



for a living planet®

Terms of Reference

Staff, Building and Vehicle, Motorcycle Insurance for FY2023

I. Background

WWF Cambodia works to conserve the region's biodiversity and build a secure and sustainable future for people and wildlife. WWF Cambodia works on the ground and in partnership with Laos, Myanmar, Thailand and Vietnam.

World Wildlife Fund for Nature (WWF) established in Cambodia in 1998 as a part of the WWF Greater Mekong Program. WWF's mission in Cambodia is to ensure that there will be strong participation and support from all people to conserve the country rich's biological diversity. Through the encouragement of sustainable use of natural resources, WWF- Cambodia promotes new opportunity for the benefit of all people, enhancing local livelihood and contribution to poverty reduction in the Kingdom of Cambodia.

II-. Objective

To provide insurance as above with below detail of each categories.

III. Scope

1. Staff Insurance : for Staff, Staff Dependent, Counterpart, Rangers and (415 pax) on:

- a. **Group Personal Accident (GPA):** Scope of coverage : 24 Hour and Worldwide for staff, Counterpart and Rangers only (82+ pax)

Benefits :

- Accidental Death: 36 months * basic of staff salary (Minimum \$ 5,000)
- Permanent Disablement: % of Schedule Benefit up to USD 100,000
- Medical Expense: USD 500 each case

b. Health & Surgical (H&S)- Insurance plan: Top Plan

Benefits (USD)	TOP Plan
Hospital Room & Board (90 days) (i) Ordinary (Per day) (ii) Intensive Care Unit (Per day) 21 days	
Hospital Miscellaneous Service (Per case)	
Surgical Fees (Per case)	

Major Surgical Fees (Per case)	
In-Hospital Physician's Fees (Per day) (Daily limit max up to 90 days)	
Pre-Hospitalization (Per case)	
Post-Hospital Diagnostic and Consultations	
Emergency Treatment (For First 24 Hours)	
Ambulance (Per case)	
Maternity Complication	
Supplemental Accident Expense (Per case)	
Accident Damage to Teeth	
NSSF Supplementary Daily Hospital Cash Allowance (Per day)	
Meal Allowance in non-feeding hospital (per day)	
Funeral Benefit	
Maternity Benefit (Per case)	
CT, MRI and PET Scan (Max Per Disability)	
COVID19	
Vaccination (per case)	
Cronic Condiion	
Geographic	
In-patient service	
Waiting period	
Staff dependant	

Staff	
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Note: Company are encouraged to upgrade this plan if they can provide extra benit beyon this packages.

2. Life Insurance: For Ranger & Counterpat (143 pax) only

Qualification of Eligible life Assured:

- Covered from 18-65 years of Age
- Conditions of Risks: 24 hours, Wold wide

Benefits (USD)	Plan
Basic Life (Death Illness only)	20,000USD

3. Building and properties for 3 locations on:

a. Fire

Situation of Risk : Phnom Penh Office

No	Description	SUM Insure (USD)
1	On building occupied as the office at the address at #21, St. 322, Sangkat BKK, Khan BKK, Phnom Penh Cambodia	350,000 USD
2	On office equipment, furnitute, fixture, other contents	150,000 USD
Sum Insured		500,000 USD

Situation of Risk : Mondol Kiri Office (EPL)

No	Description	SUM Insure (USD)
1	Ospean Village, Spean Meanchey Quarter, Sen Monorom City, Mondolkiri Province.	150,000 USD
2	On office equipment, furnitute, fixture, other contents .	70,000 USD
Sum Insured		220,000 USD

Situation of Risk : Kratie Office (MFF)

No	Description	SUM Insure (USD)
1	No 428, Street Saramret, Phum Wat, Sangkat Kratie, Krong Kratie.	150,000 USD
2	On office equipment, furnitute, fixture, other contents	50,000 USD
Sum Insured		200,000 USD

b. Burglary : 3 locations Phnom Penh, Mondol Kiri and Kratie Office

No	Situation of risk	SUM Insure (USD)
1	No21, St. 322, Sangkat BKK, Khan BKK, Phnom Penh Cambodia	150,000 USD
2	Ospean Village, Spean Meanchey Quarter, Sen Monorom City, Mondolkiri Province.	70,000 USD
3	No 428, Steet Saramret, Phum Wat, Sangkat Kratie, Krong Kratie	50,000 USD

c.Public Liability

No	Situation of risk	SUM Insure (USD)
1	No21, St. 322, Sangkat BKK, Khan BKK , Phnom Penh Cambodia	300,000 USD
2	Ospean Village, Spean Meanchey Quarter, Sen Monorom City, Mondolkiri Province.	300,000 USD
3	No 428, Steet Saramret, Phum Wat, Sangkat Kratie, Krong Kratie	300,000 USD

d. Private Vehicle Insurance for 3 locations: Phnom Penh, Mondol Kiri and Kratie Office

d.1 Scope of Cover : Thirth part Liability & Own Damage, Theft & PL (Passager Liability)

d.2 Number of Vehicle : 9 units

e. Private Motorbile Insurance 3 locations: Phnom Penh, Mondol Kiri and Kratie Office

e.1 Scope of Cover : Thirth Party liability only

e.2 Number of Vehicle : 125 units

IV. Time Frame

Insurance period will be covered for a 12 months period commencing from 01 July 2022 to 30 June 2023.
