

Call for tenders

Insurance for fellows

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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 in the participation notification (see section 2.14).

Bidders shall assume full responsibility for the compliance of their agents, consultants, employees and sub-contractors, 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 2.15 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 insurance cover to the UPU for fellows for a period of four years, from 1 January 2024.

2.4 Background

The purpose of this document is to establish how and in what form tenders are to be submitted. It is to be used by insurance providers, together with the UPU General Terms and Conditions, to prepare their tenders.

2.5 Objectives

Within the framework of training workshops held as part of its development and cooperation projects, the UPU provides insurance for fellows participating from developing countries across the world.

The aim of the insurance is to guarantee the reimbursement of any costs incurred by fellows insured by the UPU in the event of illness, accident, disability or death. Coverage is to be worldwide and without exception.

The UPU seeks an insurance company to provide insurance coverage for fellows for a period of four years.

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 or French.

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 Participation notification

Upon receipt of this call for tenders, Bidders shall send confirmation of participation to the contact person(s) listed in section 2.15 by the deadline indicated in section 2.20.

2.15 Contact persons

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

E-mail: caa@upu.int

2.16 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 2.15 by 5 January 2024.

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.

2.17 Delivery of tenders and deadline

All tenders must be submitted to the UPU by e-mail only at RFP-2023-028@upu.int with "RFP-2023-028 — Insurance for fellows" as the subject line.

The deadline for the submission of tenders is 12 January 2024 at 16.00 CET (UTC+1).

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.

2.18 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, 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. If necessary, the UPU will contact the insurance company to request a detailed presentation of the tender or obtain further information.

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.

The UPU will contact the selected Bidder to formalize the terms and conditions of the contract. The final contract will be prepared by the UPU's legal service, on the basis of the project specifications and tender, together with the model contract (if any) provided by the insurance provider, and in accordance with the UPU General Terms and Conditions. Both parties must sign the service contract prior to the start of the provision of services.

2.19 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.

2.20 Tentative schedule

Publication of call for tenders	29 December 2023
Deadline for submission of queries	5 January 2024
Deadline for provision of responses to queries	8 January 2024
Deadline for submission of tenders to the UPU	12 January 2024 at 16.00 CET
Estimated start of engagement	1 February 2024

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

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;
- Experience of working with other United Nations agencies.

3.4 Subcontractor information

Not applicable.

3.5 Functional proposal

Bidders shall submit a functional proposal addressing all of the requirements set out in section 4 (Service requirements). This proposal should be compliant with those requirements, i.e. the risks to be covered and global coverage, in order to fulfil the objectives of this call for tenders.

3.6 Pricing structure

Bidders shall provide a detailed pricing structure for the services proposed, clearly stating the following:

- The insurance premiums, including a daily cost of insurance, indicating the minimum amount, if applicable;
- The amount of the excess:
- The maximum reimbursement in the event of illness, accident, permanent disability and death (several proposals can be made with corresponding premiums).

Bidders shall not include VAT in their pricing structure (see section 2.11 above). All pricing information shall be provided in Swiss francs (CHF) or United States dollars (USD).

3.7 Delivery and payment schedule

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

Start date: 1 January 2024 End date: 31 December 2027

The delivery and payment schedules should be proposed by Bidders in their pricing structures, and must be agreed with 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

This section describes the minimum requirements for the various services to be provided under the insurance contract in the event of:

- Illness owing to any deterioration in health confirmed by a competent medical authority;
- Accident owing to any sudden injury caused to the body by an external force;
- Healthcare following any test carried out and any measure undertaken to restore and maintain health;
- Permanent disability following injury or illness resulting in deformity or loss of function or limbs that is permanent and incurable or persists for at least 12 months with no hope of improvement;
- Death.

4.1.1 Reimbursable costs

- The insurance provider shall reimburse 100% of the cost of healthcare provided by a qualified physician;
- The following hospitalization costs shall also be reimbursed in full:
 - cost of hospital stay (maximum reimbursement: price for a room with two or more beds);
 - general nursing care;

- use of operating rooms and equipment;
- use of recovery rooms and equipment;
- laboratory analyses;
- radiological examinations;
- medications and treatments used during hospitalization.

4.1.2 Method of reimbursement

Requests for reimbursement are to be submitted by the insured person.

Reimbursement claims must be easy to submit via an online platform. Paper-based claims must also be accepted.

The insurance provider must be able to make any reimbursements within 15 days of receiving invoices.

In cases where the insured person is deceased, payment shall be made to those able to submit satisfactory evidence of entitlement to such a payment.

The insurance provider must provide reimbursements in the same currency as that used by the UPU for payment of the premiums.

