

Terms of reference (ToRs) for the procurement of services above the EU threshold

CONFIDENTIAL

Project title:	Processing number/cost centre:
Country Office	B100200
Country:	Internal order:
Uganda	Unknown (supporting all projects)
Subject of the tender procedure:	Tender number:
Staff Group Personal Accident with life extension(GIZ 1&2)	7000021400

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- 7.2 Option to procure materials and equipment pursuant to section 132 (2) no. 1 German Act against Restraints of Competition (GWB) **Error! Bookmark not defined.**
- 7.3 Follow-on contract pursuant to Section 14 (4) no. 9 German Ordinance on the Award of Public Contracts (VgV) (*This option is not available if the service is being tendered using the negotiated procedure without a call for competitive tender.*) **Error! Bookmark not defined.**
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0. List of abbreviations

GPA	General Terms and Conditions of Contract for supplying services and work on behalf of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
KOMP	Cost per output monitoring and forecast
Lol	Letter of intent
MoU	Memorandum of Understanding
RMO	Risk Management Office
ToRs	Terms of reference

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1. Context

The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH is a provider of international cooperation services for sustainable development and international education work. We work on behalf of the Federal Republic of Germany, with the Federal Ministry for Economic Cooperation and Development (BMZ) as our main commissioning party. In Uganda, GIZ has worked on behalf of the German Government in a cooperation that dates to 1964.

GIZ Uganda seeks to engage a competent, licensed, and financially sound insurance service provider to provide comprehensive Group Personal Accident (GPA) Insurance with Life Extension for a two-year period from 01 January 2027 to 31 December 2028.

The tender consists of the following two insurance schemes:

A: Group Personal Accident Insurance with Life Extension for GIZ National Staff

- Estimated number of insured employees: **Approximately 220 staff**
- Estimated monthly gross payroll: **Approximately UGX 1,509,609,300**

B: Group Personal Accident Insurance with Life Extension for Domestic Workers of GIZ Staff

- Estimated number of insured employees: **Approximately 30 staff**
- Estimated monthly gross payroll: **Approximately UGX 22,540,000**

The successful insurer shall compensate and provide comprehensive insurance coverage against occupational and non-occupational accidents, injuries, disability, illness-related death, natural death, and all employer liabilities arising under applicable laws of Uganda.

2. Tasks to be performed by the contractor

The successful insurer shall provide 24 hour comprehensive Group Personal Accident Insurance with Life Extension..

Coverage shall apply whether the insured is:

- on official duty;
- on leave;
- travelling domestically or internationally;
- in transit by air, road, rail, or sea;
- engaged in private activities.

The policy shall remain valid worldwide including in high-risk or politically unstable regions, provided the insured person is not actively participating in armed conflict.

The insurer shall:

- issue policy documents and endorsements within agreed timelines;
- process additions and deletions of members promptly;
- administer and settle claims efficiently;
- provide periodic claims and utilization reports;
- designate a dedicated relationship manager;

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- provide emergency evacuation coordination where applicable;
- support periodic policy review meetings with GIZ.

2.1 Term

The contract shall be valid for a period of two (2) years, commencing on **01 January 2027** and ending on **31 December 2028** with a provision to extend the contract for an additional period of up to one (1) year, subject to satisfactory performance of the service provider, continued operational requirements, and mutual agreement between the parties.

Premium payments shall be made on an annual basis and shall be calculated based on the actual number of eligible staff covered under the policy during the respective policy year.

Either party may terminate the contract by providing the other party with not less than three (3) months' prior written notice. Such termination shall not affect any rights, obligations, or liabilities accrued by either party prior to the effective date of termination.

2.2 Objectives, indicators, work packages, milestones

The contractor is responsible for achieving the objectives and indicators described in this document.

Module objective.

The objective of this assignment is to procure a comprehensive Group Personal Accident Insurance policy with Life Extension cover for GIZ Uganda staff that provides adequate protection to employees and their beneficiaries, delivers value for money, and ensures compliance with relevant legal and regulatory requirements in Uganda.

Module objective indicator(s)

- Insurance cover is maintained for all eligible insured members throughout the contract period.
- Claims are processed and settled within agreed service timelines.
- Membership updates are processed within agreed timelines.
- The contractor maintains compliance with Uganda insurance regulatory requirements and labour laws.
- The contractor provides worldwide 24-hour coverage throughout the policy period.

