basic policy requirements but do not provide significant added value. This includes cases where the coverage is 		
15	<p>Vehicle Insurance (%5):</p> <ul style="list-style-type: none"> ➤ %5 for the company that offers full comprehensive insurance plus at least 3 or more of the following: <ul style="list-style-type: none"> - Free or discount insurance coverage for SCI staff personal vehicles. - Roadside assistance or towing service. - Fast-track claims process - Coverage during border/high-risk area movement - Free of charge compensation for the first accident, for example 	Bidder Response	Comments

	<ul style="list-style-type: none"> ➤ %2.5 for the suppliers who offers comprehensive insurance plus at least 1-2 of the value-added services above. ➤ %0 for the suppliers who offers only basic or 		
	Sustainability Criteria (%10)	Bidder Response	Comments
16	<ul style="list-style-type: none"> ➤ %10 for Clear documented efforts and positive impacts in social, economic, and environmental areas for example green/friendly environment processes ...etc. ➤ %5 for Some actions but incomplete or limited scope. ➤ %0 for No sustainability plan. 		

Annex 2:

VEHICLE CODE	Type of Plate	Insure Date/Pal	ACT Insure Date/ISR	Kind of Insure	From / To
KIA SPORTAGE 2015	Yellow Plated (ISR)	30/11/2025	30/11/2025	ACT ISR /+ ACT +TP + COM /Pal	From 01/12/2025 to 30/11/2026 one year
KIA SPORTAGE 2015	White Plated (PNA)	10-Dec-25	N/A	ACT +TP + COM	From 11/12/2025 to 10/12/2026 one year
Nissan Qashqai 2023	White Plated (PNA)	15/12/2025	N/A	ACT +TP + COM	From 16/12/2025 to 15/12/2026 one year
Nissan Juke 2025	Yellow Plated (ISR)	27/01/2026	26/01/2026	ACT ISR /+ ACT +TP + COM /Pal	From 27/01/2026 to 31/12/2026 one year




SECTION 3 – COMMERCIAL QUESTIONS (30%)

Insurance Policy	Description	UNIT PRICE in NIS for 1 years	DISCOUNT PLAN FOR 3 YEARS LONG TERM AGREEMENTS
Medical and Health Insurance policy (Option 1)	Children Premium from day 1 until 18 years old		
	Adults between 18 – 24 years old		
	Adults above 24 years old		
Medical and Health Insurance policy (for the other options or coverage above the minimum clauses in Annex 1)	Children Premium from day 1 until 18 years old		
	Adults between 18 – 24 years old		
	Adults above 24 years old		
Optional Medical and Health Insurance for Parents (in a different policy not to affect the staff policy)	Parents		
Life Insurance Policy	Rate for 36 times the total annual salaries		
Personal Accident insurance	rate		
Employer liability insurance	rate on the total gross salaries		
Workmen compensation	rate on the total gross salaries		
Vehicle Insurance	As per the Palestinian Law and coverage		
OTHER COMMERCIAL CONSIDERATIONS			
Duration for which pricing can be fixed			

SECTION 4 – BIDDER SUBMISSION CHECKLIST

We, the Bidder, hereby confirm we have completed all sections of the Bidder Response Document:		
No	Section	Please Tick
1.	Section 2 – Essential Criteria	
2.	Section 3 – Capability & Sustainability Questions	
3.	Section 4 – Commercial Questions	

We, the Bidder, confirm we have uploaded all of the required information and supporting evidence:		
Section	Required Document / Evidence	Please Tick
Essential Criteria Evidence	Proof of legitimate business address	
	Copy of tax registration number & certificate	
	Copy of business registration certificate	
Capability Criteria Evidence	Completed Bidder Response Document	
	Supporting Financial Documents	
Commercial Criteria Evidence	Completed Bidder Response Document	

We, the Bidder, hereby confirm we compliance with the following policies and requirements:		
Policy	Policy / Document	Signature
Terms & Conditions of Bidding	 TERMS AND CONDITIONS OF BIDDING	
Terms & Conditions of Purchase	 TERMS AND CONDITIONS OF PURCHASE	
Supplier Sustainability Policy and the included mandatory policies	 Save the Children Supplier Sustainability	

We confirm that Save the Children may in its consideration of our offer, and subsequently, rely on the statements made herein.

Signature: Email:
 Name: Contact #:
 Title/Position: 2nd Contact #:
 Company: Date: