

Call for tenders

**Postal Insurance Technical Assistance Facility (PITAF)
– Program Management**

28 May 2025

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1 Introduction

1.1 Profile of the UPU

The Universal Postal Union (UPU) was founded in 1874 in Berne, Switzerland, with the main goals of establishing a single postal territory for the reciprocal exchange of letter-post items and adopting common principles for the international postal service in a non-discriminatory manner. Currently comprising 192 member countries, the UPU became a specialized agency of the United Nations in 1948.

The main mission of the UPU is to stimulate the lasting development of efficient and accessible universal postal services of quality, in order to facilitate communication between the inhabitants of the world. It does this by guaranteeing the free circulation of items over a single postal territory composed of interconnected networks, encouraging the adoption of fair common standards and the use of technology, ensuring cooperation and interaction among stakeholders, promoting effective technical cooperation, and ensuring the satisfaction of customers' changing needs. The UPU is thus expected to play a major role in the continued revitalization of postal services.

Furthermore, the UPU facilitates the development of worldwide postal services by providing an information and communication technology framework that allows the designated operators¹ of UPU member countries to concentrate on the delivery of postal services to their customers. In this context, the UPU provides a global network with value-added services, as well as computerized applications for the management of international mail and international postal money orders.

2 Terms and conditions

Unless otherwise indicated in this call for tenders, the term "Bidder" shall refer to any person, company or legal entity submitting a proposal in response to this call for tenders. The term "Vendor" shall refer to any selected bidder.

2.1 Confidentiality

Bidders shall treat in strict confidence all information contained in this call for tenders and its attached documents that is not already publicly known or generally accessible, particularly any documentation marked as confidential and distributed by the UPU to Bidders as additional confidential tender documentation. Bidders shall prevent the disclosure or distribution of all such information to third parties and other entities and persons not expressly authorized herein. In case of doubt, these confidentiality provisions shall nevertheless be observed. All Bidders are obliged to observe these confidentiality provisions before, during and after the tender process. These provisions shall not affect the legal obligations of the UPU and Bidders to disclose information.

Bidders shall not use such information for any purposes other than those associated with this call for tenders. The call for tenders and all attached documents may be distributed or made available only to persons directly involved in the tender process on behalf of Bidders. If external agents or subcontractors are involved in the preparation of the tender documents, this must be indicated and their names provided by Bidders.

Bidders shall assume full responsibility for the compliance of their agents, consultants, employees and subcontractors, as well as any third parties involved on their behalf in this tender process, with these rules of confidentiality, and shall be liable for any damages resulting from misconduct or unauthorized disclosure.

If a Bidder violates the confidentiality provisions contained herein, it shall be liable to pay a penalty to the UPU unless it can prove that no fault is attributable to it. This penalty shall not exceed 50,000 CHF per infringement. Payment of any such penalties shall not release Bidders from their obligation to observe these confidentiality requirements.

¹ In accordance with article 2.1.6 of the UPU Constitution, a designated operator is any governmental or non-governmental entity officially designated by the member country to operate postal services and to fulfil the related obligations arising out of the Acts of the Union on its territory.

Bidders wishing to submit a proposal in response to this call for tenders must contact the person(s) specified in section 2.14 below and may, if necessary, request additional information from the UPU in relation to this call for tenders.

Without prejudice to the confidentiality provisions set out above, Bidders agree that the receipt of any such information may be subject to the prior signature of a non-disclosure agreement between the Bidder and the UPU, under conditions to be determined and communicated by the latter.

2.2 Legal status of the Vendor

The Vendor shall be regarded as having, in law, the legal status of independent contractor. The Vendor and its agents, consultants, employees and subcontractors (as authorized by the UPU) shall in no way be regarded as employees of the UPU. Such agents, consultants, employees and subcontractors of the Vendor shall not be entitled to any employment benefits from the UPU. The Vendor alone shall be responsible for due payment of all compensation owed to such agents, consultants, employees and subcontractors, including payment of any employment taxes, benefits, compensation and insurance. The Vendor shall represent and warrant that it will comply with all laws, rules and regulations required by the relevant authorities, including the appropriate withholding, reporting and payment of all necessary taxes.

