

## **TERMS OF REFERENCE / SCOPE OF WORK**

### ***TE034 Dt. 29/05/2025 - Insurance for Death, Permanent Disability, Temporary Disability, Funeral Cover and Personal Accidents***

#### **1 – BACKGROUND INFORMATION**

This policy's main objective is the payment to the policyholder, the insured or a third person, of a pecuniary benefit under the policy limits and, as a result of injury, temporary or permanent disability or death of the insured by accident covered by this contract. By agreement between the parties, the contract may have a broad scope, as specified in the Particular Conditions.

#### **Objective**

The objective of this scope is to search and find within the market a provider who will provide service of Insurance of Death, Permanent Disability, Temporary Disability, Funeral Cover expenses and Personal Accidents Expenses for all ICVL employees (local and expats).

#### **2 – SCOPE OF WORKS**

- a) Life Insurance: is a contract in which the insurer undertakes to pay an amount, the insurance policy (life insurance reimbursement), to the beneficiaries of the insured in case that person dies of natural death. This insurance aims at the economic and financial protection of the insured and his/her family, ensuring the maintenance of the same standard of living of the latter, through an indemnity to the beneficiary(ies) in case of death of the insured;
- b) Permanent Disability: is defined as the state in which a person (worker) who suffers from some sequelae of accidents or illnesses and, because of this, is unable to continue and return to the work activities for which he/she was contracted or for a similar task, for which he/she has qualifications or experience;
- c) Temporary Disability: It is defined worker's inability to carry out their professional activities for a limited period of time, usually due to illness or an

accident, can be caused by a variety of factors, such as serious illness, an accident or surgery.

- d) Personal Accidents: the object of this cover is accidents that the insured party may suffer in a sudden, violent, involuntary, exclusive and directly external manner, causing physical injury, which, on their own and independent of any other cause, have as a direct consequence death; and
- e) Funeral Benefit (Funeral Coverage): is an insurance aimed at covering the funeral expenses of the main member (worker), spouse and their dependents.

The situations listed above are given as an example only, being that the tenderer shall present proposal for full coverage of all the insurance types as indicated above.

### **3 – LOCATION FOR SERVICE EXECUTION**

To cover all employees in every site (Maputo, Tete and Beira)

### **4 – EXPERIENCE REQUIREMENTS**

The following will constitute the criteria for selection of the eligible service provider:

- a) Previous experience in providing services Insurance for Personal Accidents, Death and Total and Permanent Disability, Partial Disability and Funeral Expenses;
- b) Legally registered company.

### **5 – THE CONTENT OF THE PROPOSAL**

The proposal shall be presented in two documents, one containing technical proposal and the other one with commercial proposal.

In the technical proposal shall be included, but not limited:

- Previous experience in similar services;
- Description of methodologies and standards that will be used as reference in conducting this work;
- Work Plan in accordance with these Terms of Reference;

- A detailed work program.

The commercial proposal should include at least:

- Table of quantitative and detailed estimate of costs;
- Specification of cost (e.g. labour, taxes, equipment, etc.).
- Overall cost of the proposal

## **6 – PRODUCTS AND TIMING**

### **6.1 Products (Insurance of the following products)**

- 6.1.1. Insurance of Death
- 6.1.2. Permanent Disability
- 6.1.3. Temporary Disability
- 6.1.4. Funeral Cover; and
- 6.1.5. Personal Accidents

### **6.2 Schedule**

The total duration of this contract is 24 months as from 20<sup>th</sup> June 2025.

## **7 – GENERAL**

We recommend the use of local provider (Mozambican provider), subject to quality of the services provided and price of services.

## **8 – EXPENSES**

All monthly fees shall be the responsibility and borne by ICVL for Insurance for Personal Accidents, Death and Total and Permanent Disability, Partial Disability and Funeral Expenses.

## **9 – EQUIPMENT SUPPLY**

Not applicable

## **10. SAFETY**

According to company standards.