



SUPPLEMENTAL/BID BULLETIN NO. 1

Date: June 10, 2024

Title: IB-2024-06-13 PROCUREMENT OF STUDENT INSURANCE FOR AY 2024-2025

Reference No.: 10901041

This Supplemental/Bid Bulletin is issued to all prospective bidders to clarify, modify and/or amend items in the Bidding Documents as discussed and agreed during the Pre-Bid Conference held on June 6, 2024, for the above-mentioned procurement project. This shall form an integral part of the Bid Documents.

GENERAL QUERIES	AMMENDMENTS/ CLARIFICATIONS
<p>a) What is the total number of faculties and staff to be covered, and are there any age limitations for coverage? Until what age is the coverage extended? Additionally, what is the age range of the students? Are high school students included in this count?</p>	<p>The insurance policy should provide coverage for <i>all students and employees</i> who are officially connected with Eastern Visayas State University (<i>Main and Dulag Campus</i>) against specified risks and incidents as detailed in the policy documentation. The policy shall cover:</p> <ul style="list-style-type: none"> ✓ Students (including Grades 9, 10, 12, Undergraduate, and Graduate students): 11,200-13,000 pax ✓ Employees: 600-700 pax ✓ Range of age: 13-65 years old
<p>b) Regarding the Athletic Accidental Benefits and Athletic Medical Expenses, are these concepts of double indemnity compared to regular coverage? For instance, if regular students are not included, is the coverage the same for OJT and public conveyance or common carrier incidents? Typically, if an incident doesn't fall under the three specified coverages, say 100,000.00 coverage, and it involves athletes or OJTs, is it doubled? We seek clarification on whether the medical benefits for athletes and OJTs entail different coverage or if they receive double coverage.</p>	<p>Separate coverage will be provided for Athletic Accidental Benefits, Athletic Medical Expenses, OJT or Internship Medical Expenses, and OJT or Internship Accidental Benefits. Each benefit is applicable only during related events or scenarios, such as accidents occurring during athletic or OJT-related events.</p>
<p>c) We just want to clarify if you require a physical office in Tacloban?</p>	<p>The insurer should be a licensed insurance company and must also have an office within the region for easy and immediate transaction of the insured student/employee of the Eastern Visayas State University.</p>
<p>d) We'd like to seek clarification regarding item no. 4 in the Terms and Conditions. It mentions emergency medical evacuation, repatriation of remains, personal liability, and loss of personal belongings. Are these elements part of the coverage, or are they outlined separately? Specifically, does our coverage include evacuation and repatriation? Could you provide details on any existing programs? Additionally, how do you define "loss of personal belongings"?</p>	<p>These elements outlined in item no. 4 shall be part of the coverage. Loss of personal belongings during local travel only, such as attending seminars, conferences, or OJT, when duly authorized by the institution, is covered. This protection extends to the everyday belongings against accidental loss or damage outside the home or institution. Covered items may include mobile phones, laptops, musical instruments, sports equipment, and similar possessions.</p>
<p>e) In relation to the schedule of benefits, our primary coverage is for accidental death and disablement, with a separate provision for accidental burial benefits. Does accidental drowning fall under</p>	<p>Accidental Drowning is indeed covered as a separate benefit, and similarly, it is preferable to list Burn benefits separately.</p>





