



Personal Accident + Life Insurance (Natural Death)

***Note: CARE is looking to have “passive war” and “acts of terrorism” benefits in the policy**

Duration of Policy: One Year

Expected effective date: April 3, 2023

Area of Cover: Iraq

Number of Staff: 26; as CARE International is expanding, more new additions and some deletions are expected.

Insured members: Only CARE National Staff

The proposal should provide the following but not limited to the required information:

1. Geographical Scope/Covered Territories (Please indicate if specific territories/cities are excluded)
2. Operative Time
3. Medical Expenses
 - Medical treatment abroad
4. Benefits in case of death
 - Accidental Death (Common Carrier)
 - Natural Death
5. Benefits in case of disability
 - Permanent Partial Disability due to Accident with a table of benefits (below) and coverage percentage

Losses	Right	Left
For the total loss of an upper member		
For total loss of the hand or forearm		
For total loss of a lower member above knee		
For total loss of a lower member at the level of the knee or below		
For total loss of a foot		
For total loss of the thumb		
For total loss of the index finger		
For total loss of the pinky		
For total loss of the middle finger		
For total loss of the ring finger		
For total loss of the big toe		
For total loss of any other toe		
For total deafness of one ear		
For total deafness, both ears		

For total loss of visual acuity of one eye		
For total loss of visual acuity of both eyes		
For total loss of speech		

Please add more columns as needed

- Permanent Total Disability due to Accident
- Temporary Total Disability due to Accident
- Benefits in case of broken bones with schedule of injuries and coverage percentage
- 6. Protheses
- 7. Emergency Medical Evacuation
- 8. Exclusions.
- 9. limit of reimbursement (Principal Sum insured)
- 10. Annual Premium Cost per insured member
 - If the annual premium is based on the members' salaries, please feel free to contact CARE to share their salary list.
- 11. Aggregate Limit per accident
- 12. Terms and Conditions
- 13. Definitions and Abbreviations
- 14. Applicable Excesses
- 15. Additional Benefits: Please clearly mention if there is any additional benefit(s) or free of charge service(s) that your company can provide to the insured staff.

The applicants must provide the following:

1. An expression of interest
2. Three references from NGOs/INGOs and other businesses
3. Registration Certificate in both Federal Iraq and the Kurdistan region of Iraq
4. Company's profile
5. Proven experience/completion certificates with health insurance in NGOs
6. Proof of Tax registration in both KRI and Federal Iraq
7. Detailed medical network of the insurance company inside and outside Federal Iraq and KRI.