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رِدْرُوْرْرُ سَرَسُوْهَ شَرْدِ مَرْسِوْدُ : (IUL)141-L/141/2020/43 (04/02/2020)

# ورود مرود

## 01- وَسَهُمَاجُو

בישרים בל בל היים 1 בר פיילה

## وُسَمِدُونُ رُوْرُونُدُ وَيُرْمُونُ عِبْرُو

- י יסים נינס מנסף מסוף יסיסיים יני אם נס ני כ-חרשם עצבת שתיתם התכר עת הרפשת כב ביעת תיתת.
- פישהעם נתצבתבת בישהעם נתב הנתצבם בתשעות.



وُنْاتُ فَرُوْنِرُوْمُ			
30%	زَرْزَدُ وَمِدُ مُدُرُ		
30%	200 ים 0 ים ×0 ירשים ער ציינ התר הר ער מפינה		
5%	ئَى ْهِ هُرُدُرُ ( وَهُوْدِرُدُ 5 دَرَيْهُ هُدُدِ دِهُ وَهُوْدُ دَسَدُمَ هُرُ مَدْوَرُو مُوَرُدُ مُورُدُو مُورُ وَسَادُمَاهُ مُنْهُو وَمُرْهُمُ مِرْدُرِهُ 50 سِمِ مُرْزَدُرِدٍ سَرَدَ 10% )		
5%	يْرْوُرِوْ (حَدْيْرُوْرْ %3)		
	(%2 څخه څرنژ 2%)		
30%	001011 011 201011 011		

## 04- مَسْرَقْرِب رِسْمَة رُمَرُوْسُ

- مَرْدُب رِسَادُ رَرُرُوْدُوْسِ وِسِسْعَيْدِ مِرْ الرَّهِ، سَارُعْ مُرْدُ مُرْدِي مُرْدُرُونُ مُرُوْدُ (وَوُسِرُدُ 3 وَمَرُ وَسُرِهِ عِلْمُ المَدِيدِةِ)

# 05- مَسْرَقْ رَمْرَةُ وَمُرْهُ وَمُرْهُ وَمُرْهُ وَمُرْهُ وَمُرْهُ وَمُرْدُونُ

1. ئىرۇشى ، ئىردۇ ئىرىد ولاقىرى، ئىرى ئىردە ئىردىد ئىرىدى ئىردىدى ئىلىدىد دۇسىد رۇسىدۇسىدۇ.

## 06- وَسَوْرُونُوهُ مُونُهُ مِرْفَة

- 07- دِ دِدْوَهُدِ دَدِدْهُ دَهُرُوْسِرِهُ دَرُزَوْدِهُ جِهِدَدُو دَدُوْدُهُ، دِدُودُ دَوْ دِدْهُ دَوْهُ سُرْهُمُ دَوْهُ مُرْهُمُ دُودُ وَدِرِهُ عِهْدُرُونُ وَهِ دُدُودُ وَدُوهُ وَدُوهُ وَدُودُ وَدُودُ وَدُوهُ وَدُوهُ وَدُودُ وَدُوهُ وَدُوهُ وَدُوهُ وَدُوهُ وَدُوهُ وَدُوهُ وَدُوهُ وَدُوهُ وَمُوهُ وَمُوهُ وَمُوهُ وَمُوهُ وَمُوهُ وَمُوهُ وَمُوهُ وَمُؤْمُونُ وَمُرْدُونُ وَمُؤْمُونُ وَهُ وَمُؤْمُونُ وَمُؤْمُونُونُ وَمُؤْمُونُ وَمُؤْمُونُونُ وَمُؤْمُونُونُ وَمُؤْمُونُونُ وَمُؤْمُونُ وَمُؤْمُونُ وَمُؤْمُونُونُ وَمُؤْمُونُونُ وَمُونُونُونُ وَمُؤْمُونُونُ وَمُؤْمُونُ وَمُؤْمُونُونُ وَمُونُونُ وَمُؤْمُونُونُ وَالْمُؤْمُونُونُ وَالْمُونُونُ وَالْمُونُونُ وَالْمُونُونُ والْمُؤْمُ وَالْمُونُونُ والْمُؤْمُونُ والْمُونُونُ والْمُؤْمُ والْمُؤْمُ والْمُؤْمُ والْمُؤْمُ والْمُؤْمُ والْمُؤْمُ والْمُؤْمُ والْمُؤْمُ والْمُونُ والْمُؤْمُ والْمُؤْمُ والْمُؤْمُ والْمُؤْمُ والْمُؤْمُ والْمُونُ والْمُؤْمُ والْمُؤْمُ والْمُوالِمُ والْمُونُ والْمُوالُمُ والْمُونُ والْمُونُ والْمُونُ والْمُونُ والْمُونُ والْمُوالِمُ
  - ر. دَسْرُ الْمِرْ اللهِ اللهِ مَوْرُو وَمُوْ وَمُوْرُونَ وَمُرْدُونَ وَمُرَّدُ مُورِدٍ لَا مُدَا لَا إِلَا وَمُؤْمِرُ مُوْرُونُ وَمُرُّمِرُ وَمُرُّمِدُ وَمُرُّمِرُ وَمُرُّمِ
    - ر. دَرُوْسِرِ عَنْ وَبِرَدُوْوَدِ مَرْدُور الْمَرْدُ مِرْسُوْدِ مِنْدُور مِرْدُور مَرْدُر الْمَرْدُ مِرْسُودَ مِدُورَ عَرُوْمِ مِنْدُور ( لَالْرُوْسِ عَلْمُ الْمَرْدُ ).
      - سر. ويدرش ووره عام عوريرش برق (رزيور شوش ( درو ور مدع )
        - ير. عَيْرُورُ سِوِيابِر سَاسْءُ مَوْ بِرُهُمْ وَيُرْدِرُونُونَ مُوْرُورُ رُمْزَنَوْرُورُ سُرْدُسُو.

