

إيضاحات (رقم 1)

اسم المناقصة العمومية: خدمات تأمين لتلاميذ المدارس الرسمية للعام 2026-2027

المرجع: دفتر الشروط رقم FCS001-UNICEF/2026

التاريخ: 15/09/2026

QUESTION	ANSWER
1- Are the schools located All over Lebanon including South Lebanon.	Yes the schools are located all over Lebanon including South Lebanon with some exceptions of schools operating online due to the current situation.
2- Could you please provide us with Loss history for last 3 years.	<u>Year 2023-2024:</u> - The gross premium: 77,000 USD - Loss record: around 140,000 USD <u>Year 2024-2025:</u> - The gross premium: 253,000 USD (including passive war cover) - Loss record: around 185,000 USD <u>Year 2025-2026:</u> - The gross premium: 191,400 USD (WITHOUT SUMMER) - Loss record: around 245,000 USD
3- Shall UNICEF settle Premiums in one payment In FRESH Dollars After issuing & delivering the insurance policy to the Education ministry.	As per the draft contract included in the bidding document, after issuing and delivering the insurance policy and the invoice to the Ministry, MEHE will proceed with payment to UNICEF that will settle the 100% to your fresh account in USD. A performance guarantee from the bank of 10% shall be submitted also to the Ministry of Education.
4- Do you require issuing insurance cards for each student or no need, since we shall provide you with Claims Forms to be filled by the school management In case an accident will happen to be sent with the injured to our network Hospitals.	No need for insurance cards, we need the claims forms and the relevant contacts in case of accident.