The Vendor shall be liable for all work performed, including any acts or omissions, by its agents, consultants, employees and subcontractors.

2.3 Scope of the call for tenders

This call for tenders concerns the provision of program management services to the UPU to support **the launch and deployment of the Postal Insurance Technical Assistance Facility (PITAF)** (hereinafter referred to as the "PITAF", "Program" or "PITAF Program"). The Program aims, in particular, to support UPU member countries and particularly their designated operators (DOs) in designing and delivering solutions and tools to launch or scale their inclusive insurance capabilities to protect vulnerable populations.

In that context, it is intended to:

- a. Increase the knowledge and legitimacy around postal digital insurance service options, models and regulations available on the market to better scope and support designated operators through the Program;
- b. Support identifying postal networks that demonstrate a real need and potential for deploying or scaling inclusive insurance services programs and the impacts this will deliver to designated operators, postal customers, ecosystem partners and to the national digital access priority advancement;
- c. Demonstrate to public and private sector the tangible social and financial inclusion values of supporting postal networks in deploying or scaling inclusive insurance programs;
- d. Launch Phase I of the PITAF Program, with a projected twelve-month initial deployment period;
- e. Support the launch, the project management and the piloting of the Program in at least five countries across at least two UPU geographical regions in Phase I.

2.4 Background

Postal networks are powerful vectors for financial inclusion as they address issues of accessibility, affordability, and trust. In fact, 28% of the world's adult population accesses formal financial services through postal networks. Historically focused on savings, remittances and Government to Person (G2P) payments, postal networks are now digitizing to encompass other financial services, including access to digital payments, credit and insurance products.

The PITAF Program is developed by the UPU in collaboration with two key insurance partners: AXA SA (AXA) and CNP Assurances (CNP). Given the technical nature of this initiative, particularly in the domain of inclusive insurance design and deployment, it is essential to engage a highly experienced consultant with a proven track record in postal-inclusive insurance. To ensure the effective implementation of the PITAF Program and achieve the desired impact, an inclusive insurance expertise is critical to the Program success and to be able to collaborate with insurance partners, provide advice, recommendations on the insurance business models to be employed and to be proposed on the postal go to market plans and the way forward for the program deployment.

Designated operators have the potential to be well-suited channels to provide access to digital financial and insurance solutions as standalone solution providers or through partnerships to serve the postal customers and most vulnerable populations. Against a background of fast-paced innovation for designated operators in digital payments and inclusive insurance, the UPU strongly believes that it is becoming increasingly relevant to promote digital insurance partnerships and collaborations to support the national financial inclusion goals in member countries.

2.5 Objectives

The UPU seeks to engage a Vendor to provide program management services in the context of the PITAF program. The objectives of the services to be provided by the Vendor are as follows:

1. Participation in the definition of the individual PITAF project structure and milestones, including but not limited to country specific project deliverables, timelines, success measures, tracking and progress reporting, as requested by the UPU and in collaboration with its funding and/or project partners (such as AXA, CNP and participating DOs).
2. Supporting DOs in conducting postal customer needs assessments through surveys and focus groups in the context of launching new inclusive insurance products and services, working in collaboration with the UPU and its funding and/or project partners (such as AXA, CNP and DOs).
3. Recommending and supporting the design of relevant products, solutions, technical infrastructure for selected priority customer segments, in collaboration with the project partners.
4. Formulating plans for education, literacy, and capacity building, including usage and activation models in collaboration with the project partners.
5. Recommending country-specific project plans, partnership operating models and go-to-market plans for the DOs and their domestic insurance partners.
6. Delivering a summary of the full DO-insurance value proposition, such as impacts on postal development, cost savings, revenue creation, digital access, government partnerships, financial education, insurance ecosystem partnerships and/or national financial inclusion goals in collaboration with the project partners.

