

**Request for Quotation (RFQ)
for the
RFQPROC#2022-0342 - Provision of Insurance Services
BID BULLETIN
Addendum No. 1**

This Addendum No. 01 is issued to address inquiries and clarification from bidders and modify information provided in the Request for Quotation for provision of insurance services during 2024 for IOM Lebanon issued to prospective vendors and posted in IOM and UNGM website on 10 November 2023.

A. On General Instruction to Bidders

1. Deadline for the Submission of Quotation should read as follow:

No later than **29 November 2023, 04:00 PM Beirut Time.**

If any doubt exists as to the time zone in which the quotation should be submitted, refer to <http://www.timeanddate.com/worldclock/>.

B. Inquiries from Bidders

I. Technical Inquiries

1) Beirut-Ramlet El Baida office:

Question/Clarification	IOM Response
Please describe the type of building at this location (Office, manufacturing, warehouse, residential, other describe).	Residential building consists of : <ul style="list-style-type: none"> - 9 floors of offices - GF floor entrance - B1 floor used as waiting area and medical lab. - B2 area as stocks and cantina. - B3 area as stocks
Has the Insured or the Organization had any incidents of strikes in the last 5 years in Lebanon? If yes, please describe briefly, including statement of whether there was any violence.	No
Have there been any incidents of rioting or civil disturbance near the location of the organization in the last 5 years? If yes, please describe briefly	Usual demonstrations in the country that usually ended peacefully.
Has IOM Lebanon experienced a property and/or cash loss event in the last 3 years? If yes please provide details of the estimated date of the loss, brief description of the incident, and the value of the loss?	No property of cash loss during the last 3 years.
is IOM looking to insure any of its warehouse stocks or items in storage? The reason I ask is I did not see any of	No warehouse stocks or items in storage need to be insured at the moment.

those items listed in Annex 4&5. IF yes please include your warehouse locations and its stocks.	
Year built – Please advise if the building was built before or after 1960.	After 1960
What is the exterior of the building made out of?	Marbling finishing with significant glazing (large windows)
What type of construction was performed? (Frame Construction, Joisted Masonry, Light Non-combustible, Masonry Non-combustible, Modified Fire Resistive, Fire Resistive, Other [please explain])	Other: main structure concrete mixed with bricks and cements
What are the composite panels made of (if present)?	Marble
What type of roof does the building have? (flat/slanted/shingles/etc.)	Flat
What is the estimated square footage/meters of the building?	5100SQM
How many stories/floors does the building have?	<ul style="list-style-type: none"> - 9 floors of offices - GF floor entrance - B1 floor used as waiting area and medical lab. - B2 area stocks and cantina. - B3 area stocks
Is this owned or leased?	Leased
Is the building ever left vacant?	no
What percentage of the building is occupied by IOM?	All of the building
Is it a multi-tenant or is IOM the sole occupant of the location?	IOM is the sole occupant
IF multi-tenant who are the other tenants?	NA
Does the building have fire protection?	yes
Is the building equipped with a sprinkler system?	No
Does it have easy access to a fire hydrant(s)?	There are no fire hydrants in Lebanon, so if there is a fire, water pickups are sent to the location;
What is the distance to the nearest fire hydrant?	There are no fire hydrants in Lebanon, so if there is a fire, water pickups are sent to the location;
What is the distance to closest fire station? Is it a paid or volunteer fire department?	The Center of Civil Defense (which is responsible for fire suppression) is 3KM away from the building – Volunteer fire department
How many minutes do you think it would take them to get to your facility in an emergency?	10minutes
Is there a fire alarm system?	yes
Is there a fire suppression system?	Not for the whole building, however, for the server room and UPSs area, we have the BOSCH FM200 fire suppression system