Output 1: Provision of Group personal Accident with life extension

Output indicators:

1.1 Provision of comprehensive GPA and Life Extension insurance cover for all eligible staff.

1.2 Provision of the following minimum benefits:

- Accidental death
- Natural death or death caused by illness

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- Permanent Total Disablement (PTD)
- Permanent Partial Disablement (PPD)
- Temporary Total Disablement (TTD)
- Temporary Partial Disablement (TPD)
- Medical expenses arising from accidents
- Funeral expenses
- Emergency evacuation and transport
- Occupational diseases under the Workers Compensation Act
- Common law liability/legal defense costs

1.3 Inclusion of the following mandatory extensions:

- Motorcycle use
- Riots, strikes, and civil commotion
- Passive war and terrorism risk
- Worldwide air travel
- Emergency medical evacuation
- HIV/AIDS non-discriminatory cover

(For detailed schedule, refer to the table attached at the end “Schedule of benefits”)

Output 2: Claims Administration and Policy Management**Output indicators:**

- 2.1 Claims acknowledged issued within two (2) working days
- 2.2 Initial claim assessment feedback provided within five (5) working days
- 2.3 settlement of Fully documented claims completed within ten (10) working days
- 2.4 Addition and removal of insured members processed within two (2) working days
- 2.5 the contractor provides a clear methodology for pro-rata premium adjustments for joining and leaving members

The contractor is responsible for providing the following work packages and for achieving the corresponding milestones:

Work package 1: Provision and Maintenance of Insurance Cover (Output 1)

The contractor shall provide and maintain comprehensive Group Personal Accident Insurance with Life Extension cover for all eligible insured members during the contract period.

Milestones for work package 1 /	Delivery period
Insurance Policy issued and activated	Within 5 working days after contract award
All mandatory benefits and extensions incorporated in the policy	Upon Policy Issuance

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Membership schedules submitted and updated	Within 5 working days after contract award
Continuous insurance coverage maintained	Throughout the contract period

Work package 2: Claims Administration and Policy Management (Output 2)

The contractor shall provide efficient claims administration, customer support, and policy servicing throughout the contract period.

Milestones for work package 2	Delivery period
Claims acknowledged	Within 2 working days after receipt
Initial claims assessment feedback provided	Within 5 working days after receipt
Fully documented claims settled	Within 10 working days
Membership additions/removals updated	Within 2 working days after notification
Pro-rata premium adjustments implemented	As and when membership changes occur
Periodic claims and policy utilization reports submitted	Quarterly

2.3 Project and knowledge management requirements

The insurer shall maintain effective communication and relationship management throughout the contract period.

The insurer shall provide:

- Quarterly claims reports;
- Outstanding claims reports;
- Claims trend analysis;
- Policy utilization reports;
- Renewal risk analysis and recommendations.

The insurer shall maintain proper records of all claims, correspondence, endorsements, and policy amendments and make them available to GIZ upon request.

2.4 Data protection and information security

The provisions on data protection and information security of the current version of GIZ's General Terms and Conditions of Contract (section 1.11 Data protection) apply.

The insurer shall:

- maintain strict confidentiality of all employee and claims information;
- comply with the Data Protection and Privacy Act, 2019;
- implement adequate cybersecurity and data protection controls;
- ensure personal data is not shared with unauthorized third parties.

All employee and claims data handled under this contract shall remain confidential and shall only be used for purposes directly related to policy administration and claims management.

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2.5 Other requirements

Safeguards and gender measures with specific reference to services:

In order to promote gender equality and avoid or mitigate possible unintended negative impacts in its area of responsibility, the contractor should implement the following measures:

Gender equality:

Recognizing gender equality as a fundamental human right and an essential element of sustainable development, GIZ requires contractors to integrate gender-sensitive approaches and maintain non-discriminatory employment practices throughout the implementation of their assignments.

Environmental protection and climate action (climate change mitigation/adaptation):

Bidders are encouraged to consider environmental sustainability and climate resilience in the design and implementation of their proposed services, including measures to minimize adverse environmental impacts and contribute to sustainable development outcomes where relevant.

Conflict and context sensitivity:

Bidders are encouraged to consider conflict and context sensitivity throughout the implementation of the assignment, adapting their approach as necessary to respond to changing circumstances and ensuring that their activities promote social cohesion and do not unintentionally contribute to conflict or exclusion.

Human rights:

Contractors is expected to comply with applicable labour laws, ethical standards, and human rights principles.

3. Technical-methodological concept

In this section, the tenderer is required to reflect on the objectives and terms of reference of the tender at hand, describe the partner system and its processes in the area of responsibility and present the technical-methodological concept for completing the tasks listed in section 2 and achieving the set objectives.