The Vendor will be expected to effectively support the UPU in the deployment of 5 pilot projects in the agreed upon member countries, as requested by the UPU and in line with the latest inclusive insurance innovations, domestic postal regulatory guidelines and customers inclusive insurance access requirements per market. The goal is to advance the role of DOs in delivering relevant insurance solutions and capabilities through partnerships with the private sector to deliver inclusive insurance and insurance-related protection options to advance financial inclusion for the underserved postal customers and to also ascertain how these services are linked to the United Nations Sustainable Development Goals (SDGs).

2.6 Use of subcontractors

The Vendor shall not assign, sublicense, subcontract, pledge or otherwise transfer or dispose of its tender, or any of the rights and obligations contained therein or in an associated contract with the UPU, without the prior written consent of the UPU.

The approval by the UPU of the engagement of any subcontractor shall not relieve the Vendor of any of its obligations or responsibilities concerning the work performed by such subcontractors.

2.7 Use of the emblem, name and initials of the UPU

Bidders shall not advertise or otherwise make public the fact that they intend to provide, are providing or have provided services to the UPU, or use the emblem, name or initials of the UPU in connection with their business for purposes of commercial advantage or goodwill, without prior and explicit permission from the UPU. Bidders shall take all reasonable measures to ensure compliance with this provision by their agents, consultants, employees and subcontractors.

2.8 Collusive bidding, anti-competitive practices and any other similar conduct

Without prejudice to the provisions in sections 3 and 4 below, Bidders (including their agents, consultants, employees and subcontractors) shall not engage in any collusive bidding, anti-competitive practices or any other similar conduct in relation to:

- the preparation and submission of tenders;

- the clarification of tenders;
- the conduct and content of any negotiations, including final contract negotiations.

For the purposes of this call for tenders, collusive bidding, anti-competitive practices and any other similar conduct may include the disclosure to, or exchange or clarification with, any other Bidder of information (in any form), whether or not such information is confidential to the UPU or to any other Bidder, in order to alter the results of the call for tenders in such a way that would lead to an outcome other than that which would have been obtained through a competitive process. In addition to any other remedies available to it, the UPU may, at its sole discretion, immediately reject any tender submitted by a Bidder that, in the UPU's opinion, has engaged in any collusive bidding, anti-competitive practices or any other similar conduct with any other Bidder in relation to the preparation or submission of tenders, whether with respect to this call for tenders or other procurement processes conducted by the UPU.

2.9 Intellectual property

This call for tenders and all its attached documents, including any content, forms, statements, concepts, projects and procedures explicitly or implicitly forming part of the call for tenders, constitute the exclusive intellectual property of the UPU. This call for tenders is communicated to the various Bidders with the sole purpose of assisting them in the preparation of their respective tenders. Any hard copies of this call for tenders shall be destroyed or returned to the UPU by unsuccessful Bidders at the request of the UPU.

2.10 Privileges and immunities

Nothing in or relating to this call for tenders, the activities described herein or any potential agreements related thereto shall be deemed as a waiver, expressed or implied, of any of the privileges, immunities and facilities that the UPU enjoys as a specialized agency of the United Nations system, pursuant to the Swiss Host State Act and the Agreement on Privileges and Immunities of the United Nations (on Swiss territory), the Convention on the Privileges and Immunities of the Specialized Agencies (outside Switzerland), and any other conventions and laws recognizing and/or granting such privileges, immunities and facilities to the UPU and its officials (such as the International Organizations Immunities Act in the case of the United States of America).

Accordingly, the Vendor shall expressly acknowledge and agree that the property and assets of the UPU, including any archives, data, documents and funds belonging to the UPU or held by it (including, without limitation, the data/hosting environments and servers pertaining to or associated with the provision of the services, as well as any data or documents in any form belonging to or held by the UPU on behalf of UPU member countries and their designated operators), are inviolable and shall be immune from search, requisition, confiscation, expropriation and any other form of interference, whether through executive, administrative, judicial or legislative action. The Vendor shall immediately contact the UPU in the event of any attempt to violate or any violation of the UPU's privileges and immunities, and shall take all reasonable measures to prevent such violations.