BIDS AND AWARDS COMMITTEE

GENERAL QUERIES	AMMENDMENTS/ CLARIFICATIONS
accidental death and disablement? Also, does the burn benefit come under accidental medical reimbursement? If so, then it will be included in accidental death and disablement.	
f) Could we rearrange this? For instance, including burn benefits in the accidental death and disablement coverage?	Bidder has the option to do so, but it is preferable to have it listed separately.
g) Is the Special benefit (Rape assistance) included in your previous proposals? How does one claim this benefit, and will we be establishing parameters for it?	Yes, we do have a separate benefit for Rape Assistance in our previous insurance. To date, there have been no claims for this benefit. Therefore, the bidder will need to establish the parameters for its claims.
h) How do you plan to make the selection? Will it base on the lowest bidder or on the insurance benefits provided?	The BAC will select the Lowest Calculated and Responsive Bidder (LCRB) based on the bidder's compliance with technical and financial capability requirements.
i) In the presentation, it's stated that the statement of all ongoing and awarded but not yet started contracts should encompass various items for each contract, including the end-user's acceptance or official receipts issued for completed contracts. In such cases, if the project is considered completed, it should not be included in the list of ongoing projects.	The bidder must complete all required information in the designated form provided in Annex A under Section IX. Bidding Forms of the PBD. The statement shall include for each contract the following: <ul style="list-style-type: none"> ✓ Name of Contract ✓ Date of Contract ✓ Duration of Contract ✓ Owner's Name and Address ✓ Kinds of Goods ✓ Amount of Contract ✓ Value of Outstanding Contracts ✓ Date of Delivery ✓ Copy of the contract
j) May we request the committee to include the coverage details for each benefit for easier comparison of bids?	Please refer to the updated Technical Specifications provided in Annex "C".
k) Regarding the forms, we noticed the inclusion of the university's logo. Is it mandatory to include the logo when submitting the forms?	No, it is not necessary to include the university's logo in the submitted forms. The logo serves only as a header for the PBD. What is essential is the submission of the required forms with the correct contents during the bid opening.
l) In the technical specifications, the order of the items is not crucial as long as all the required items are included in the bid.	Yes, the order is not necessary as long as all item requirements are included in the bid.
m) Regarding with the audited financial statement, are we requiring two (2) to three (3) consecutive years AFS, or just the current?	According to item no. 8 under the financial documents in Section VIII, Checklist of Technical and Financial Documents, the bidder must provide "the Bidder's audited financial statements, showing, among others, the Supplier's total and current assets and liabilities, stamped "received" by the BIR or its duly accredited and authorized institutions, for the preceding calendar year which should not be earlier than two (2) years from the date of bid submission.
n) In the legal documents, particularly item no. 1, would it suffice to submit only the valid PhilGEPS Registration Certificate with all pages included?	Yes, the bidder may opt to submit only their valid PhilGEPS Certificate (Platinum Membership) as part of the legal documents.





BIDS AND AWARDS COMMITTEE

GENERAL QUERIES	AMMENDMENTS/ CLARIFICATIONS
o) Since we allow online submissions, each submission must be secured with a password. Additionally, will five (5) copies also be required for online submissions?	No, only one (1) copy will suffice for electronic submission, following the guidelines outlined in ITB Clause No. 15.3 of the Bid Data Sheet for Electronic Submission of Bids.
p) Is the winning bidder also required to submit hard copies of their bids?	As per IB Clause 7(a), "the bidder has the option to submit a bid electronically or manually on or before June 20, 2024, 1:30 P.M. If a bidder chooses to submit an electronic bid, the same bidder shall also submit a manual bid for the same project on or before June 25, 2024, 2:00 P.M., for evaluation purposes during post-Qualification..."

All statements and formats referring to this clause should be amended/corrected accordingly.

For guidance and information of all concerned.

For further information, please refer to:

(SGD) VINCENT B. CABANTOC
 Head, BAC Secretariat
 CP No. 0953-355-7046 - TM
 Email Add: evsu.bacsecretariat@evsu.edu.ph

Noted:

(SGD) BENEDICTO T. MILITANTE, JR., Ph.D., J.D.
 Vice President for Administration & Finance Chairperson,
 Bids and Awards Committee