Does this building have a security alarm system? If yes please describe	Yes. Details below: Security systems installed: <ul style="list-style-type: none"> - Fire alarm system - CCTV system - Access control system - EMS system - FM200 suppression system - BIMS system
Are there security guards at the location at all times?	yes
IF yes, what is the number of guards on duty at all times	17 guards covering all shifts
Does this building have intrusion detection and CCTV systems?	yes
Is there a perimeter fence around the building? Is it lighted?	yes
Is there an access control system (such as key cards for access to the building)	yes
If you have any additional information or general description of security arrangements on premises, please provide in this section. (Note any security enhancements can always lead to better pricing.)	Building and security equipment installed were advised and approved by the UNDSS in Lebanon. Moreover, a long term preventive and corrective maintenance agreement for all electronic the security equipment in the building with BOSCH sole agent in Lebanon. IOM is part of UN security mgmt. system, all relevant security measures required by UNSMS are emplaced. Closely managed by IOM security unit in coordination with UNDSS.
Provide a description of area surrounding the location (e.g. rural, commercial, government or military compound, etc.)	Diplomatic area, with embassies and UN agencies surroundings.
If any please describe occupants of surrounding buildings	Diplomatic area, with embassies and UN agencies surroundings.
What is the maximum cash on site at any 1 time?	33000\$
What is the average amount of cash in transit either by vehicle or walking to bank?	20000\$

2) Rabieh, Beit el Kiko office:

Question/Clarification	IOM Response
Please describe the type of building at this location (Office, manufacturing, warehouse, residential, other describe).	Residential building
Has the Insured or the Organization had any incidents of	No

strikes in the last 5 years in Lebanon? If yes, please describe briefly, including statement of whether there was any violence.	
Have there been any incidents of rioting or civil disturbance near the location of the organization in the last 5 years? If yes, please describe briefly	No
Has IOM Lebanon experienced a property and/or cash loss event in the last 3 years? If yes please provide details of the estimated date of the loss, brief description of the incident, and the value of the loss?	No
is IOM looking to insure any of its warehouse stocks or items in storage? The reason I ask is I did not see any of those items listed in Annex 4&5. IF yes please include your warehouse locations and its stocks.	No warehouse stocks or items in storage need to be insured at the moment.
Year built – Please advise if the building was built before or after 1960.	After 1960
What is the exterior of the building made out of?	Painted Bricks with no significant glazing and windows
What type of construction was performed? (Frame Construction, Joisted Masonry, Light Non-combustible, Masonry Non-combustible, Modified Fire Resistive, Fire Resistive, Other [please explain])	Other: main structure concrete mixed with bricks and cements
What are the composite panels made of (if present)	Concrete
What type of roof does the building have? (flat/slanted/shingles/etc.)	Flat
What is the estimated square footage/meters of the building?	322SQM
How many stories/floors does the building have?	B3 floor as building warehouse B2 floor as a shop B1 (IOM area) GF 1 st floor as a barbershop 2 nd floor (IOM area) 3 rd floor Empty offices
Is this owned or leased?	Leased
Is the building ever left vacant?	No
What percentage of the building is occupied by IOM?	35%
Is it a multi-tenant or is IOM the sole occupant of the location?	Multi-tenant
IF multi-tenant who are the other tenants?	Two business shops
Does the building have fire protection?	No, however, IOM apartment have
Is the building equipped with a sprinkler system?	No

