



Advert No.:	NSO/2/2015
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## NATIONAL STATISTICS OFFICE (NSO)

Call for Quotations for the Provision of Insurance Services to the National Statistics Office

DATE PUBLISHED	13 <sup>th</sup> March 2015
CLOSING DATE	20 <sup>th</sup> March 2015

The closing date is **10:00am of Friday 20<sup>th</sup> March 2015.**

**Note:** Bidders are bound by their offers until at least 60 days after the deadline for submissions

# Call for Quotations for the Provision of Insurance Services to the National Statistics Office

## 1 Scope and Purpose of this Call

### 1.1 Introduction

The National Statistics Office (NSO) is the executive arm of the [Malta Statistics Authority](#). It is responsible for the collection, compilation, analysis and publication of a wide range of statistical information and related matters. This does not prevent other government departments or institutions from collecting their own statistical data for internal purposes. The National Statistics Office is governed by the [Malta Statistics Authority Act, 2000](#).

Through this call for quotations, NSO is seeking the services of a suitably registered and qualified company, for the Provision of Premises Insurance, including its Buildings and Electronic Equipment and other Contents, Public and Employers Liability and for the Provision of Health Insurance Covers and related benefits. Potential bidders for such services are invited to submit quotations for the supply of such services shown in the attached Schedule, in accordance with the terms and conditions laid out in this document.

### 1.2 Compliance

Bidders shall **only** submit the quotation on the stipulated form in [ANNEX 1](#) of the document. Each bid submitted in response to this call for quotations must clearly indicate the details of the bidder as per attached documentation.

## 2 Quotation Process

### 2.1 Method of Submission

2.1.1 Bidders are required to complete the Quotation document as per attached form in [ANNEX 1](#). Quotation documents should be closed in a sealed opaque envelope, with the [Quotation N<sup>o</sup>](#) and the [Description of the Quotation clearly marked](#) on them and deposited in the tender box, (National Statistics Office, Lascaris Valetta VLT 2000) by the time and date set for the submission of applications.

Late submissions will not be accepted.

2.1.2 Each quotation must be duly signed by the bidder. In the case of a registered company this must be signed by an authorised representative of the company.

2.1.3 By submitting a quotation the applicant shall be deemed:

- i. To have understood and accepted all the contents of this quotation document;

- ii. To be in a position to carry out all the services included in the quotation; and
- iii. To have accepted the conditions, payment terms and requirements under which the services required would be contracted.

It is the bidder's sole responsibility to read and understand the quotation document, and submit bid in accordance therewith.

## **2.2 Award of Quotation**

- 2.2.1 The NSO reserves the right to accept or reject any quotation, and to annul the quotation process and reject all applications, at any time prior to the award of the quotation, without thereby incurring any liability to the affected applicants. In so doing the NSO shall not be liable to give any reason whatsoever.
- 2.2.2 The NSO shall not be bound to select any application, and will not accept responsibility for any expense or loss which may be incurred by any applicant. In so doing the NSO shall not be liable to give any reason whatsoever.
- 2.2.3 Subject to Clause 2.2.1 and 2.2.2, the NSO will issue a Letter of Acceptance in favour of the applicant who is selected.
- 2.2.4 The quotations will be valid for a period of six (6) months commencing from the date when Letter of Acceptance is issued.

## **3 Technical Specifications**

### **3.1 Terms and Conditions**

- 3.1.1 This section outlines the minimum requirement specifications and conditions for the provision of Insurance Services to NSO.
- 3.1.2 Bidders shall submit, together with their offer, all necessary literature and technical specifications to enable a comprehensive evaluation of the insurance package being offered.
- 3.1.3 The selected bidder shall assume full responsibility and accountability regarding the health and safety of his employees and any subcontractors including any third parties involved in the execution of the project.
- 3.1.4 The provision of insurance services as outlined in these specifications and conditions shall also be subject to the [www.contracts.gov.mt/en/resources](http://www.contracts.gov.mt/en/resources), "General Conditions for Service Contracts". These general conditions will form an integral part of the contract that will be signed with the successful bidder/s.

## 3.2 Specific Activities

The Service Provider will be obliged to carry out the following obligations:

- To issue the following Insurance Policies in the name of the National Statistics Office:
  - **Policy 1: Building Insurance**
  - **Policy 2: Electronic Equipment Insurance**
  - **Policy 3: Other Contents Insurance**
  - **Policy 4: Public Liability**
  - **Policy 5: Employers Liability**
  - **Policy 6: Health Insurance**
- To act as an advisor to the NSO in all insurance related matters
- To provide quick (within 24 hours) and efficient response/service to the NSO's requirements on all insurance matters
- To handle and assist the Contracting Authority in any claim which may arise from the insurance policy covered by the contract of the insurance policies
- By not later than four (4) weeks prior to the renewal date of the insurance policies, the Service Provider is obliged to meet the representatives of the NSO to discuss the renewal terms and conditions and any relevant changes or updates that might be required.