In the light of the UPU's status as a specialized agency of the United Nations (and without prejudice to the observance, by the UPU, of any sanctions established by the United Nations Security Council), Bidders shall expressly certify their legal and operational willingness and ability to provide the services on a non-discriminatory basis for the benefit of all eligible entities established and/or situated in the territory of any UPU member country, irrespective of the existence of diplomatic relations between a Bidder's country of incorporation and/or operation and any UPU member country (including its designated operators).

2.11 Tax exemption

Pursuant to article III, section 9, of the Convention on the Privileges and Immunities of the Specialized Agencies, the UPU is exempt from all direct taxes and from customs restrictions, duties and charges of a similar nature in respect of articles imported or exported for its official use.

Furthermore, as an intergovernmental organization and a specialized agency of the United Nations, the UPU is exempt from value-added tax (VAT) in Switzerland (OLTVA, article 22; *Instructions 2001 sur la TVA*, articles 574, 816 and others), as well as in other countries. Therefore, all prices shall be indicated in "net" form, without VAT or similar taxes.

2.12 *Language*

Bidders must submit all tender documents entirely in English.

2.13 *Signature*

Tender documents shall be signed by a representative (or representatives) duly designated and authorized to act on the Bidder's behalf and with the authority to legally bind the Bidder and accept the terms and conditions of this call for tenders.

2.14 *Contact persons*

Secretary of the Tenders and Procurements Committee
Universal Postal Union
International Bureau
Weltpoststrasse 4
3015 BERNE
SWITZERLAND

E-mail: caa@upu.int

2.15 *Further inquiries and questions*

Bidders must send any questions regarding the content of this call for tenders or any requests for clarification in writing to the contact person(s) listed in section 2.14 by 17 June 2025.

Answers to questions submitted by Bidders, as well as any additional information and updates relevant to this call for tenders, shall be published on the UPU website at www.upu.int/en/Universal-Postal-Union/Procurement.

2.16 *Delivery of tenders and deadline*

All tenders must be submitted to the UPU by e-mail only at RFP-2025-022@upu.int with "RFP-2025-022 – Postal Insurance Technical Assistance Facility (PITAF) – Program Management" as the subject line.

The deadline for the submission of tenders is **8 July 2025 at 16.00 CEST**.

The UPU shall not take into consideration any tenders received after this date and time. Furthermore, it shall not accept any tenders sent to any e-mail address other than that specified above or sent by any other means.

There shall be no charge to the UPU for the preparation and submission of tender documents by Bidders.

2.17 *Evaluation procedure*

The objective of the UPU's evaluation process is to ensure the selection of a qualified, reliable and experienced Vendor capable of providing the specialized services and fulfilling the objectives set out in this call for tenders.

The UPU shall conduct its evaluation procedure with a view to determining as objectively as possible the tender that best meets its specific requirements. All tenders submitted shall be subject to an in-depth assessment, at the UPU's sole discretion, in order to enable the UPU to engage the most appropriate service provider. Due consideration will be given to Bidders' specific backgrounds, qualifications and experience in relation to the required services.

The prescribed structure of tenders, as set out in section 3, is mandatory for all Bidders. The UPU shall not take into consideration any tenders that do not fulfil the mandatory criteria.

Tenders received by the UPU must address all aspects of this call for tenders, and Bidders should identify any aspects where they envisage modifications being necessary or consider elements to be missing.

Tenders shall be evaluated on the basis of the following criteria, in descending order of importance:

- Quality of the tender (according to the specifications herein);

- Knowledge and experience of the Bidder and its team and/or consultant(s), as applicable to the subject matter;
- Price.

The winning tender will be selected based on a non-exhaustive list of criteria as set out in section 4. Bidders should therefore consider how their tender corresponds with the criteria listed and clearly indicate this in their response document.

The deliberations of the UPU Tenders and Procurements Committee (TPC) are strictly confidential. The TPC shall submit a report on its evaluation of the tenders received to the Director General of the UPU International Bureau, together with its final recommendation, for his assessment and authorization.

