



ISLAMIC RELIEF WORLDWIDE SOMALIA

TERMS OF REFERENCE FOR COMPREHENSIVE CAR INSURANCE COVER

1. Background

Islamic Relief Somalia (IRW-S) is an international Organisation contributing to the wellbeing of people in need in Somalia since 2006. We respond to the needs of conflict and drought-affected people through the provision of life-saving assistance. We work to provide immediate humanitarian relief and long-term sustainable development.

Our Somalia programme strategy, derived from Islamic Relief Worldwide’s Global Strategy, aims to reduce the suffering and losses resulting from conflict or natural disasters by providing timely, and relevant emergency assistance for people affected by conflict or natural disasters. We aim to empower communities to emerge from poverty and vulnerability by increasing assets, income, food security and access to employment opportunities for poor households.

Exemplifying our Islamic values, we will mobilize resources, build partnerships, and develop local capacity as we work to; Enable communities to mitigate the effect of disasters, prepare for their occurrence and respond by providing relief, protection and recovery; Promote integrated development and environmental custodianship with a focus on sustainable livelihoods; and Support the marginalized and vulnerable to voice their needs and address root causes of poverty.

2. The Need/Purpose

IRW-S is proposing comprehensive car insurance coverage for its approximately 25 vehicles across the country. IRW-S is soliciting a detailed proposal from eligible insurance firms to provide vehicle liability Insurance for its fleets.

The number of proposed fleet will be subject to change due to purchase of new cars & write-off of old ones.

A) Car Insurance

Description		Option 1	Option 2	Option 3
Comprehensive Car Insurance Cover	First party:			Provide a suitable package you offer
	Third-party			
Bodily injury Liability	First party:			Provide a suitable package you offer
	Third-party			
Liability Insurance	First party:			Provide a suitable package you offer
	Third-party			
Collision Insurance	First party			



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	Third-party			Provide a suitable package you offer
Comprehensive Insurance	First party			Provide a suitable package you offer
	Third-party			
Medical-payment Insurance	First party			Provide a suitable package you offer
	Third-party			

B) Scope of Work

For this assignment and fair selection, the applicant companies should provide detailed quotations for the Insurance cover for the following categories of benefits at the minimum.

Please note the list is not exhaustive.

- **First party only**
- **First party plus fire and theft**
- **Third-party only**
- **Third-party plus fire and theft**
- **Automobile liability**
- **Automobile physical damage**

3. Duration of Cover

The successful Company will enter into a contract with Islamic Relief for a period of one (1) year, renewable. This contract will be reviewed annually based on performance and funding.

4. Proposed fleet composition

The proposed fleet might change from one area to the other due to the need on ground or the viability of the vehicle for use.

5. Criteria for Proposal Evaluation

Technical Proposal

Each bidder shall submit a technical proposal addressing the services required and demonstrating how they will meet IRW-S fleet insurance needs. The proposal will be evaluated according to the following criteria:

- a) Company and personnel qualifications
- b) Fleet benefit coverage
- c) Provider network (Coverage Area)
- d) Quality of service (Reservation, billing and reporting systems)



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Financial Proposal

The financial proposal shall be evaluated according to the price structure based on fleet insurance payment plan on one of the below agreed modality as follows:-

- **One payment up-front**
- **Three equal payments**
- **Monthly payments**

6. Required Competencies/Skills

The successful bidder should have.

- Extensive experience and a proven track record in the vehicle insurance business – A list of top 3 clients in the last 3 years is required
- Wide networks for national and international coverage – A full list of service providers is needed
- Reliable vehicle coverage services
- Sound experience in servicing international organizations
- Able to provide particular and general statistical reports of the services rendered periodically and as per request from IRW-S
- Ability to provide 24-hour contact service for a client (IRW-S).
- Real-time administrative support systems – Ability to assign a full-time account manager
- Ability to respond immediately to emergencies whilst maintaining high-quality standards of service delivery

7. GENERAL PROVISIONS

- This tender is open to qualified Vehicle Insurance Companies.
- Submit the vehicle insurance proposal according to the vehicle(fleet) insurance benefit as requested on provider coverage, Premium price,- General condition, General Exclusion etc.
- The technical proposal must be submitted as a separate document from the financial proposal.
- Only proposals that fully address the mandatory services listed in the bidding requirement will be evaluated.
- The proposal that comes after the closer of bid will not be accepted.
- Short-listed bidders may be invited to make presentations to the evaluation team.
- All pricing shall be guaranteed not to increase, based on an order placed within the proposal due date and intended for delivery following the specified delivery schedule.
- The performance of the successful bidder(s) who is contracted shall be monitored during the contract period. In the event of services not being under the specification or the conditions of the contract, IR reserves the right to cancel the contract.
- IRW-S reserves the right to reject any application(s) in whole or part without disclosing the reasons.



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- The contracted firm should maintain high standards on ethical issues, respect and apply basic ethics and social rights, comply with local/international insurance standards to ensure non-exploitation of child labour, and give fair working condition to its staffs.
- IRS is serious about confidentiality. The contractors should maintain confidentiality and data protection principles. The contractor shall take all reasonable steps to ensure that its employees, agents and sub-contractors are bound by the same obligation.

8. How to apply

Applications should be sent to this email: procurement.irs@islamic-relief.so with the subject line of your email indicated as "**COMPREHENSIVE CAR INSURANCE COVER**". The deadline for application submission is **6th November 2024**.

Shortlisted applicants will be called to present their business models and working process.