## 08- سَرُوْرُمَ وَرُرُ

- \* مُدُوَّ وَيُرْمُرُ لَا وَعَرُوْمُ وَسَرَ وَعَ لَرَدُومُ سِيَّامُونَ
- مَرْوَّ رِسَّةُ رَدَرَوْرِ وَسَدْمَاهُوْ دُوْرِ مَوْ دُوْرِ مِدْ مُوْرِدُمْ فَوْرُ دُوْ دُوْرُ دُوْ دُرُوْرِ وَمَرْدُوْ. فِي دُمْ مَوْرُدُوْ مِنْ دُمْرُوْرُ فَوْرُ دُوْ دُرُورُ فَرُوْمُ فِي دُمْ مَوْرُدُورُ فَرُورُ دُوْرِ وَدُرُورُ فِي مِدْدُورُ فَرُورُ مُرْدُورُ فَرَدُورُ مُرْدُورُ فَرَدُورُ مُرْدُورُ فَرَدُورُ مُرْدُورُ فَرْدُورُ فَرَدُورُ مُرْدُورُ مُرَدُورُ مُرْدُورُ مُرَدُورُ مُرْدُورُ مُرْدُورُ مُرَدُورُ مُورُورُ مُرَدُورُ مُورُورُ مُورُ مُورُ مُورُورُ مُورُورُ مُورُ مُورُورُ مُورُ مُورُ مُورُورُ م
- په دروس رساه که در در درس مرد درس مرد درس مرد درس مرد درس مرد در درس مرد در درس مرد در درس مرد در درس مرد در

## 09- ويُ تُحدِينُ لَيْرُ وَيُرْفِيرُ وَيُ وَلَيْنُونِ

- - י ל נסינ ננטוס ניי ונ ניטוס ייים ניים נוטויוס נו ייסים ניצסנס בשל ב מינ פר מינ ב ב מינ ב
    - مده اود در سرد مرد مرد مرد
    - مُدُون وَدُورُ سَمِر بِهُ وَرُ رُسُونُ مُرْدُ وُ الْمُعْرِمُ مُرَدِّ وُسُونُونُ
      - בישות באוב מעוד מעוד בערבים
  - - - יננייני ( יו יפי היים היים הפתחם מעאפמתהפי ב

04 ئۇڭە ئىرۇبىر 2020



## **Request for Proposals**

Announcement No: .....

## Insurance of Ministry of Youth, Sports and Community Empowerment

04th January 2020

#### Contents

1.0	Background	2
2.0	Scope of Work	2
3.0	Instructions to Bidders	3
4.0	Documents to be submitted with the proposal	5
5.0	Evaluation	5
6.0	Standard Proposal Forms	6



## 1.0 Background

The Ministry of Youth, Sports and Community Empowerment established on .......... and is endowed with the regular powers and obligations of a ........... under the mandate provided by the ..........

Ministry of Youth, Sports and Community Empowerment is seeking an insurer who can provide appropriate proposals for Insurance of National Team Members in various sports segments.