3.1 Interpretation of objectives (section 1.1 of the assessment grid)

The bidder is required to interpret the objectives for which it is responsible. Simple repetition of the objectives formulated in section 2 of the ToRs is not desired. Rather, the bidder should demonstrate ability to describe and interpret the scope and objectives of the insurance cover, the statutory and regulatory insurance obligations, the required service standards,

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claims responsiveness, and operational expectations (section 1.1.1 of the assessment grid) should also be presented.

The bidder must undertake a critical examination of the ToRs (section 1.1.2 of the assessment grid), *by*:

by demonstrating their institutional and operational capacity to successfully implement the assignment. In particular, the bidder shall provide:

- evidence of relevant experience in providing Group Personal Accident (GPA) Insurance and related services;
- evidence of experience in providing GPA and related services to corporate and/or international organizations;
- proof of financial strength and/or credit rating
- recommendation/reference letters from previous or current clients;
- a description of the proposed claims handling and policy administration approach;
- an assessment of key implementation risks and proposed mitigation measures;
- confirmation of compliance with applicable insurance regulatory requirements in Uganda.

3.2 Processes and actors in the partner system (section 1.2 of the assessment grid)

The bidder is required to demonstrate understanding of the operational and service delivery processes relevant to the provision and administration of Group Personal Accident (GPA).

In particular, the tenderer shall describe the proposed approach and processes for:

- onboarding and policy implementation;
- addition and removal of insured members;
- claims notification, assessment, processing, and settlement workflows;
- communication and escalation channels between the insurer and GIZ;
- customer support and response mechanisms;
- reporting and policy administration procedures. (section 1.2.1 of the assessment grid).

The bidder shall further describe the roles and responsibilities of the key actors involved in service delivery. (section 1.2.2 of the assessment grid).

In addition, the bidder is required to describe the interaction between the actors mentioned above and GIZ. This can consist of a description of the specific collaboration between individual actors in the specific processes. (section 1.2.3 of the assessment grid).

3.3 Strategy (section 1.3 of the assessment grid)

The strategy for delivering the services in the tender is the core element of the technical-methodological concept. It is composed of the following elements:

- Procedure for achieving the objectives stated in section 2.2 of these ToRs

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- Development of partnerships with the relevant actors
- Approaches for leverage effects and measures for scaling-up
- Consideration of environmental and social compatibility requirements (including gender equality)
- Appropriate consideration of further requirements

3.3.1 Strategic approach to achieving the objectives mentioned in the ToRs

(section 1.3.1 of the assessment grid)

The bidder is required to describe and justify the technical and operational approach they intend to adopt in order to successfully deliver the required Group Personal Accident Insurance with Life Extension cover and achieve the objectives, outputs, milestones, and service standards defined in Section 2 of these ToRs.

The bidder shall present a clear description of the proposed insurance solution and service delivery model, including how they will ensure efficient policy administration, comprehensive insurance protection, responsive claims management, and timely customer support throughout the contract period.

In particular, the bidder is required to describe:

- the scope, adequacy, and comprehensiveness of the benefits offered under the proposed insurance cover;
- any additional benefits, extensions, or value-added services proposed beyond the minimum requirements stated in the ToRs;
- the proposed claims management and settlement methodology, including claims notification, assessment, escalation, and settlement procedures;
- the emergency response and evacuation arrangements available under the proposed cover;
- the proposed service turnaround times for claims processing, policy administration, and member servicing;
- the bidder's capability to provide worldwide 24-hour insurance protection and support services;
- the proposed customer service and communication approach, including relationship management and escalation mechanisms;
- the approach for ensuring efficient policy administration, including onboarding, member additions/removals, and reporting arrangements.

3.3.2 Building partnerships with the relevant actors

(section 1.3.2 of the assessment grid)

The bidder will assign dedicated key contact persons to serve as focal points for coordination and communication throughout the contract period. These individuals will work closely with the contracting authority and other relevant stakeholders to ensure seamless service delivery. The partnership framework will include periodic sensitization and awareness sessions, quarterly performance review meetings, and structured feedback engagements to

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foster collaboration, monitor service quality, address challenges promptly, and continuously enhance service delivery outcomes.

3.3.3 Approaches for leverage effects and measures for scaling-up
(section 1.3.3 of the assessment grid)

Not applicable

3.3.4 Consideration of environmental and social compatibility requirements
(section 1.3.4 of the assessment grid)

Gender equality

The bidder is required to outline in the tender how they can prevent negative impacts on gender equality in its area of responsibility and how they can contribute to improving gender equality through corresponding measures (see also relevant requirements in section 2.5).