## 3.3 Specifications of Policies

### 3.3.1: Buildings Insurance, Electronic Equipment Insurance and Other Contents Insurance

**Premises:** The Premises to which the cover shall apply are:

- Premises 1: National Statistics Office, Lascaris, Valletta
- Premises 2: National Statistics Office, By the Bastion Road, Victoria, Gozo
- Premises 3: Office at The Malta International Airport, Vjal l-Avjazzjoni, Luqa

**Cover:** Buildings, including all tenant's improvements, passenger lift, fire detection system, air-conditioning and all other contents including Office furniture and Equipment, covering:

- Fire and Lightning
- Explosion
- Malicious Acts
- Riot and Strike
- Storm and Tempest
- Flood
- Bursting and/or overflowing of water tanks apparatus or pipes
- Earthquake
- Aircraft and objects dropped therefrom
- Impact by any road vehicle not belonging to the Insured's principles or employees
- Theft following upon forcible and violent entry or exit into or out of the premises, or any attempt threat.

**Cover:** Electronic Equipment Insurance should cover any accidental loss of or damage or destruction to Computer Equipment and their related accessories

**Sum Insured:** On tenant's improvements, including passenger lift, chairlift, fire detection system and air-conditioning units and systems **€72,000**

Various items of electronic equipment, servers, peripherals and related accessories insured on the Premises **€300,000** and laptops, tablets and other portable equipment to be insured anywhere in the Maltese Islands and extended to Worldwide for up to 15 consecutive days **€63,000**

On all other contents including Office Furniture and Equipment **€425,000**

### 3.3.2: Public Liability Insurance

**Cover:** Cover is in respect of all sums which the Insured shall become legally liable to pay for compensation to third parties in respect of:

- Accidental bodily injury or illness
- Accidental loss or damage to property occurring in connection with the Insured's business at the premises mentioned in 3.3.1 above.

**Limit of Indemnity:** €2,000,000 in the aggregate and €87,500 per occurrence

### 3.2.3: Employers' Liability Insurance

**Cover:** Cover is in respect of any liability at law to pay compensation to employees who sustain bodily injury by accident or disease during the period of insurance and arising in the course of their employment in the business. The details of the total salaries for employees employed as at 31<sup>st</sup> December 2014, amounting to €3,330,194 are as follows:

Occupation of employees	Number of employees	Estimated total salaries
Managerial	23	€ 796,985
Clerical	135	€2,474,627
Others	4	€ 58,582

**Limit of Indemnity:** €4,700,000 in the aggregate and €2,350,000 per occurrence

### 3.2.4: Health Insurance

NSO is already providing a non-contributory local health insurance cover to all its employees. NSO also offers the option to employees to insure their dependents and to upgrade to a Private Hospital Scheme, if desired, at their own expense.

This call for quotations is to cater for circa 162 employees, 11 dependents and 15 child dependents on a Private Clinic Scheme. The current number of employees who opted to upgrade is 8 employees, 2 dependents and 4 child dependents. These figures are bound to vary. The details of NSO's 162 employees are as follows:

Age Bracket	Males	Females	Total
18 – 30	25	29	54
31 – 40	20	44	64
41 – 50	8	16	24

51+	13	7	20
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The Health Insurance Claims Experience for the years 2011 - 2014 were as follows:

Vital Plan NSO's employees:

April 2011 to March 2012	€6489
April 2012 to March 2013	€7031
April 2013 to March 2014	€7291

Vital Plan Dependents:

April 2011 to March 2012	€1154
April 2012 to March 2013	€3334
April 2013 to March 2014	€1663

Key Plan both NSO's employees and Dependents:

April 2011 to March 2012	€891
April 2012 to March 2013	€2871
April 2013 to March 2014	€4415

**Cover I:** The benefits to be offered by the bidder under this cover shall apply to:

- NSO employees
- Spouse dependents
- Child dependents under the age of 21
- Child dependents over the age of 21 who are still undertaking studies on a full-time basis
- Retired employees
- Employees on long leave

The benefits to be offered by the bidder under this cover shall not be less favourable than the following:

Annual Maximum (for each person insured)	€175,000
<b>IN-PATIENT &amp; DAY-PATIENT TREATMENT</b>	
Hospital accommodation, nursing, drugs and dressings per episode	In-patient cases up to €170 per night for a maximum of 5 nights Day-patient cases up to €80 per day
Theatre fees, eligible prostheses & appliances, drugs and dressings used for in-patient or day-patient treatment per episode	Minor €125 Intermediate €200 Major €300 Prostheses & Appliances €400
Surgeons' and Anaesthetists' charges for in-patient and day-patient treatment per episode	Surgeons (S) Anaesthetists (A)  Minor (under local) S: €120 A: N/A

	<p>Minor (under general) S: €175 A: €75</p> <p>Intermediate S: €300 A: €125</p> <p>Major S: €700 A: €200</p>
Physician charge for in-patient and day-patient treatment per episode	Up to €65 per day up to a maximum of 6 days
Parent accommodation staying with child under 14 years of age	€30 per night for up to 5 nights per episode
In-patient specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy	Up to €175 per policy year
Cash benefit for in-patient treatment received without charge in a State hospital	€30 per night for up to 35 nights a year
In-patient non-oncology related MRI, CT and PET scans	Up to €175 per scan
<b>CANCER TREATMENT</b>	
Oncology related charges, radiotherapy and chemotherapy (including MRI, CT and PET scans), consultant's fees and drugs for treatment received as in-patient, day-patient or out-patient	Up to €500 per course
<b>OUT-PATIENT TREATMENT</b>	
Out-patient non-oncology related MRI, CT and PET scans	Up to €175 per scan
General Practitioner charges	Up to €35 per policy year
Minor procedures performed by a General Practitioner under local anaesthesia	Up to €85 per policy year
Out-patient specialist consultation fees, including pathology, radiology and diagnostic procedures. Alternative Therapy – Chiropractors, osteopaths, acupuncturists, homeopaths, physiotherapists and podiatrists Psychiatric related charges for out-patient treatment	Up to €145 per policy year
<b>OTHER BENEFITS</b>	
Emergency road ambulance	Up to €800 per policy year
Home nursing prescribed by a specialist following in-patient or day-patient treatment	Up to €65 per week for up to 26 weeks per policy year

**Cover 2:** The Private Insurance Cover is optional to NSO employees to which they can upgrade at their own expense. The benefits to be offered by the bidder under this cover shall apply to:

- NSO employees
- Spouse dependents
- Child dependents under the age of 21
- Child dependents over the age of 21 who are still undertaking studies on a full-time basis
- Retired employees
- Employees on long leave
- Dependents may upgrade to this scheme even if the NSO employee stays on the Private Clinic cover
- Present NSO employees and dependents who are currently enjoying the Private Hospital Scheme, and who wish to remain as such, must be automatically accepted by the new bidder without any reservations

The benefits to be offered by the bidder under this cover shall not be less favourable than the following:

Annual Maximum (for each person insured)	€350,000
<b>IN-PATIENT &amp; DAY-PATIENT TREATMENT</b>	
Hospital accommodation, nursing, drugs and dressings per episode	Full Refund
Theatre fees, eligible prostheses & appliances, drugs and dressings used for in-patient or day-patient treatment per episode	Full Refund
Surgeons' and Anaesthetists' charges for in-patient and day-patient treatment per episode	Full Refund
Physician charge for in-patient and day-patient treatment per episode	Full Refund
Parent accommodation staying with child under 14 years of age	Full Refund
In-patient specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy	Full Refund
Psychiatric related charges for in-patient or day-patient treatment	Up to €600 per policy year
Cash Benefit for in-patient treatment received without charge in a State hospital	€35 per night for up to 40 nights a year
In-patient non-oncology related MRI, CT and PET scans	Full Refund
<b>CANCER TREATMENT</b>	
Oncology related charges, radiotherapy and chemotherapy (including MRI, CT and PET scans), consultant's fees and drugs for treatment received as in-patient,	Full Refund



day-patient or out-patient	
<b>OUT-PATIENT TREATMENT</b>	
Out-patient non-oncology related MRI, CT and PET scans	Full Refund
General Practitioner charges	Up to €100 per policy year
Out-patient drugs and dressings	Up to €105 per policy year following in-patient or day-patient treatment
Minor procedures performed by a General Practitioner under local anaesthesia	Up to €105 per policy year
Out-patient specialist consultation fees, including pathology, radiology and diagnostic procedures.	Up to €750 per policy year
Alternative Therapy – Chiropractors, osteopaths, acupuncturists, homeopaths, physiotherapists and podiatrists	Up to €300 per policy year
Emergency dental care (to repair or to replace teeth following involvement in an accident/fortuity)	Up to €120 per policy year
<b>OTHER BENEFITS</b>	
Emergency road ambulance	Full Refund
Home nursing prescribed by a specialist following in-patient or day-patient treatment	Up to €280 per week for up to 10 weeks per policy year
Routine maternity benefit	Up to €250 per pregnancy