### 2.0 Scope of Work

Ministry of Youth, Sports and Community Empowerment is seeking proposals to insure the following;

#### **Insured Risk**

- 1. National Team Players of each sports activities conducted by Ministry of Youth & Sports
- 2. Supporting Team members and Staff/Officials (Reserves, Medics, Couch etc.),
- 3. Spouse and Dependents [Optional]

#### Scope of Cover

Proposer's insurance proposals to be covered all sports injuries due to various sports activities and coverage to be aligned with the following specific segments.

- Surgical treatments including pre-hospitalization and post treatment services
- Consultation (Both inpatient and Outpatient)
- Medical expenses incurred as a result of;
  - Accidental Injury
  - Illness or health deterioration
- Post recovery Rehabilitation including psychotherapy if recommended by a certified doctor
- Medical treatments from Sports doctors, Medics and in-house medical staffs
- Emergency Medical Evacuation
- Repatriation of Mortal Remains
- Physiotherapy treatments from trained specialists in the event of an injury or accident
- Suitable travel insurance coverage for overseas trips [i.e: Annual Travel Insurance]
- Personal Accident cover [24 hours, worldwide] including weekly benefits for Total Temporary Disablement and Total Partial Disablement

#### Additional Requirements

Proposers to be able to provide the following additional services/benefits to the policy.

- Include Family members
- Include supporting team members (reserves, medics, couch etc.), in addition to the official team players
- Cashless service in the event of a claim
  - Accommodate replacements/changes of the team members during the policy period



#### Minimum Requirements for Coverage Limits

Insurance coverage limits of the proposals should meet the following minimum requirements.

1. Surgical & Medical Cover;

i. Overall Annul Limit;

Option 1 - MVR 150,000/-

Option 2 - MVR 300,000/-

Option 3 - MVR 500,000/-

ii. Out-Patient Benefits;

Option 1 - MVR 15,000/-

Option 2 - MVR 20,000/-

Option 3 - MVR 25,000/-

2. Overseas Travelling;

- Emergency Medical Expenses, Emergency Medical Transportation,
  Transportation of Mortal Remains, Personal Liability MVR 1,500,000/-
- ii. Legal Expenses MVR 750,000/-
- 3. Personal Accident Cover;

Options	Capital Benefit	Allowance for Temporary Total Disablement	Allowance for Temporary Total Disablement
Option 1	MVR 200,000.00	MVR 1,000.00	MVR 300.00
Option 2	MVR 300,000.00	MVR 1,500.00	MVR 450.00
Option 3	MVR 500,000.00	MVR 2,500.00	MVR 750.00

#### **List of Sports Activities**

Please refer attached Annexure -1.

#### 3.0 Instructions to Bidders

- 1. Proposals
- 1.1 Licensed insurers in Maldives are invited to submit proposals for "Insurance of Ministry of Youth, Sports and Community Empowerment. The Proposal will be the basis for contract Negotiations and ultimately for a signed Contract with the selected Bidder.
- 1.2 The bidding process is open only for licensed insurers in Maldives who attend the pre-bid meeting.
- 1.3 Bidders requiring any clarification of the Bidding Documents shall email their queries to ....... before end of ... January 2020



- 1.4 Ministry of Youth, Sports and Community Empowerment will respond in writing to any request for clarification to all Bidders who attended pre-bid meeting, including a description of the inquiry but without identifying its source.
- 1.5 Validity of the proposal should be minimum 30 days.
- 1.6 Failure to provide all the information requested in this document may lead to cancellation of the proposal.
- 1.7 The proposal must be submitted in hard copy and in a sealed envelope stating the Announcement Number and Name of the proposal "Insurance of Ministry of Youth, Sports and Community Empowerment".

# 2. Format of The Proposal

- 2.1 Proposals shall be prepared in English language
- 2.2 The bidding price of the proposal shall include all taxes and would be the gross commitment on the part of Ministry of Youth, Sports and Community Empowerment.
- 3. Price
- 3.1 The price of their goods/services shall be stated in Maldivian Rufiyaa.

# 4. Submission and opening of proposal

4.1 The proposal submission address is:

#### 

4.2 Proposals must be submitted no later than:

11:00 am, .. January 2020 (.....)

Bid submission time will be determined as per the clock placed at Ministry of Youth, Sports and Community Empowerment reception.