Section III. Bid Data Sheet

ITB Clause									
5.3	<p>For this purpose, contracts similar to the Project shall be:</p> <p style="margin-left: 40px;">a. Procurement of Student Insurance</p> <p style="margin-left: 40px;">b. completed within two (2) years prior to the deadline for the submission and receipt of bids.</p>								
7.1	Subcontracting is not allowed.								
9	Prospective bidders may submit their written request for clarification on and/or interpretation of any part of the Bidding Documents, either to EVSU BAC Secretariat Office or through electronic mail at evsu.bacsecretariat@evsu.edu.ph not later than June 7, 2024 (5:00PM) . Clarifications made and submitted beyond the abovementioned date shall not be accepted and/or entertained further.								
12	No further instructions.								
14.1	<p>The bid security shall be in the form of a Bid Securing Declaration, or any of the following forms and amounts:</p> <table border="1" style="width: 100%; margin-left: 40px; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">FORMS OF BID SECURITY</th> <th style="width: 30%;">AMOUNT OF BID SECURITY (EQUAL TO PERCENTAGE OF THE ABC)</th> </tr> </thead> <tbody> <tr> <td>• Bid Securing Declaration; OR</td> <td style="text-align: center;">NOTARIZED</td> </tr> <tr> <td>• Cash, Cashier's/ manager's check issued by a Universal or Commercial Bank equivalent to Two Percent (2%); OR</td> <td style="text-align: center;">22,400.00</td> </tr> <tr> <td>• Surety Bond equivalent to Five Percent (5%) (If security bond, attach the original copy of the official receipt of premium payment and certification issued by the Insurance Commission)</td> <td style="text-align: center;">56,000.00</td> </tr> </tbody> </table>	FORMS OF BID SECURITY	AMOUNT OF BID SECURITY (EQUAL TO PERCENTAGE OF THE ABC)	• Bid Securing Declaration; OR	NOTARIZED	• Cash, Cashier's/ manager's check issued by a Universal or Commercial Bank equivalent to Two Percent (2%); OR	22,400.00	• Surety Bond equivalent to Five Percent (5%) (If security bond, attach the original copy of the official receipt of premium payment and certification issued by the Insurance Commission)	56,000.00
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15.2	<p>Each Bidder shall submit one (1) original and four (4) readable authenticated copies of the first and second components of its bid. Documents to be submitted shall be properly tabbed and labeled according to the title of the document attached for prompt identification: e.g., PhilGEPS Certificate of Registration (Platinum) – PhilGEPS</p> <p>For details in the preparation of sealed bids, please refer to the diagram below:</p> <p style="margin-left: 40px;"><i>Figure 1. Sealing of Bids (Illustration of bids with 1 original and 4 copies, each box in the diagram represents a sealed envelope)</i></p> <div style="margin-left: 40px;"> </div> <p>All envelopes shall:</p> <ul style="list-style-type: none"> • be addressed to the Procuring Entity’s BAC; • bear the name and address of the Bidder in capital letters; • contain the name of the contract to be bid in capital letters; • bear the specific identification of this bidding process indicated in the ITB Clause 1; and bear a warning “DO NOT OPEN BEFORE...” the date and time for the opening of bids, as specified in the IB. 								

TO	:	THE BIDS AND AWARDS COMMITTEE EASTERN VISAYAS STATE UNIVERSITY
FROM	:	_____
		<i>(Name of Bidder in Capital Letters)</i>
ADDRESS	:	_____
		<i>(Address of Bidder in Capital Letters)</i>
BID REF. NO.	:	_____
<i>(In Capital Letters, Indicate the Phrase):</i>		
"DO NOT OPEN BEFORE: _____"		