Environmental protection and climate action (climate change mitigation/adaptation)

The tenderer is required to outline in the tender how it can prevent negative impacts on the environment and the climate in its area of responsibility and, in addition, how it can contribute to improving the environmental and climate situation through corresponding measures (see also relevant requirements in section 2.5).

Conflict and context sensitivity

The tenderer is required to outline in the tender how it is planning its activities in the context of conflicts or violence and what specific measures it has adopted for conflict- and context-sensitive implementation (see also relevant requirements in section 2.5).

Human rights

The tenderer is required to outline in the tender how it can prevent negative impacts on the human rights situation in its area of responsibility and how it can contribute to improving the human rights situation through corresponding measures (see also relevant requirements in section 2.5).

Please demonstrate as shown in the following table, delete lines that are not relevant:

Requirement: 'Gender equality':	points out of 10 (maximum)
Requirement: 'Environmental protection and climate action (climate change mitigation/adaptation)':	points out of 10 (maximum)
Requirement: 'Conflict and context sensitivity':	points out of 10 (maximum)
Requirement: 'Human rights':	points out of 10 (maximum)

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3.4 Project management

(section 1.4 of the assessment grid)

In this section, the tenderer presents the operational plan for implementing the services in the tender, describes the procedure for coordination with GIZ or the project and the project partners, and explains its monitoring procedure.

3.4.1 Operational plan

(section 1.4.1 of the assessment grid)

The tenderer is required to draw up and explain an operational plan for the implementation and administration of the proposed Group Personal Accident Insurance with Life Extension cover throughout the contract period.

The operational plan shall clearly describe the procedures, timelines, responsible personnel, and service arrangements that will be applied in the delivery and management of the insurance services. The tenderer shall demonstrate its operational capacity to ensure timely, efficient, and responsive policy administration and claims management.

In particular, the tenderer is required to describe:

- the methodology for onboarding insured members and processing additions and removals during the policy period;
- the methodology for pro-rata premium adjustments arising from staff entries and exits;
- the claims workflow process, including claims notification, assessment, escalation, approval, and settlement procedures;
- reporting arrangements, including periodic claims reports, utilization reports, and policy updates;
- escalation and communication procedures for urgent claims, emergencies, disputes, or service complaints;
- the proposed customer support structure, including dedicated contact persons, servicing teams, and relationship management arrangements;
- service turnaround timelines for claims processing, member updates, and policy administration activities;
- operational measures for ensuring continuity, responsiveness, and quality of service throughout the contract duration.

3.4.2 Coordination with GIZ or the commissioning project

(section 1.4.2 of the assessment grid)

In the tender, the tenderer is required to describe the procedure for coordinating with GIZ or with the commissioning project.

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3.4.3 Steering or coordination of measures with the relevant implementing partner
(section 1.4.3 of the assessment grid)

In the tender, the tenderer is required to name the implementing partners relevant for implementing the services and to describe and explain the procedure for steering or coordinating the measures with them.

3.4.4 service provider performance review and monitoring
(section 1.4.4 of the assessment grid)

In the tender, the tenderer is required to describe how it will regularly capture and document the status of completion of the tasks, the achievement of objectives, the results achieved and the risks in the area for which it is responsible in accordance with the specifications set out in section 2.

In the tender, the tenderer is required to describe how it can ensure that the requirements resulting from the monitoring system of the project or the partner are met (see section 2). In doing so, the tenderer is required to describe how the information that is relevant for monitoring is collected and in what form and at what intervals monitoring data are updated.

3.5 Further requirements
(section 1.5 of the assessment grid)

Not applicable

4. Personnel

Not applicable

5. Costing requirements

Analysis of Schedule of benefits as indicated in table below

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General Scope of Cover:	
Scope	Benefit
* All employer's obligations under Workers Compensation Act 2000 (WCA)	Fully covered at full benefits as per WCA
* All employer's obligations under amendments to WCA	Fully covered at full benefits
* Worldwide cover (whether insured is in air, on land, or at sea)	Fully covered as laid out per category below
* 24-hour cover (whether insured is at work or in private use of time)	Fully covered as laid out per category below
Incident/Mishap/Exposure	Benefit
* Death including death caused by natural death/illness:	X Years' Earnings
* Permanent total Disablement:	X Years' Earnings
* Permanent total loss of sight of both eyes:	State benefit either as %age of X Year's Earnings or as UGX value
* Permanent total loss of sight of one eye:	State benefit either as %age of X Year's Earnings or as UGX value
* Permanent loss of two or more limbs:	State benefit either as %age of X Year's Earnings or as UGX value
* Permanent loss of one limb:	State benefit either as %age of X Year's Earnings or as UGX value
* Permanent loss of all fingers and thumbs:	State benefit either as %age of X Year's Earnings or as UGX value
* Permanent Partial Disablement:	State benefit either as %age of X Year's Earnings or as UGX value
* Temporary Total disablement:	State benefit either as %age of X Year's Earnings or as UGX value
* Temporary Partial Disablement:	State benefit either as %age of X Year's Earnings or as UGX value
* Funeral Expenses:	State benefit either as %age of X Year's Earnings or as UGX value
* Medical Expenses:	State benefit either as %age of X Year's Earnings or as UGX value
* Common Law Extension:	State benefit either as %age of X Year's Earnings or as UGX value

