



SUPPLEMENTAL/BID BULLETIN NO. 2

Date: June 16, 2025
Title: IB-2025-05-10 PROCUREMENT OF STUDENT INSURANCE FOR EVSU-MAIN CAMPUS
Reference No.: 12080427

This bulletin is being issued to revise/clarify certain portions of the bidding documents. This shall form an integral part of the bidding document for the above-mentioned procurement project.

TERMS AND CONDITIONS FOR THE PROCUREMENT OF STUDENT INSURANCE FOR EVSU-MAIN CAMPUS

Introduction

The Student Insurance is intended to those students who are entitled to priority response of being a 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 ensure that the end user knows all the processes 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 cover ALL STUDENTS and EMPLOYEES who are officially connected with Eastern Visayas State University (Main 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 fifteen (15) calendar days from the happening of the event and submit all necessary documentation to support the claim. The failure to file the claim within the said period may result in the denial of the claim, unless the delay.





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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 by the insurer's cancellation policy. Additionally, if the insurer fails to pay the claimant within fifteen (15) regular days after filing the claim and submitting the requirements, the University may initiate cancellation of the policy and be entitled to refund the amount corresponding to the remaining term of the policy.
8. **Policy Amendments:** Any amendments to the policy shall be agreed upon by 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 there are 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

I. Accidental Death

1. **Accidental Drowning:** Accidental Drowning refers to death or serious injury resulting from unintended submersion in water or another liquid, where the event is sudden, unforeseen, and not caused by an underlying medical condition or intentional act.
2. **Accidental Food Poisoning:** Accidental food poisoning refers to the unexpected and unintended illness caused by the ingestion of contaminated, spoiled, or toxic food or beverages, resulting in bodily injury, hospitalization, or death.
3. **Motorcycling Accident (w/driver's license and helmet):** The student or employee was involved in a motorcycling accident while riding a motorcycle either as a driver or passenger.
4. **Death due to Acts of Nature:** The student's and employee's death was caused by a natural calamity or event beyond human control, such as a typhoon, earthquake, flood, landslide, lightning strike, or other similar acts of nature.
5. **Death during Athletic events:** The student or employee passed away while actively participating in an officially sanctioned athletics event organized or supervised by the school.



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6. **Death during OJT/Internship:** The student passed away while undergoing On-the-Job Training (OJT) or internship as part of their academic requirements. The incident occurred during official training hours and within the premises or approved site of deployment. The activity was under the supervision of the host institution and/or the school.

7. **Death due to pre-existing illness covered except those already suffering from pre-critical condition:** The student's and employee's death was caused by complications arising from a medically diagnosed pre-existing illness that existed prior to the effectivity of the insurance coverage. Despite medical attention and management, the condition progressed and led to the untimely passing of the student/employee.

8. Other Analogous Circumstances

II. **Permanent Total Disability:** The student and employee sustained an injury or illness resulting in the complete and irreversible loss of physical or mental ability to engage in any gainful occupation or perform daily activities essential to independent living. The condition has been medically assessed as permanent and total in nature, rendering the student/employee incapable of resuming academic duties or future employment.

III. **Accidental Death aboard common carrier (land, water and air transportation):** The employee and/or student died as a result of an unforeseen and sudden incident caused by external, violent, and accidental means, without any intention or pre-existing condition contributing to the event. The fatality occurred despite reasonable precautionary measures and was not due to any willful misconduct.

IV. **Cash Assistance Due to Natural Death including death due to animal bites (cat, dogs, snake):** The student or employee passed away due to natural causes, which may include medically confirmed illnesses or health conditions not caused by accidents. This also covers death resulting from complications caused by animal bites (e.g., cat, dog, or snake), such as infections or diseases like rabies, provided these were not self-inflicted and occurred despite reasonable efforts to seek medical care.

V. **Unprovoked Murder and Assault:** The student or employee was a victim of an unprovoked act of violence, such as murder or physical assault, which resulted in serious injury or death. The incident occurred without the victim initiating or participating in any hostile or unlawful activity.

VI. **Accidental Medical Reimbursement:** Accidental Medical Reimbursement refers to the medical expenses incurred due to an accident. This benefit applies to injuries caused by sudden, external, and unintentional events, not by illnesses or pre-existing conditions. (Example: the student accidentally strikes by lightning or the student was injured during typhoon evacuation etc.)



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1. **Burn Benefit (expenses for reimbursement):** The student or employee sustained burn injuries caused by accidental exposure to heat, fire, chemicals, electricity, or other harmful substances. The burns required medical treatment and may have resulted in temporary or permanent disability, disfigurement, or prolonged recovery.
2. **Dental Emergency Benefit (expenses for reimbursement):** The student or employee required immediate dental treatment due to an accidental injury affecting the teeth, mouth, or jaw—such as a fracture, dislocation, or avulsion—resulting from a sudden and unforeseen event.
3. **Animal Bites (expenses for reimbursement):** The student or employee sustained injuries resulting from an animal bite, such as from a dog, cat, snake, or other animals. The incident was unprovoked and occurred during the course of normal activities. Medical attention was sought immediately, especially in cases where there was a risk of infection or exposure to diseases such as rabies.
4. **Medical Reimbursement due to Dengue:** The student or employee was diagnosed with dengue fever, a mosquito-borne viral illness confirmed through medical examination and laboratory tests.
5. **Medical Reimbursement due to Covid 19:** The student or employee tested positive for COVID-19, as confirmed by an accredited RT-PCR or antigen test. The condition required medical intervention, which may have included home isolation with prescribed medications, outpatient consultation, or hospitalization depending on the severity of symptoms.
6. **Medical Reimbursement due to Mpox:** The student or employee underwent medical treatment for a condition diagnosed as Mpox, an infectious/inflammatory or immunological illness confirmed by a licensed medical professional. The treatment included necessary diagnostic tests, medications, and follow-up consultations.
7. **OJT/Internship Medical Expenses:** The student incurred medical expenses due to an illness or injury sustained during the conduct of their On-the-Job Training (OJT) or internship, which is part of their academic requirements. The incident occurred within the approved training schedule and location, under the supervision of the host institution.
8. **Athletic Medical Expenses:** The student incurred medical expenses due to an injury or illness sustained while participating in an officially sanctioned athletic activity, such as training, practice, or competition, under the supervision of the school or a recognized sports organization.
9. **Other Analogous Circumstances**



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VII. Daily Hospital Allowance

1. **DHA due to accident or sickness:** The student or employee was confined in a licensed hospital for medical treatment due to illness or injury covered by the insurance policy.
2. **DHA for ICU (1st 7 days for ICU confinement due to accident/sickness):** The student or employee was confined in the Intensive Care Unit (ICU) of a licensed hospital due to a critical medical condition requiring continuous monitoring and specialized treatment.

VIII. Fire Assistance: The student or employee suffered loss or damage to personal belongings, residence, or property due to an accidental fire.

IX. Ambulance Assistance: The student or employee required emergency medical transportation via ambulance due to a critical illness or injury.

X. Special benefit for Rape: The student or employee was a victim of rape, a traumatic and criminal act of sexual violence.

XI. Mental Health Support: Mental health support refers to the coverage of services and benefits related to the diagnosis, treatment, and management of mental health conditions for students and employees of the university. Inclusions are Psychological Assessment & Medication support.

XII. Accidental Burial benefit: The burial benefit is being claimed following the accidental death of a student or employee, resulting from a sudden, unforeseen, and external event not caused by any pre-existing condition or intentional act.

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:

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