Does is have easy access to a fire hydrant(s)?	There are no fire hydrants in Lebanon, if there is a fire, water pickups are sent to the scene
What is the distance to the nearest fire hydrant?	There are no fire hydrants in Lebanon, if there is a fire, water pickups are sent to the scene
What is the distance to closest fire station? Is it a paid or volunteer fire department?	5km, volunteer fire station (civil defence)
How many minutes do you think it would take them to get to your facility in an emergency?	10mn
IS there a fire alarm system?	Not in the building but in IOM apartments.
Is there a fire suppression system?	No
Does this building have a security alarm system? If yes please describe	Not in the building but in IOM apartments. System installed are : <ul style="list-style-type: none"> - Fire alarm system - CCTV system - Access control system
Are there security guards at the location at all times?	Yes
IF yes, what is the number of guards on duty at all times	6-8 guards covering all shifts
Does this building have intrusion detection and CCTV systems?	Not in the building but in IOM apartments.
Is there a perimeter fence around the building? Is it lighted?	Not in the building but in IOM apartments.
Is there an access control system (such as key cards for access to the building)	Not in the building but in IOM apartments.
If you have any additional information or general description of security arrangements on premises, please provide in this section. (Note any security enhancements can always lead to better pricing.)	IOM is part of UN security mgmt. system, all relevant security measures required by UNSMS are emplaced. Closely managed by IOM security unit in coordination with UNDSS.
Provide a description of area surrounding the location (e.g. rural, commercial, government or military compound, etc.)	Residential area
If any please describe occupants of surrounding buildings	houses, apartments, condominiums, garages, small businesses...
What is the maximum cash on site at any 1 time?	2000\$
What is the average amount of cash in transit either by vehicle or walking to bank?	2000\$

3) Tripoli office:

Question/Clarification	IOM Response
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Please describe the type of building at this location (Office, manufacturing, warehouse, residential, other describe).	Residential building
Has the Insured or the Organization had any incidents of strikes in the last 5 years in Lebanon? If yes, please describe briefly, including statement of whether there was any violence.	No
Have there been any incidents of rioting or civil disturbance near the location of the organization in the last 5 years? If yes, please describe briefly	No
Has IOM Lebanon experienced a property and/or cash loss event in the last 3 years? If yes please provide details of the estimated date of the loss, brief description of the incident, and the value of the loss?	No
is IOM looking to insure any of its warehouse stocks or items in storage? The reason I ask is I did not see any of those items listed in Annex 4&5. IF yes please include your warehouse locations and its stocks.	No warehouse stocks or items in storage need to be insured at the moment.
Year built – Please advise if the building was built before or after 1960.	After 1960
What is the exterior of the building made out of?	Painted Bricks with no significant glazing and windows
What type of construction was performed? (Frame Construction, Joisted Masonry, Light Non-combustible, Masonry Non-combustible, Modified Fire Resistive, Fire Resistive, Other [please explain])	Other: main structure concrete mixed with bricks and cements
What are the composite panels made of (if present)	Concrete
What type of roof does the building have? (flat/slanted/shingles/etc.)	Flat
What is the estimated square footage/meters of the building?	129 SQM
How many stories/floors does the building have?	11floors All floors are households: Except IOM office on the 3 rd floor. B1 parking
Is this owned or leased?	leased
Is the building ever left vacant?	No
What percentage of the building is occupied by IOM?	9%
Is it a multi-tenant or is IOM the sole occupant of the location?	Multi-tenant
IF multi-tenant who are the other tenants?	Households all building
Does the building have fire protection?	No, however, IOM apartment have
Is the building equipped with a sprinkler system?	No

Does it have easy access to a fire hydrant(s)?	There are no fire hydrants in Lebanon, if there is a fire, water pickups are sent to the scene
What is the distance to the nearest fire hydrant?	There are no fire hydrants in Lebanon, if there is a fire, water pickups are sent to the scene
What is the distance to closest fire station? Is it a paid or volunteer fire department?	2.5km, civil defence fire station – Voluntary
How many minutes do you think it would take them to get to your facility in an emergency?	4mn
Is there a fire alarm system?	Not in the building but in IOM apartments.
Is there a fire suppression system?	No
Does this building have a security alarm system? If yes please describe	Not in the building but in IOM apartments. System installed are: <ul style="list-style-type: none"> - Fire Alarm system - CCTV system - Access Control System
Are there security guards at the location at all times?	Yes
If yes, what is the number of guards on duty at all times	4-6 guards per day for all shifts
Does this building have intrusion detection and CCTV systems?	Not in the building but in IOM apartments.
Is there a perimeter fence around the building? Is it lighted?	No
Is there an access control system (such as key cards for access to the building)	Not in the building but in IOM apartments.
If you have any additional information or general description of security arrangements on premises, please provide in this section. (Note any security enhancements can always lead to better pricing.)	IOM is part of UN security mgmt. system, all relevant security measures required by UNSMS are emplaced. Closely managed by IOM security unit in coordination with UNDSS.
Provide a description of area surrounding the location (e.g. rural, commercial, government or military compound, etc.)	Residential area
If any please describe occupants of surrounding buildings	houses, apartments, condominiums, garages, small businesses...
What is the maximum cash on site at any 1 time?	NA
What is the average amount of cash in transit either by vehicle or walking to bank?	NA