15.3	<p>Guidelines for Electronic Submission of Bids:</p> <p>a) The Bidder must submit a soft copy of their bids through e-mail to evsu.bacsecretariat@evsu.edu.ph at any time before June 20, 2024, 1:30 P.M.</p> <p>b) In the online submission of bids, a two-folder system will be utilized. The first folder contains the requirements of the Technical Component checklist as presented under Section VIII and shall be labeled “TECHNICAL COMPONENT”. The second folder contains the requirements of the Financial Component checklist and is marked “FINANCIAL COMPONENT”.</p> <p>c) The documentary requirements shall be segregated and labelled according to the type of document for prompt identification (e.g., PhilGEPS Certificate of Registration (Platinum) labelled as PhilGEPS) and each shall be in Portable Document Format (PDF).</p> <p>d) Each folder shall be compressed in Zip, RAR or 7z format with password protection. Submitted bidding documents that are not in compressed archive format and are not password protected, will be automatically rejected.</p> <p>e) The password for accessing the file shall be disclosed by the Bidders during the bid opening which may be done in person or face-to-face through videoconferencing, webcasting, e-mail or similar technology.</p> <p>f) An electronic copy that cannot be opened or is corrupted shall be considered non-responsive and, thus, automatically disqualified.</p> <p>g) For further information, please refer to: VINCENT B. CABANTOC <i>Head, BAC Secretariat</i> <i>CP No. 0953-355-7046 - TM</i> <i>Email Add: evsu.bacsecretariat@evsu.edu.ph</i></p>															
17.3	<p>After opening the Financial Component of all eligible bidders, the BAC (Bids and Awards Committee) will allow each bidder to present their bid proposals within five (5) minutes. This time frame is exclusive of any queries from the body. The remaining bidders will wait in a designated waiting room while one bidder presents their proposals. They will be called upon their designated presentation time.</p>															
19.2	<p>Partial bid is NOT allowed.</p>															
19.3	<p>The goods are grouped in a single lot and the lot shall not be divided into sub-lots for the purpose of bidding, evaluation, and contract award.</p> <table border="1" data-bbox="250 1851 1468 1996"> <thead> <tr> <th colspan="5" style="background-color: #92d050;">PROCUREMENT OF STUDENT INSURANCE FOR AY 2024-2025</th> </tr> <tr> <th>ITEM NO.</th> <th>P.R. NO.</th> <th>QTY</th> <th>UNIT</th> <th>TOTAL AMOUNT</th> </tr> </thead> <tbody> <tr> <td align="center">1</td> <td align="center">04-0311-24 SASO</td> <td align="center">11,200-13,000</td> <td align="center">PAX</td> <td align="right">1,120,000.00</td> </tr> </tbody> </table>	PROCUREMENT OF STUDENT INSURANCE FOR AY 2024-2025					ITEM NO.	P.R. NO.	QTY	UNIT	TOTAL AMOUNT	1	04-0311-24 SASO	11,200-13,000	PAX	1,120,000.00
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19.5	<p>The Net Financial Contracting Capacity (NFCC), which must be at least equal to the ABC to be bid, is calculated as follows:</p> <p>NFCC = [(Current assets minus current liabilities) (15)] minus the value of all outstanding or uncompleted portions of the projects under ongoing contracts, including awarded contracts yet to be started, coinciding with the contract to be bid.</p>															
20.1	<p>No further instruction.</p>															
21.1	<p>No further instruction.</p>															

Section VI. Schedule of Requirements

The delivery schedule expressed as weeks/months stipulates hereafter a delivery date which is the date of delivery to the project site.

PROCUREMENT OF STUDENT INSURANCE FOR AY 2024-2025

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Section VII. Technical Specifications

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Accidental death due to as a passenger in a common carrier or in public conveyance (land, water and air transportations)	600,000.00																																																									
Accident Burial Benefit	40,000.00																																																									
Accidental Death and Disablement	300,000.00																																																									
Accidental Drowning	40,000.00																																																									
Accidental Food Poisoning	40,000.00																																																									
Accident Medical Reimbursement	45,000.00																																																									
Acts of Nature	40,000.00																																																									
Ambulance fee	5,000.00																																																									
Athletic Accidental Benefits	15,000.00																																																									
Athletic Medical Expenses	15,000.00																																																									
Burn Benefit	10,000.00																																																									
Cash assistance due to natural death	20,000.00																																																									
Daily Hospital Cash Benefit (due to accident or sickness)	500.00/day																																																									
Daily Hospital Income Benefit (ICU) (First 7 days ICU Confinement due to accident and sickness)	500.00/day																																																									
Dental Emergency Benefit	3,500.00																																																									
Fire assistance	10,000.00																																																									
Free Pre-existing condition exclusion except those who are already suffering pre-critical condition	5,000.00																																																									
Medical reimbursement due to COVID-19	5,000.00																																																									
Medical reimbursement due to DENGUE	5,000.00																																																									
Motorcycle accident (w/ driver's license & helmet)	275,000.00																																																									
OJT or Internship Medical Expenses	5,500.00																																																									
OJT or Internship Accidental Benefits	5,500.00																																																									
Permanent Total Disability	250,000.00																																																									
Special benefit (RAPE)	5,500.00																																																									
Student Immersion accident benefits	5,500.00																																																									
Unprovoked Murder and Assault	200,000.00																																																									
Annual Premium per student	100.00																																																									

