



International Rescue Committee oPT

Request for Proposal (RFP)

IRC Reference #: IRC/RFP/OPT/2025_007

**THE PROVISION OF MEDICAL HEALTH INSURANCE, WORKMANSHIP
COMPENSATION, AND TRAVEL INSURANCE SERVICES
TO Opt (West Bank and Gaza).**

Planned Timetable	
Issue Request for Proposal	Tuesday 15 th of July, 2025
Questions from Suppliers due date	Monday 21 st of July, 2025 -EOD GMT+3
Answers to Suppliers questions due date	Thursday 24 th of July, 2025
Suppliers return signed Intent to Bid forms due date	Saturday 26 th of July, 2025 -EOD GMT+3
Bid submission due date	Monday 28 th of July, 2025 -17:00 GMT+3
Bid Opening	Tuesday 29 th of July, 2025
Evaluation Process & Due Diligence	29 th of July- 26 th of August, 2025
Supplier visit if applicable	TBD
Award of Business	Sunday 27 th August, 2025
Contract Signature	30 th of August, 2025

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Annex A – Scope of Work, Technical, & Financial Offer (Attached)

Annex B – Vendor Information form, CoC, and Col (Attached)

Annex C – IRC Intent to Bid (Attached)

A. INTRODUCTION

1. *The International Rescue committee*

The International Rescue Committee, hereinafter referred to as “the IRC”, is a non-profit, humanitarian agency that provides relief, rehabilitation, protection, resettlement services, and advocacy for refugees, displaced persons and victims of oppression and violent conflict.

2. *The Purpose of this Request for Proposal (RFP)*

It is the intent of this RFP to secure competitive proposals to select Suppliers for the International Rescue committee (oPT) for the provision of Medical Health Insurance, Workmanship Compensation, and Travel Insurance Services for oPT Mission in West Bank and Gaza. All qualified and interested Suppliers are invited to submit their proposals.

The winning Bidders will enter into a fixed price Service Agreement for a period of one (1) year. Bidders shall be domiciled in and shall comply with all Government Regulations to operate in Palestine (West Bank & Gaza). Bidders shall be regular tax-payers and shall furnish a copy of their operating license/certificate of registration valid for the fiscal year 2025.

Bidders shall not be under a declaration of ineligibility for corrupt or fraudulent practices.

3. *Cost of Bidding*

The Bidder shall be responsible for all costs associated with the preparation and submission of its bid, and IRC hereinafter referred to as “the Purchaser”, will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

B. THE BIDDING DOCUMENTS:

4. *The Bidding Documents*

The Bidder is expected to examine all instructions, forms, terms, and specifications in the bidding documents prepared for the selection of qualified suppliers. Failure to furnish all information required as per the bidding documents or to submit a bid not substantially responsive to the bidding documents in every respect will be at the Bidder's risk and may result in bid rejection.

The Bidding documents shall include the following documents:

- The Bid Notice
- The Request for Proposal – RFP (this document);
- The Scope of Work, Technical, & financial Offer (Annex A) given for this purpose; duly filled, stamped, and signed by the Bidder; duly signed and filled for the coverage limits, services (pages#9-#12), and financial offer (page#13) where requested.
- Vendor Information Form (Annex B), duly signed and stamped by the bidder
- IRC Conflict of Interest Form and Supplier Code of Conduct (Annex C); duly signed and stamped by the bidder.
- The Intent to Bid (should be shared before indicated deadline).

5. Clarification of Bidding Documents

A prospective Bidder requiring clarification of the Bidding Documents may notify the Purchaser in writing at the following email address WB-procurement@rescue.org. The request for clarification must reach the purchaser not later than date specified in Page1. The Purchaser shall respond by e-mail providing clarification on the bid documents no later than the date specified in Page1. Written copies of the Purchaser's response (including an explanation of the query but without identifying the source of inquiry) shall be communicated to all prospective Bidders which express an intention to submit bids.

Kindly mention the following reference number: IRC Reference #: IRC/RFP/OPT/2025_007

C. PREPARATION OF BIDS:

6. Language of Bid

The Bid and all related correspondence and documents exchanged between the Bidders and the Purchaser shall be written in **(English Language)**. Any printed literature furnished by the Bidder and written in another language shall be accompanied by an **(English Language)** translation of its pertinent passages, in which case, for purposes of interpretation of the bid, the **(English Language)** version shall prevail.

7. Documents Comprising the Bid

The submitted bid shall include the following information. Failure to provide all requested information or to comply with the specified formats may disqualify the Bidder from consideration.

- A cover letter explaining the Bidder's interest in supplying the good or service to the IRC;
- A Bid detailing the services and their unit prices only in the sheet given for the purpose.
- Clear explanations of the insurance terms and other important information for each destination (West Bank and Gaza)
- Certificate of Business registration or Registration by relevant Government Bodies.
- A Valid Tax Identification Number / Tax clearance & deduction-at-source certificate.
- Profile of the company (in English), including the list of departments, clients (indicating number of contractual years committed with your company, and details on the services provided regarding the processes (contact persons, response time for approval, and process inside / outside the network) and terms for West Bank and Gaza.
- Introduction Letter from Bankers with the following details (Bank Name, Account Name, Account Number, Swift Code/Sort Code)
- A list for the medical network included in the insurance service.
- Three (3) References from current or past clients (at least in the last one year);
- Any other important document the bidder may feel needs to be attached to support their bid.