4) Bekaa office:

Question/Clarification	IOM Response
Please describe the type of building at this location (Office, manufacturing, warehouse, residential, other)	Residential building

describe).	
Has the Insured or the Organization had any incidents of strikes in the last 5 years in Lebanon? If yes, please describe briefly, including statement of whether there was any violence.	No
Have there been any incidents of rioting or civil disturbance near the location of the organization in the last 5 years? If yes, please describe briefly	No
Has IOM Lebanon experienced a property and/or cash loss event in the last 3 years? If yes please provide details of the estimated date of the loss, brief description of the incident, and the value of the loss?	No
is IOM looking to insure any of its warehouse stocks or items in storage? The reason I ask is I did not see any of those items listed in Annex 4&5. IF yes please include your warehouse locations and its stocks.	No warehouse stocks or items in storage need to be insured at the moment.
Year built – Please advise if the building was built before or after 1960.	After 1960
What is the exterior of the building made out of?	Painted Bricks with no significant glazing and windows
What type of construction was performed? (Frame Construction, Joisted Masonry, Light Non-combustible, Masonry Non-combustible, Modified Fire Resistive, Fire Resistive, Other [please explain])	Other: main structure concrete mixed with bricks and cements
What are the composite panels made of (if present)	Concrete
What type of roof does the building have? (flat/slanted/shingles/etc.)	Flat
What is the estimated square footage/meters of the building?	126SQM
How many stories/floors does the building have?	3 floors GF 1 st floor Local NGO 2 nd floor Local NGO 3 rd floor IOM area
Is this owned or leased?	leased
Is the building ever left vacant?	No
What percentage of the building is occupied by IOM?	35%
Is it a multi-tenant or is IOM the sole occupant of the location?	Multi-tenant
IF multi-tenant who are the other tenants?	One local NGO on the 1 st and 2 nd floors
Does the building have fire protection?	No, however, IOM apartment have

Is the building equipped with a sprinkler system?	No
Does it have easy access to a fire hydrant(s)?	There are no fire hydrants in Lebanon, if there is a fire, water pickups are sent to the scene
What is the distance to the nearest fire hydrant?	There are no fire hydrants in Lebanon, if there is a fire, water pickups are sent to the scene
What is the distance to closest fire station? Is it a paid or volunteer fire department?	16 KM away, volunteer fire department (civil defence)
How many minutes do you think it would take them to get to your facility in an emergency?	15mn
Is there a fire alarm system?	Not in the building but in IOM apartments.
Is there a fire suppression system?	No
Does this building have a security alarm system? If yes please describe	Not in the building but in IOM apartments. System installed are: <ul style="list-style-type: none"> - Fire alarm system - CCTV system - Access Control system
Are there security guards at the location at all times?	Yes
If yes, what is the number of guards on duty at all times	4-6 guards per day covering all shifts
Does this building have intrusion detection and CCTV systems?	Not in the building but in IOM apartments.
Is there a perimeter fence around the building? Is it lighted?	No
Is there an access control system (such as key cards for access to the building)	Not in the building but in IOM apartment.
If you have any additional information or general description of security arrangements on premises, please provide in this section. (Note any security enhancements can always lead to better pricing.)	IOM is part of UN security mgmt. system, all relevant security measures required by UNSMS are emplaced. Closely managed by IOM security unit in coordination with UNDSS.
Provide a description of area surrounding the location (e.g. rural, commercial, government or military compound, etc.)	Residential area
If any please describe occupants of surrounding buildings	houses, apartments, condominiums, garages, small businesses...
What is the maximum cash on site at any 1 time?	NA
What is the average amount of cash in transit either by vehicle or walking to bank?	NA