The UPU is not bound to accept the lowest tender and reserves the right to accept all or part of a tender. In awarding the contract, account will be taken of both the overall costs of the work and of the nature and quality of the services to be provided. The UPU reserves the right to negotiate prices and terms and conditions of contract after receipt of tenders.

Bidders will be informed of the outcome of their tender as soon as possible after the UPU has made its final selection.

2.18 Modification, suspension or cancellation of the call for tenders

The UPU reserves the right, at its sole discretion and at any time before the conclusion of the tender process (i.e. at any time prior to the signature of the relevant contract with the Vendor), to modify, suspend or cancel all or part of this call for tenders.

2.19 Tentative schedule

Publication of call for tenders	28 May 2025
Deadline for submission of queries	17 June 2025
Deadline for provision of responses to queries	24 June 2025
Deadline for submission of tenders to the UPU	8 July 2025 at 16.00 CEST
Estimated start of engagement	Q3, 2025

3 Tender structure – Response format

All information provided by Bidders must be fully compliant with the terms and conditions set out in section 2 above, as well as the provisions of this section and the service requirements listed in section 4 below.

Moreover, the requirements stipulated in this call for tenders must be met in their entirety, according to the structure defined below and following the sequence and numbering provided in this section. The UPU shall evaluate all Bidder responses in accordance with the structure defined herein and shall have the right to reject any tenders that do not fulfil the requirements of this call for tenders.

For each of the requirements listed in this call for tenders, Bidders shall answer with one of the following statements:

- Covered;
- Covered with limitations (explaining relevant limitations);
- Not covered.

Where the answer is “covered” or “covered with limitations”, Bidders shall provide further details and/or examples of existing implementations of their solution in the field (existing use cases).

3.1 Cover letter

Bidders shall submit a cover letter including:

- A statement that the Bidder has read, understands and accepts all provisions of this call for tenders;
- The Bidder's name, telephone number, postal address and e-mail address, and the name(s) of its representative(s);
- A statement that the Bidder's tender documents are valid for a minimum period of 120 days.

The cover letter shall be signed by a representative (or representatives) duly designated and authorized to act on the Bidder's behalf and with the authority to legally bind the Bidder and accept the terms and conditions of this call for tenders, and shall also include a confirmation of such authorization by the Bidder.

3.2 Executive summary

Bidders shall provide an executive summary highlighting the most important aspects of their tender.

3.3 Bidder information

If applicable, Bidders must provide the following information:

- Company structure, locations/subsidiaries;
- Financial data (turnover, profit, etc.);
- Partners and equity holders of the company;
- Company history;
- Market position and share in relevant markets.

3.4 Subcontractor information

Bidders shall provide a list of any subcontractors to be directly involved in this call for tenders and must specify the exact degree of these subcontractors' involvement in the provision of the services.

3.5 Technical proposal

Bidders shall submit a technical proposal addressing all of the requirements set out in section 4 (Service requirements). This proposal should outline the methodology, processes and timelines, as appropriate, that Bidders intend to implement in order to fulfil the objectives of this call for tenders.

The technical proposal should also include the CVs of key staff members and/or relevant consultants, including the team leader, demonstrating their prior experience in areas relating to the Program (as outlined in sections 2.5 and 4). These detailed CVs should be provided as an appendix to the tender.

3.6 Pricing structure

Bidders shall prepare a detailed phase-by-phase budget, based on daily rates and time allocations for their relevant consultant(s).

The budgetary ceiling is 112,000 United States dollars (USD) inclusive of all costs (including remuneration, travel and subsistence expenses). In this regard, any tax which may be levied on the remuneration to be paid to the Vendor shall not be reimbursed by the UPU to the Vendor.

Travel missions are expected to take place to 5 UPU member countries for a minimum duration of 3 days travel in each country. The final selection of the target markets for travel missions will be determined at a later stage. However, it is expected that the target travel markets will be located in at least 2 different regions and potentially in 3 regions covering either of Latin America, Africa and Asia as examples.

