

## **TERM OF REFERENCE (TOR)**

### **Selection of Insurance Broker**

**BACKGROUND:** Food for the Hungry Cambodia (FH Cambodia) is an International Christian Humanitarian Organization. Food for the Hungry Value Proposition: We design, develop, and deliver catalytic solutions that build resilience so that children, families, and communities can flourish.

To ensure proper risk management and protection of its staff, assets, property and operations, FH Cambodia seeks to engage a qualified and licensed insurance broker to provide professional advisory and brokerage services.

**PURPOSES:** To provide FH Cambodia expert advice and services on hospitalization, surgery, group personal accident, and life insurance for 84 staff of FH Cambodia. Provides insurance for vehicles, and properties insurance.

**DELIVERABLES:** The successful company will provide the services from 01 Oct 2026 to 30 Sep 2027.

#### **I. Insurance Broker**

##### **a. Company Profile**

- Company history
- Company location, address and contact details.
- Profile – describing the nature of business, field of expertise, licenses, certifications, accreditations.
- Partners (with Insurance Company)
- Company owner (in country or overseas)
- Licensed broker in Cambodia

##### **b. Insurance Broker Role**

- Assess organizational insurance needs
- Provide insurance options and quotations
- Advise on risk coverage and policy terms
- Search and compare insurance policies from multiple insurers to provide the best coverage for the FH Cambodia and negotiate favorable terms and premium rates.
- Assist with renewals, policy updates, and answer any queries regarding complex coverage terms.
- Coordinate in annually and monthly endorsement FH Cambodia staff with insurance company.
- Provide orientation about insurance policies and procedures to all staff at each office once per year.
- Assist FH Cambodia's staff with the claims process and follow up, helping to ensure timely and fair compensation.
- Assist documentation between FH Cambodia and insurance company.
- Require to submit on annual utilization report to assess the usage of medical insurance

##### **c. Qualifications of the Insurance Broker as follows:**

- Supplier Pre-Qualification Form

- Supplier Ethical Standards
- Business Licenses – Registration Papers, Tax Payment Certification etc.
- Clients references – list of clients for similar services as those required by FH Cambodia, indicating description of contract scope, contract duration, contract value, contact references;
- Minimum 3–5 years of experience
- Strong knowledge of insurance market
- Good communication
- Should demonstrate that they have an acceptable cleaning training program and that the personnel provided have received proper cleaning training
- Must be able to provide relievers at short notice
- Must ensure that cleaning personnel are given sufficient rest-day

**d. Financial Proposal**

- The Insurance Broker is required to submit the Technical Proposal in a sealed envelope.
- Offeror is required to provide a prices/rates using its own format (if applicable).

**II. The Requirement**

**a. Hospital and Surgical Insurance (HNS)**

The insurance company should provide information about benefits to be offered in detail as below or equivalent.

<b>Current Health Insurance Benefits</b>	
Geographical areas	(Cambodia, Laos, Vietnam and Thailand...etc.)
<b>Hospital Room &amp; Board</b> (Overall daily maximum up to 90 days private and Government Hospital per disability)	USD 45
Emergency Room (up to 20 days – max per day)	USD 250
<b>Hospital Expense:</b> surgery fee, medicine, room, laboratory,...ect.	USD 800
<b>CT, MRI, and PET SCAN</b> (Max per disability) (Pay for any cost occurring in this section)	USD 200
Ambulance charges	USD 300
<b>Surgical Fees</b> (Max per disability)	USD 3200
<b>Pre &amp; Post-Hospitalization</b> (Max per disability, max 90 days prior to hospitalization or surgery)	USD 200

<b>Supplemental Accident Expense</b> (Max per disability within 24 hours after the accident)	USD 300
<b>NSSF Supplementary Daily Hospital Cash Allowance</b> (Daily limit, max up to 20 days per disability)	USD 25
<b>Complication of Pregnancy</b> (Max per disability)	USD 250
Accidental Damage to teeth	USD 150
Funeral Expenses	USD 500

b. **Group Personal Accident** is USD 15,000.

Death due to Accident	USD 15,000.
Permanent Disablement due to Accident	USD 15,000.
Inpatient and Outpatient treatment due to accident (Including Food Poisoning, Snack Bite and insect bite which lead to dengue Malaria, Chikungunya...etc)	USD 900
Ambulance Charged	USD 300

c. **Life Insurance** is USD 15,000 (All causes of death)

d. **Vehicles, and properties Insurance as following:**

- Fire insurance for buildings and properties for 6 locations
- Burglary insurance for 6 locations
- 4 Vehicles and 9 Motorbikes Insurance

### III. Submission requirement

Please submit your letter of interest with company profile and technical proposal in seal envelope marked “ Insurance Broker Company Seal Bidding for FH Cambodia ” and send to FH Cambodia office provided in the contact details:

Food For the Hungry Address: House #17, Street 185, Sangkat Tumnuop Teuk, Khan Boeung Keng Kang | Phnom Penh, Cambodia Tel: 017 333 917, 070 507 218

Seal bids must be delivered to the address given above by no later than 15 June 2026 at 16:30 P.M. Late submission will not be accepted.

Bids will be opened on 22 June 2026 with the Procurement Committees of FH Cambodia following the Procurement Guideline. Successful Company will be notified.

### IV. Confidentiality

All information shared with the broker during the engagement must be treated as confidential and must not be disclosed to any third party without prior written consent from FH Cambodia.

### V. Right to Accept or Reject

FH Cambodia reserves the right to accept or reject any proposal without providing reasons and is not bound to award the contract to the lowest bidder.

Please note all dates are provisional dates and FH Cambodia reserves the right to modify this schedule.