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* Claims Preparation Costs:	State benefit either as %age of X Year's Earnings or as UGX value
* Mobility:	State benefit either as %age of X Year's Earnings or as UGX value
* Emergency Transport:	State benefit either as %age of X Year's Earnings or as UGX value
* Evacuation Costs within Uganda:	State benefit either as %age of X Year's Earnings or as UGX value
* Artificial Appliances:	State benefit either as %age of X Year's Earnings or as UGX value

Extensions:	
Incident/Mishap/Exposure	Cover Limit
* Use of Motorcycle	State if covered or not. If covered, state conditions, if any
* Riots, Strikes, and Civil Commotion	State if covered or not. If covered, state conditions, if any
* Hijack (resulting in above incidents)	State if covered or not. If covered, state conditions, if any
* Exposure (due to starvation, thirst, or toxic elements)	State if covered or not. If covered, state conditions, if any
* Burns & Disfigurement (due to accidents)	State if covered or not. If covered, state conditions, if any
* Drugs (accidental administration of drug by a medical practitioner)	State if covered or not. If covered, state conditions, if any
* Passive war (where insured is not actively involved)	State if covered or not. If covered, state conditions, if any
* 54 Scheduled diseases per Workers' Act	State if covered or not. If covered, state conditions, if any
* Worldwide air travel (resulting in above accidental conditions)	State if covered or not. If covered, state conditions, if any
* Disappearance Clause (if missing for 90days after extensive search)	State if covered or not. If covered, state conditions, if any
Appendix for Scale/Schedule of Benefits:	

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Condition	Right	Left
Loss of arm at or above the elbow	State %age of X Year's Earnings	State %age of X Year's Earnings
Loss of hands at or above the wrist	State %age of X Year's Earnings	State %age of X Year's Earnings
Loss of thumb-both phalanges	State %age of X Year's Earnings	State %age of X Year's Earnings
Loss of thumb-one phalanx	State %age of X Year's Earnings	State %age of X Year's Earnings
Loss of index finger-three phalanges	State %age of X Year's Earnings	State %age of X Year's Earnings
Loss of index finger-two phalanges	State %age of X Year's Earnings	State %age of X Year's Earnings
Loss of index finger-one phalanx	State %age of X Year's Earnings	State %age of X Year's Earnings
Loss of any other finger-three phalanges	State %age of X Year's Earnings	State %age of X Year's Earnings
Loss of any other finger-two phalanges	State %age of X Year's Earnings	State %age of X Year's Earnings
Loss of any other finger-one phalanx	State %age of X Year's Earnings	State %age of X Year's Earnings
Loss of leg at or above the knee	State %age of X Year's Earnings	State %age of X Year's Earnings
Loss of foot at or above the ankle	State %age of X Year's Earnings	State %age of X Year's Earnings
Loss of all toes of one foot	State %age of X Year's Earnings	State %age of X Year's Earnings
Loss of great toe-both phalanges	State %age of X Year's Earnings	State %age of X Year's Earnings

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5.1 Assignment of experts

Not applicable

5.2 National administrative staff

Not applicable

5.3 Travel expenses

5.3.1 Travel – sustainability considerations

5.3.2 Travel expense requirements

– Not applicable –

5.4 Materials and equipment

– Not applicable –

5.5 Operating costs in the country of assignment

– Not applicable –

5.6 Workshops, education and training

– Not applicable –

5.7 Local contributions

– Not applicable –

5.8 Other costs

– Not applicable –

5.9 Flexible remuneration item

– Not applicable –

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6. Requirements on the format of the tender

The structure of the tender must correspond with the structure of the ToRs. It must be legible (for example Arial, font size 11 or larger) and clearly formulated. The technical tender must be written in English.

The technical-methodological concept of the tender (section 3 of the ToRs) must not exceed 10 pages (not including the cover page, list of abbreviations, table of contents, brief introduction and CV for the backstopper). Additional annexes not requested will not be assessed. External content (e.g. links to websites) will also be disregarded.

- **Annexes**