8. Bid Prices and Prices changes

The Bidder shall clearly indicate the unit price of services it proposes to supply. All unit prices shall be clearly indicated in the space provided in the price schedule (Annex A).

All unit prices quoted in the RFP response shall be agreed to be in effect for a minimum of twelve (12) months beginning on the date when the contract is executed, with the exception of products or services which are subject to significant and unavoidable market forces which prevent this, in which case the Bidder shall describe and justify the driver(s) of potential price fluctuation during the first twelve (12) months of the agreement. The Bidder shall sign the price schedule, and shall stamp the price schedule with the Bidding Company's seal where feasible.

9. Bid Currencies

All financial rates and amounts entered in the Bid Form and Price Schedule and used in documents, correspondence, or operations pertaining to this tender shall be expressed in either **USD United States Dollars or NIS New Israeli Shekels.**

Kindly note that the financial comparison will be in USD based on the exchange rate on OANDA for the day of Bid Submission of each Bidder.

10. Document Establishing services Eligibility and Conformity to Bidding Documents

Pursuant to Clause 7, the Bidder shall furnish, as part of its bid, documents establishing the eligibility and conformity to the Bidding Documents of all goods and services, which the Bidder proposes to supply under the Contract.

The Documentary evidence of the services' conformity to the Bidding Documents may be in the form of technical specifications, literature, drawings, data (tables, graphs etc.), and shall furnish:

- A detailed description of the service's essential technical and performance characteristics.
- A clause-by-clause commentary on the Purchaser's Technical Specifications demonstrating the services' substantial responsiveness to those specifications or a statement of deviations and exceptions to the provisions of the Technical Specifications.

The Bidder may propose alternate standards, and/or coverage limits (Premium) in its bid, provided that it demonstrates to the Purchaser's satisfaction that the substitutions are substantially equivalent or superior to those designated in the Technical Specifications.

11. Bid Security

For the Purpose of this Tender Process, Bid Security or Bond is not applicable.

12. Period of Validity of Bids

Bids shall remain valid for **90** working days after the date of bid opening prescribed by the Purchaser. A bid valid for a shorter period may be rejected by the Purchaser as non-responsive.

In exceptional circumstances, the Purchaser may request the Bidders to extend the period of validity. The request and the responses thereto shall be made in writing by letter or e-mail. A bidder agreeing to the request will not be required nor permitted to modify his bid.

13. Format and Signing

The original bid shall be signed by the Bidder or by a person or persons authorized to bind the Bidder to the contract. **Financial proposal pages of the bid shall be initialed/signed by the person(s) signing the bid and stamped with the Bidder's company seal.**

Interlineations, erasures, annotations, or overwriting shall be valid only if they are initialed by the person or persons signing the bid.

Please note: A single bidder may not bid on the same tender via more than one company under his or her ownership. In addition, bidders having close relationships with other bidders (members of the same family, subsidiary, or daughter companies, etc.) may not bid on the same tender. This type of action, or any other action judged by the Purchaser to constitute collusive behavior, will lead to the bidder(s) being automatically eliminated from this tender and disqualified from participating in future IRC tenders. On the other hand, one bidder may submit more than one offer in response to the same tender only if the offers demonstrate clear differences in specifications, quality, lead time, and other characteristic of the goods and services offered.

D. SUBMISSION OF BIDS

14. Submission and Marking of Bids:

All Bidders shall submit bids electronically to IRC-oPt-tenders@rescue.org

Physical Offers at IRC office in Ramallah -located in Al-Bireh, Al Ersat Street, Al Jamil Center, 4th Floor, Office #4- is also accepted. Technical and Financial Offers should be put in separate envelopes

Bid Submission Closes on the date set in Page1, 17:00 GMT+3

Bids submitted after the deadline will not be accepted. The PURCHASER may, at its discretion, extend the deadline for the submission of bids, in which case all rights and obligations of the PURCHASER and Bidders, as documented in the RFP, will be applicable to the new deadline.

In case of Physical Submission of Offers, Bidders shall sign the bid register form at the reception of the IRC office indicating their company name, telephone number, and date of submission.

15. Format

The Bidder's proposal shall include a technical proposal and a financial proposal, in separate package electronically.

16. Modification and Withdrawal of Bids

The Bidder may modify or withdraw its Bid after submission, provided that written notice of the modification, including substitution or withdrawal of the Bids, is received by the Purchaser prior to the deadline prescribed for submission of Bids.

The Bidder's modification or withdrawal notice shall be prepared, sealed, marked, and dispatched. No Bid may be modified after the deadline for submission of bids.

E. BID OPENING AND EVALUATION

17. Preliminary Examination

The Purchaser will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed and whether bids are generally in order.