#### 4 Terms of Reference

4.1 Bidders are requested to submit the cost of services as specified in ANNEX 1.

#### 5 Obligations of the Bidder of the Health Insurance Policy

The successful bidder, upon commencement of contract implementation, will need to discuss and agree on a procedure for handling claims (and payments thereof) with NSO management. The bidder is also to ensure that the settlement of health insurance claims made by NSO employees occurs within 4 weeks of submission of claim.

NSO will notify the bidder about any variations in the staff complement and the bidder is then expected to issue pro-rata invoices/credit notes accordingly.

At the end of a 12-month period, the bidder must submit a report outlining the number and value of claims submitted and claims reimbursed over the past 12 months.

Previous medical history of NSO staff and their dependents is to be disregarded by the successful bidder.

## 6 Communication

- 6.1 No clarification meeting will be held before the closing date but any query shall be addressed only to [personnel.nso@gov.mt](mailto:personnel.nso@gov.mt) up to Wednesday 18<sup>th</sup> March 2015. Communications between interested parties and the NSO shall be conducted in writing.
- 6.2 No quotation may be altered after the closing date.

## 7 Submission, closing date, opening of submissions

- 7.1 Bidders are to present their offers on the prescribed form as per ANNEX 1. **Only** quotations submitted in the stipulated format will be considered.
- 7.2 Interested Parties, when submitting their offer are expected to provide a complete and comprehensive response to this call. Responses should include the following:
- a) Bidder's details and quotation: as per Annex 1;
  - b) The respective excess that applies to each Insurance Claim.
  - c) Additional Information (any additional information that the bidder deems valid to his/her response).
- 7.3 The closing date is **10:00am of Friday 20<sup>th</sup> March 2015**.
- 7.4 Bids are to be deposited in the Tender Box: National Statistics Office, Lascaris Valletta VLT 2000. It is the responsibility of the bidder to ensure that submissions are deposited in the Tender Box ahead of the closing date and time.

## 8 Bid Evaluation criteria

- 8.1 Bids will be evaluated subject to the following two (2) phase criteria. The first phase will consist of the evaluation of the bid subject to the selection criteria. The second phase consists of the evaluation of the bid according to the award criteria. It is also understood that any bids should also be first and foremost administratively compliant. This means that any prescribed forms must be properly filled in and any required documentation presented with the bid as per ANNEX 1.

### 8.1.1 Selection Criteria

The selection criteria will consist of the following:

- The bidder's ability to perform the tasks being outlined in the quotation document;

- The bidder's clear understanding of this exercise and deliverables;

Should bidders not meet the selection criteria then they will be excluded and not considered for the award criteria.

### 8.1.2 Award Criteria

The sole award criterion will be the price.

In order to promote competition and ensure best value for money, the quotation is broken into two (2) distinct Lots:

- **Lot 01** comprises Insurance Policies 1 to 5 (Section 3.2 – Buildings, Electronic Equipment, Other Contents, Public Liability and Employers Liability)
- **Lot 02** comprises Insurance Policy 6 (Section 3.2 – Health Insurance)

Each Lot will be adjudicated and awarded separately, implying that at most there can be two (2) successful bidders, one (1) for each respective Lot. The contract/s will be awarded to the global cheapest technically compliant bid within each Lot; satisfying all the selection and technical criteria.

- 8.2 The NSO reserves the right to refuse even the most advantageous offers made, or to withdraw this call as may be deemed in its best interest. The final selection shall be in the sole discretion of the NSO and is not bound to give any justification for the selection made or decisions taken.

## 9 Terms of Payment

- 9.1 Payment shall be made quarterly in arrears, divided into four equal instalments per annum.

## 10 Commencement Date and Period of Execution

The intended commencement dates are as follows:

Premises Insurance, Public and Employers' Liability on 1<sup>st</sup> April 2015  
Health Insurance on 1<sup>st</sup> May 2015

The period of execution of the contracts will be 36 months from these dates. NSO reserves the option to extend the contract by another 12 months, or part thereof, with the same rates, terms and conditions.

In the case, that the Call for Quotations is awarded later than 1<sup>st</sup> April 2015 and 1<sup>st</sup> May 2015 respectively, the contract execution will commence immediately after the expiration of any extension given to the present contractor.

**End of Document** - Please submit your offer using ANNEX 1 template.

