

TERMS OF REFERENCE

REQUESTING EXPRESSION OF INTEREST FROM MEDICAL/LIFE INSURANCE COMPANIES

Background:

Badabon Sangho is a women's rights and women-led organization working with diverse communities, including women, girls Dalit's, and religious minorities. Established in 2016 in the southern region of Bangladesh, particularly in Rampal and Mongla, Badabon Sangho operates at the grassroots level to empower marginalized populations and drive social change.

Started with feminist approach by engaging women who face the worst forms of violence and discrimination land ownership, race, natural disaster and are even expelled from their own lands but is forced to remain silent to raise their voice or ask for their rights. It has group-based structure and governance. Group members are from rural women, lower caste, Dalit, widowed, separated, divorcee, religious minorities, fisher-folks, migrant workers, crab farmers and indigenous minorities. Members living under poverty line, face hate speech and stigma and depends on natural resources and lands for their livelihoods. For more information, please visit our [website](#)

Context analysis:

Badabon Sangho has been implementing programme through its team members. Currently total 135 team members are working in different levels i.e. field and head offices. These team members (aged 20-50 years) are working with communities by visiting villages, households and public agencies. According to the HR policy, team receiving monthly salaries and other benefits like festival bonuses, provident fund and gratuity. However, team don't have medical and life insurance that can be beneficial for the team members.

About the Expression of Interest:

Given the above, Badabon Sangho is seeking medical and life insurance support from reputed insurance companies. The key focus of the insurance is to support team members in occasional medical check-up, medical treatments, and death. By securing the insurance benefits, team members will be able to access free medical check-up on yearly basis, hospital-based medical treatments on necessary and death benefits as well. This approach will not only benefit individual team members but also enhance the overall impact of Badabon Sangho.

Expected insurance packages:

The required insurance packages of team member and one dependent (mostly one child) will be as follows:

- Comprehensive medical check-up once in a year
- Hospitalized medical treatment on necessary basis
- Death benefit

Required Competencies:

The successful insurance company must be able to demonstrate the following abilities and experiences:

- ✓ Minimum 10 years' experience of providing such kind of insurance supports to not-for-profit organization both national and international.
- ✓ Demonstrate experiences of timely support by coordinating with hospitals and organization
- ✓ Proactive to check with organizations in order to share new and further medical support
- ✓ Familiar with operations and dynamics of national NGOs in various projects management
- ✓ Experience in developing policies and manuals in NGOs
- ✓ Strong skills in timely and appropriately communication

Value of Contract

The value of the contract would be determined in non-profit experiences and analyzing the submitted proposals. The proposals must include amounts of Vat/Tax as per the country's law.

Process of Submission:

Interested insurance companies may submit Expression of Interest address below. Expression of Interest would include medical and life insurance packages with details of financial fees, experiences certificate, list of NGO customers, registration documents, existing list of contracted hospitals, list of board of directors, TIN and BIN certificates, membership/partnership with national/internal associations by mentioning subject line: **Expression of Interest for providing medical and life insurance** by email to hr.badabonsangho@gmail.com or in hard copies to 9/12, Block-D, Lalmatia, Dhaka within 15 April 2025.

Please prepare the Expression of Interest in a way which is self-explanatory, will be discussed and presented in the Executive board meeting.