- 4.3 Proposals will not be accepted after the submission time.
- 4.4 The proposals will be opened in the presence of all the parties who submitted the proposals. (A sheet stating the Price & Validity of all the bidders will be provided to bidders).
- 4.5 Any change to the proposal submission date or time will be informed via e-mail to all the prospective bidders who attended pre-bid meeting

# 5. Conclusion of the evaluation

- 5.1 The outcome of the evaluation will be informed to all the bidders via email accordingly.
- 5.2 All proposals received shall remain with Ministry of Youth, Sports and Community Empowerment and Ministry of Youth, Sports and Community Empowerment assures complete confidentiality of these documents.



## 6. Award of Contract

6.1 On award of the bid, the bidder shall send the necessary documents to Ministry of Youth, Sports and Community Empowerment to complete the paper work related to the insurance policy for review and approval.

## 4.0 Documents to be submitted with the proposal

- 1. Documents to prove relevant experience of the insurance company.
- Major clients of the insurance company.
- 3. Company profile
- 4. Major claims settled by the insurance company.
- 5. GST registration certificate.
- 6. Company Profile
- 7. Business Registration
- 8. MMA License
- 9. Draft policy wordings for proposed insurance policies
- 10. Annual premium / Cost of the coverage.
- 11. Completed declaration form.

#### 5.0 Evaluation

Ministry of Youth, Sports and Community Empowerment will review all proposals to determine the Highest Scored Bidder (HSB).

The following criteria with the allocated scores will be used for evaluation and determining the HSB

a) Cost (30 marks)

This criterion is based on the insurance premium and the highest marks will be given to the most competitive premium.

- b) Comprehensiveness of coverage (30 Marks)
  - To provide coverage details full policy wordings, exclusions, special inclusions, policy deductibles extensions or any additional information with regards to the coverage (30 Marks)
  - II. Any additional covers that may be proposed by the insurer in order to make the cover more comprehensive and more beneficial for the insured (10 Marks)
- Claim settlement basis and additional services offer in order to make the administration of the insurance cover in more flexible manner (30 Marks)
  - Claim settlement procedure and flexibility (20 Marks)
  - Additional benefits to the insured, additional services that can be provided by the insurer (10 Marks)
- d) Experience over general insurance business industry and profile of the company (10 Marks)

Total Marks: 100



#### 6.0 Standard Submission Form

The Bidders are advised to follow the structure given below for the preparation of the proposal.

[Insert Date]

[Insert Address]

Dear Sir,

#### Insurance of Ministry of Youth, Sports and Community Empowerment

We, the undersigned, offer to provide the services for [Insert Name of the Service] in accordance with your Request for Proposal dated [Insert Date]. We are hereby submitting our proposal sealed under a separate envelope.

Our proposal is binding upon us and subject to the modifications resulting from Contract negotiations.

We understand that you are not bound to accept any proposal you receive.

We remain,

Yours sincerely,

Authorised Signature: Name and Title of Signatory: Name of Firm: Address:



#### Annexure – 1:

## **List of Sports Activities**

- 1. Football
- 2. Volleyball
- 3. Cricket
- 4. .....





## **National Teams Athletes Details**

SPORTS	MENS		WOMENS	
SPURIS	Athletes	Officials	Athletes	Officials
FOOTBALL ASSOCIATION OF MALDIVES	23	6	23	6
ATHLETICS ASSOCIATION OF MALDIVES	9	2	9	2
BADMINTON ASSOCITION OF MALDIVES	6	2	6	2
BODY BUILDING FEDERATION OF MALDIVES	4	1	0	0
CARROM ASSOCIATION OF MALDIVES	4	1	4	1
CRICKET BOARD OF MALDIVES	14	4	0	0
HANDBALL MALDIVES	14	4	12	4
MALDIVES BASKETBALL ASSOCIATION	12	4	12	4
MALDIVES BODY BOARDING ASSCIATION	4	1	0	0
MALDIVES CHESS FEDERATION	5	1	5	1
MALDIVES POOL BILLIARD ASSOCITION	4	1	0	0
MALDIVES SURFING ASSOCIATION	6	1	0	0
NETBALL ASSOCIATION OF MALDIVES	0	0	12	4
SHOOTING ASSOCIATION OF MALDIVES	3	1	3	1
SWIMMING ASSOCIATION OF MALDIVES	6	2	6	2
TABLE TENNIS ASSOCIATION OF MALDIVES	5	2	5	2
TENNIS ASSOCIATION OF MALDIVES	6	2	6	2
VOLLEYBALL ASSOCIATION OF MALDIVES	12	4	12	4
Beach Volley	4	0	0	0
	141	39	115	35

**Total Athletes and Officials** 

330