TERMS AND CONDITIONS FOR THE PROCUREMENT OF STUDENT INSURANCE FOR A.Y. 2024-2025

Introduction

The Student Insurance is intended to those students who are entitled in priority response of being casualty in different accidents. The Insurance company is obliged to deliver an immediately response taking the liabilities of the injured party. Moreover, the Insurance company may state the contract policy to assure that the end user knows all the process and conditions of releasing.

TERMS AND CONDITIONS

1. **Insurance Company Qualification:** The insurer should be a licensed insurance company and must also have an office within the region for easy and immediate transaction of the insured student/employee of the Eastern Visayas State University.
2. **Policy Coverage:** The insurance policy should provide coverage for ALL STUDENTS and EMPLOYEES who are officially connected with Eastern Visayas State University (**Main and Dulag Campus**) against specified risks and incidents as detailed in the policy documentation.
3. **Coverage Period:** The insurance coverage should commence on the effective date specified in the policy documentation and terminates on the expiration date, unless otherwise stated.
4. **Covered Risks:** Covered risks may include, but are not limited to, accidents, illnesses, medical expenses, emergency medical evacuation, repatriation of remains, personal liability, **loss of personal belongings during local travels**, and other risks as specified in the list of priorities particular benefits.
5. **Exclusions:** This policy does not cover self-inflicted injuries, injuries sustained while participating in illegal activities, acts of war, intentional acts of self-harm, or any other exclusions as outlined in the policy documentation.
6. **Claims Process:** In the event of a covered incident, the insured student/employee or their legal representative must notify the insurer within the specified time frame and submit all necessary documentation to support the claim. Failure to adhere to this requirement within fifteen (15) calendar days may result in denial of the claim.
7. **Cancellation:** The University reserves the right to cancel the policy at any time by providing written notice to the insurer. Refunds, if applicable, will be issued in accordance with the insurer's cancellation policy. Additionally, if the insurer fails to pay the claimant within fifteen (15) regular days after processing and submitting the requirements, the University may initiate cancellation of the policy.
8. **Policy Amendments:** Any amendments to the policy must be agreed upon by both the insured and the insurer in writing.
9. **Dispute Resolution:** Any disputes arising from this policy shall be resolved through arbitration in accordance with the arbitration rules specified in the policy documentation.
10. **Interpretation:** In the event of any discrepancies or inconsistencies between the terms and conditions outlined herein and the policy documentation, the terms and conditions specified in the policy documentation shall prevail.

LIST OF PRIORITIES PARTICULAR BENEFITS

- Accidental death due to as a passenger in a common carrier or in public conveyance (land, water and air transportations)
- Accident Burial Benefit
- Accidental Death and Disablement
- Accidental Drowning
- Accidental Food Poisoning
- Accident Medical Reimbursement
- Acts of Nature
- Ambulance fee
- Athletic Accidental Benefits
- Athletic Medical Expenses
- Burn Benefit
- Cash assistance due to natural death
- Daily Hospital Cash Benefit (due to accident or sickness)
- Daily Hospital Income Benefit (ICU) (First 7 days ICU Confinement due to accident and sickness)
- Dental Emergency Benefit
- Fire assistance
- Free Pre-existing condition exclusion except those who are already suffering pre-critical condition
- Medical reimbursement due to COVID-19
- Medical reimbursement due to DENGUE
- Motorcycle accident (w/ driver's license & helmet)
- OJT or Internship Medical Expenses
- OJT or Internship Accidental Benefits
- Permanent Total Disability
- Special benefit (RAPE)
- Student Immersion accident benefits
- Unprovoked Murder and Assault