18. Evaluation and Comparison of Bids

Bids determined to be substantially responsive as per section 7 above will be considered evaluated by the IRC Procurement Committee, with the below scoring criteria.

Evaluation Criteria	Description	Weight (%)
Financial proposal	Refers to the Financial proposal competitiveness (for West Bank and Gaza) and sustainability for the required services	40%
Service/ Capacity	HR experience (admin, additional deletions, claims management etc.), Employee experience daily. Employee communications, technology portals etc., customer support	20%
Provider Network	Refers to number of hospitals and clinics within the network	10%
Coverage	Refers to level of cover provided, benefits, wellness and other services	10%
Experience	Refers to Bidders ability to demonstrate relevant experience and technical knowledge of the goods and services required, experience working with IRC and other INGOs.	5%
Claims Processing Mechanism	Refers to the handling of claims inside and outside the network, approvals, and how long it takes.	5%
Eligibility	Refers to Bidder's ability to demonstrate that they have valid business registration, tax certificate/registration as required by local law.	5%
Payment terms	Refers to the Bidder providing the most favorable terms of payment.	5%
		100%

19. Contacting the Purchaser

Subject to Clause 5, no Bidder shall contact the Purchaser on any matter relating to its bid, from the time of the bid opening to the time the Contract is awarded or the selected qualified supplier is announced.

20. Notification of Award

Prior to the expiration of the period of bid validity, the Purchaser shall notify the successful bidder in writing or where necessary by telephone that his or her bid has been accepted and, selected for Master Purchase Agreement for the specific goods and/or services. At this stage IRC may also choose to negotiate with the selected bidder to finalize the offer.

F. CONTRACTING

21. Contract award and notification

The Purchaser shall award the Contract to the notified successful Bidder(s) whose bid has been determined to be substantially responsive and has been determined to be the best evaluated bid considering price and performance factors, provided further that the Bidder is determined to be qualified to enter into a Master Service Agreement and perform its obligations satisfactorily.

22. Inspection

The Purchaser shall have the right to inspect the goods/service to confirm their conformity to the specification. The inspection will be conducted by assigned staff of the Purchaser or a reputed relevant consultant selected by the Purchaser.

In the future business relation, should any inspected goods/services fail to conform to the specification, the Purchaser may reject them and the Bidder shall replace the rejected goods without extension of time except at the Purchaser's sole discretion.

23. Price Schedules and Location

Vendors interested in the provision of Goods/Services to IRC in Palestine .

List of services for Master Service Agreement as per Categories in section 2 is attached.

Payment will be made through bank transfer on satisfactory completion of delivery of Goods/Services by the Purchaser within 30 days receipt of invoice in conjunction with a signed received certificate of delivery/completion.

Extra charges associated with the above Goods/services shall be invoiced and paid at the same terms set above.

24. Service or consultant agreements

For service or consultant agreements time and material awards are not authorized unless it is the only suitable award and a ceiling is established.

25. Disclaimer

The Purchaser reserves the right to alter the dates of the timetable.

The Purchaser does not bind itself to accept the lowest or any proposal.

G. ETHICAL OPERATING STANDARDS

1. Compliance to the IRC Way

The IRC Way: Standards for Professional Conduct ("The IRC Way"), the IRC's code of conduct, which can be found at: <https://www.rescue.org/page/our-code-conduct> and IRC's combating Trafficking in Persons Policy, which can be found at: <https://rescue.app.box.com/s/h6dv915b72o1rmapxg3vczbqxjtboye1>. The IRC Way provides three (3) core values - Integrity, Service, and Accountability – and twenty-two (22) specific undertakings.

The IRC Way provides, inter alia, that IRC does “not engage in theft, corrupt practices, nepotism, bribery, or trade in illicit substances.” IRC’s procurement systems and policies are designed to maximize transparency and minimize the risk of corruption in IRC’s operations.

IRC requests that a supplier

- (i) informs IRC upon becoming aware that the integrity of IRC’s business has been compromised during the RFP process, and
- (ii) Reports such events through IRC’s confidential hotline, Ethics point, which can be accessed at www.ethicspoint.com or via toll-free (866) 654-6461 in the U.S., or collect (503) 352-8177 outside the U.S.

2. Bidder Non Collusion Statement

IRC prohibits collusion and will disqualify all bids where collusion is detected. Collusion happens when related parties submit separate bids for the same tender. Collusion includes situations where:

- a) Members of the same family submit separate bids for the same tender
- b) Separate companies owned by the same person submit separate bids for the same tender
- c) Employees of a bidding company submitting separate bids through companies they own for the same tender
- d) Partners in a bidder submitting separate bids under their own names/ companies they own for the same tender

It is collusion for a person to be involved in more than companies/ businesses submitting a bid to the same tender. Collusion will lead to IRC disqualifying the involved Individuals or companies from that tender as well as disqualify them from submitting bids for future tenders. In addition, IRC may share information relating to this collusion with other international aid organizations operating in the region leading to loss of business opportunities for the colluders.