4.1.3 Partial disability

In the case of partial permanent disability, a portion of the total sum shall be paid according to the degree of disability, as follows:

Incurable severe mental illness: 100%

Complete paralysis: 100%

Total blindness: 100%

Amputation or permanent loss of the entire use of:

• both arms or both hands: 100%

both legs or both feet: 100%

one arm or hand and one leg or foot: 100%

• complete loss of an eye with ablation: 30%

complete loss of an eye without ablation: 25%

loss of substance of the entire thickness of the skull over:

an area of at least 6 cm²: 40%

an area of 3 to 6 cm²: 20%

an area of less than 3 cm²: 10%

Total and incurable deafness in both ears: 40%

Total and incurable deafness in one ear: 15%

Ablation of the lower jaw:

total: 70%

partial (vertical ramus and all or half of the maxilla): 40%

Loss of upper and lower teeth and their alveoli, with no support for dental prosthesis: 10–30%

In the case of a prosthesis resulting in functional improvement: 1–10%

The following percentages correspond to the right and left sides respectively. For a person who is left-handed, the rates relating to the upper right limb shall be applied to the left and vice versa.

- Loss of an arm or hand: 75%, 60%
- Total paralysis of an upper limb: 65%, 55%
- Total paralysis of the axillary nerve: 20%,15%
- Total paralysis of the median nerve: 45%, 35%
- Total paralysis of the ulnar nerve in the elbow: 30%, 25%
- Total paralysis of the radial nerve in the hand: 20%, 15%
- Total paralysis of the radial nerve above the triceps: 40%, 30%
- Total ankylosis of the scapulohumeral joint:
 - with immobilization of the shoulder blade: 65%, 55%
 - with mobility of the shoulder blade: 35%, 25%
 - Non-union fracture of the arm (with pseudarthrosis): 30%, 25%
- Total loss of movement in the elbow:
 - in an unfavourable position: 40%, 35%
 - in a favourable position: 25%, 20%
- Non-union fracture of the forearm (with pseudarthrosis):
 - both bones: 25%, 20%
 - one bone: 10%, 8%
- Total loss of movement in the wrist:
 - in an unfavourable position (flexion, forced extension or supination): 40%, 30%
 - in a favourable position (straight or prone): 20%, 15%
- Amputation of the thumb:
 - total: 20%, 18%
 - partial (distal phalanx): 10%, 8%
- Ankylosis of the thumb:
 - total: 15%, 12%
 - partial (distal phalanx): 10%, 8%
- Amputation of the index finger:
 - total: 16%, 14%
 - two phalanges: 12%, 10%
 - one phalanx: 6%, 5%
- Amputation of the middle finger: 12%, 10%
- Amputation of the ring finger: 10%, 8%
- Amputation of the little finger: 8%, 6%
- Total paralysis of a lower limb: 60%
- Total paralysis of the internal popliteal sciatic nerve: 30%
- Total paralysis of the external popliteal sciatic nerve: 30%
- Total paralysis of both popliteal sciatic nerves: 40%
- Shortening of a lower limb:
 - by at least 5 cm: 30%

• by between 3 and 5 cm: 20%

by between 1 and 3 cm: 10%

- Total ankylosis of the hip:
 - in an unfavourable position (flexion, adduction or abduction): 60%

straight: 40%

Amputation at the thigh:

upper: 60%lower: 50%

- Non-union fracture of the thigh or both bones of the leg (with pseudarthrosis): 50%
- Total ankylosis of the knee:
 - in flexion (from 130 degrees): 50%
 - straight or almost straight: 25%
- Chronic hydrarthrosis, according to the degree of muscular atrophy: 3–20%
- Non-union fracture of the kneecap with wide displacement and considerable discomfort in thigh during leg extension: 40%

Amputation of leg: 50%Ankylosis of ankle: 15%

- Amputation of foot:
 - total (tibio-tarsian disarticulation): 50%

sub-astragalian: 40%media-tarsian: 35%tarso-metatarsian: 30%

Amputation of all toes: 20%Amputation of big toe: 10%

Amputation of a toe other than the big toe: 5%

Ankylosis of big toe: 3.5%

For permanent disabilities not listed above, the degree of disability shall be determined by analogy with the above, without consideration of the insured person's profession.

Loss of use of an organ shall be considered as loss of an organ.

The total compensation payable for a number of disabilities resulting from the same accident shall be calculated through addition, but shall not exceed the total sum insured.

4.1.4 Permanent disability

Compensation shall be paid on the basis of a statement of permanent disability prepared by a physician approved by both the insurance provider and the UPU.

4.2 Bidder requirements

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

Bidders must clearly indicate any requirements that they may have of the UPU and any exclusions that may apply to the risk of death and permanent disability.

4.3 Consultant requirements

Not applicable.

4.4 Assessment criteria

Bidders will be assessed on the basis of a scoring system of up to 70 points for their functional proposal and 30 points for their pricing structure.

Proposals shall be assessed on the basis of the following criteria:

Criteria	Points obtainable	
Functional and quality criteria		
Compliance with requirements regarding risks to be covered	30	
Compliance with requirement for worldwide coverage	30	
Experience in this field with other United Nations organizations	10	
Cost criteria		
Cost of insurance premiums	10	
Amount of the excess	10	
Maximum reimbursement in the event of illness, accident, permanent disability or death	10	

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 January 2024 for a total contract term of four years, with the possibility of renewal according to the budget.

4.6 Location of the services

The Vendor shall in principle work from its own premises or his/her home office.

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

4.7 Reporting

Not applicable.

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 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.