Tenders that fail to meet all Program objectives within the budget or that exceed the budget shall not be considered. Bidders shall not include VAT in their pricing structure (see section 2.11 above). All pricing information shall be set out exclusively in USD. Offers not provided in USD will be excluded.

3.7 *Delivery and payment schedule*

The target dates for provision of the services are as follows:

Start date: Q3, 2025

End date: Twelve months after the start date

The delivery and payment schedules shall be determined by the UPU.

The services provided by the Vendor shall be invoiced in arrears on a monthly basis. The UPU will make payment within 30 business days of receipt of invoice, subject to its acceptance of the services provided and the Vendor's transmission to the UPU of any and all documentation clearly detailing the services to which the invoice pertains (in a format to be established by the UPU).

3.8 *UPU General Terms and Conditions*

Bidders shall include in their tender a statement of acceptance of the UPU General Terms and Conditions for the Provision of Services, attached hereto for reference.

The final terms of any contract arising from this call for tenders shall be defined by the UPU and accepted by the Vendor. Contract negotiations shall commence only after the final selection of a Vendor by the UPU.

4 **Service requirements**

4.1 *Description of the services*

The Vendor will be expected to assist the UPU in designing and steering the PITAF Program, as follows:

4.1.1. Program Scoping and Design Support:

- Support designing the technical assistant recipient selection criteria for two types of projects: (i) incubation programs for DOs launching inclusive insurance operations, and (ii) acceleration programs for DOs with existing operations.
- Facilitate / participate in joint innovative solution and design workshops with the UPU and its funding and/or project partners (such as AXA, CNP, DOs) as required.
- Support designing the evaluation framework for participating DOs during the term of their engagement.
- Support the efforts based on learnings from Phase I pilot projects (5 markets) to design the plan for the next deployment phase(s) in collaboration with the program stakeholders to include the Phase II application design, program solution types, application criteria, application forms, legal instruments, reporting requirements, building quarterly feedback assessments, and measures of success.
- Assess the insurance needs of postal customers, focusing on women, youth, Micro, Small and Medium Enterprises (MSMEs), smallholder farmers, and other underserved groups.
- Identify existing regulatory enablers and suggest future policy changes that support inclusive insurance through postal networks

4.1.2 Program Management and Reporting:

- Define partnership/collaboration models with the prerequisites and enabling conditions for each model, tailored to their nature (scoping, preparing, launching, or scaling inclusive insurance operations).
- Assist in the preparation and finalization of the relevant agreements between the UPU and DOs regarding the PITAF program, in close collaboration with the UPU's legal team, as well as the UPU's funding and/or project partners (such as AXA, CNP, DOs and, as the case may be, other third-party stakeholders), as requested by the UPU.
- Own day-to-day management of the PITAF projects to ensure the smooth operations of an ongoing cohort projects.
- Facilitate the project governance meetings by creating compelling documents showing overall project status, key risks, key decisions required, or prioritization calls to be made by the project partners.
- Provide regular monthly individual project reporting and quarterly PITAF progress reports, as well as final assessment reports.

4.1.3 Knowledge consolidation, dissemination, and capacity building for postal inclusive insurance:

- Consolidation of knowledge-sharing and best practices regarding postal inclusive insurance (models, regulatory enablers, etc.), based on current cohort projects and continuous market intelligence.
- Support the efforts to design and deploy insurance financial literacy and capacity building project initiatives
- Support in the implementation of a 'knowledge hub' by availing the following:
 - o Practical documentation and toolkits to support postal inclusive insurance launch and scale.
 - o Pool of experts to support the current cohorts, and their partners.
 - o Knowledge dissemination in various formats (i.e., webinars, platforms for peer exchanges).

4.2 Bidder requirements

Bidders shall demonstrate a record of satisfactory performance in similar activities (i.e. reference letters and/or work completion certificates or a list of previously conducted projects and reference contacts). The business transactions and activities carried out by the Bidder must be compliant with the mandates and principles of the UPU.

Bidders shall be a consultant or a company with a strong background in the areas of activity defined herein. In this regard, Bidders are expected to demonstrate:

4.2.1 Insurance and Financial Inclusion:

- Proven inclusive insurance experiences in an international multi-country setting, mainly in emerging markets, with a minimum of 8 years of experience required.
- Prior experience on insurance market segmentation, regulatory environments, and partnership models.
- Prior engagements on digital financial services/ financial inclusion research, assessment and project deployment, including operational models suited to inclusive insurance in postal contexts.
- Demonstrated success in launching and scaling insurance operations.
- Awareness of the challenges faced by:
 - Vulnerable and underserved customers in accessing insurance services.
 - Postal operations and inclusive insurance providers in availing solutions to the underserved customer.

4.2.2 Public Sector experience: international organizations & designated operators

- Prior experience with postal office networks or postal network partners particularly on postal inclusive insurance and financial services products, solutions, and postal customer segment engagements.
- Previous experience with international organizations, United Nations, non-governmental organizations (NGOs) or other multilateral organizations is considered as asset.

4.2.3 Project management & reporting:

- Experience in project reporting, research and impact capturing and qualifications.
- Prior experience of managing multinational and multi-stakeholder programs, including the facilitation of collaborative workshops (preferred).

4.2.4 Other:

- Prior experience in conducting 360° business reviews and availing the consequent support/mentoring of high-level executives in implementation of new strategies.
- Prior experiences in conducting training and participating in capacity building initiatives (preferred)
- Proficiency in UN languages (English required; French preferred).
- Team player.

4.3 Consultant requirements

Bidders not operating as an independent consultant shall propose an individual consultant in accordance with the requirements specified in this call for tenders for the performance of the services and activities described herein. Bidders are required to provide the CV of the said consultant. The UPU shall have the right to reject a proposed consultant if the individual does not fulfil the UPU's requirements as defined in this call for tenders.

Bidders not operating as an independent consultant should describe any relevant procedures concerning the replacement of individual consultants if so requested by the UPU.

4.4 Assessment criteria

Bidders with networks and staff deployed in emerging economies (and thus able to minimize travel costs associated with field visits, if so required by the proposed methodology) will be given preference.

Bidders and their proposals will be assessed on the basis of a scoring system of up to 70 points for their technical proposal and 30 points for the pricing structure, as indicated below.

<i>Criteria</i>	<i>Points obtainable</i>
Experience of conducting inclusive insurance projects/programs	20
Experience and understanding of the postal and postal financial service sectors	20
Proposed methodology	15
Consultant prior relevant experiences and competency	15
Pricing	30

Bidders shall provide evidence of their ability to meet these requirements by means of a list of references.

4.5 Duration of services

The services are scheduled to commence in Q3 2025 for a total contract term of twelve months.

4.6 Location of the services

The Vendor or its assigned consultant shall liaise and work closely with the UPU (as instructed by the latter) and may be required to carry out certain tasks from the headquarters of the UPU in Berne, Switzerland.

4.7 Reporting

The Vendor shall provide the UPU with regular reporting setting out the relevant services performed by the Vendor during that time frame. Such reporting shall be prepared in accordance with a structure, frequency and format defined by the UPU (i.e. time sheets).

4.8 Other requirements

Bidders shall describe any relevant procedures for ensuring the continuity of the services provided and for appropriate backup and retraining, as well as any relevant procedures pertaining to project management and communication.

Bidders shall also confirm that their tender covers all costs associated with the provision of the services referred to herein. Any other costs to be incurred by the Vendor, including any additional travel and subsistence costs incurred in the provision of the services at locations other than its own premises and specifically designated by the UPU, shall be subject to the prior written consent of the UPU. No other fees shall be paid, with the exception of reimbursement of other unavoidable costs incurred for successful delivery of the services, which shall also be subject to the prior written consent of the UPU.

4.9 Additional information

Bidders may include any additional information that they deem necessary or relevant in order for the UPU to gain a clear and detailed understanding of the services being offered.