5) Vehicles:

Loss of history for the past 3 years	Less than 3 claims during the 3 past years with
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	a total amount less than \$5,000.
Locations where the vehicles will be parked	Vehicles are parked together within the parking of our main office bldg. in Ramlet El Bayda. Location is as follows: Here
Is there a common Parking	Yes, Vehicles are parked together within the parking of our main office bldg. in Ramlet El Bayda. Location is as follows: Here
Areas of major clients 's activity	Please refer to the below link for IOM Lebanon activities: https://mena.iom.int/lebanon
regarding the vehicle number B568506, 2013 Toyota, land cruiser, valued at 45K Please provide the maximum number of seats (human occupancy)? Please provide the garaging city location for this vehicle?	7 seaters Vehicles are parked together within the parking of our main office bldg. in Ramlet El Bayda. Location is as follows: Here
regarding the vehicle number B570619, 2013 Toyota, land cruiser, valued at 45K Please provide the maximum number of seats (human occupancy)? Please provide the garaging city location for this vehicle?	7 seaters Vehicles are parked together within the parking of our main office bldg. in Ramlet El Bayda. Location is as follows: Here
regarding the vehicle number B568507, 2013 Toyota, land cruiser, valued at 90K Please provide the maximum number of seats (human occupancy)? Please provide the garaging city location for this vehicle?	7 seaters Vehicles are parked together within the parking of our main office bldg. in Ramlet El Bayda. Location is as follows: Here
regarding the vehicle number G620983, 2018 Toyota, land cruiser, valued at 300K Please provide the maximum number of seats (human occupancy)? Please provide the garaging city location for this vehicle?	7 seaters Vehicles are parked together within the parking of our main office bldg. in Ramlet El Bayda. Location is as follows: Here
regarding the vehicle number B586712, 2018 Toyota, Fortuner, valued at 50K Please provide the maximum number of seats (human occupancy)? Please provide the garaging city location for this vehicle?	7 seaters Vehicles are parked together within the parking of our main office bldg. in Ramlet El Bayda. Location is as follows: Here

<p>regarding the vehicle number B383520, 2018 Toyota, Equinox valued at 35K</p> <p>Please provide the maximum number of seats (human occupancy)?</p> <p>Please provide the garaging city location for this vehicle?</p>	<p>5 seaters</p> <p>Vehicles are parked together within the parking of our main office bldg. in Ramlet El Bayda.</p> <p>Location is as follows: Here</p>
<p>regarding the vehicle number B630083, 2018 Toyota, Santa Fe, valued at 39.9K</p> <p>Please provide the maximum number of seats (human occupancy)?</p> <p>Please provide the garaging city location for this vehicle?</p>	<p>7 seaters</p> <p>Vehicles are parked together within the parking of our main office bldg. in Ramlet El Bayda.</p> <p>Location is as follows: Here</p>
<p>regarding the vehicle number B627485, 2018 Toyota, H1, valued at 31.5K</p> <p>Please provide the maximum number of seats (human occupancy)?</p> <p>Please provide the garaging city location for this vehicle?</p>	<p>12 seaters</p> <p>Vehicles are parked together within the parking of our main office bldg. in Ramlet El Bayda.</p> <p>Location is as follows: Here</p>
<p>The questions above were related to each individual vehicle. The following questions are related to all the vehicles.</p> <ul style="list-style-type: none"> - Please provide details for the security at the garaging site. - What is the maximum number of vehicles at any 1 location? - What is the maximum value of vehicles at any 1 location? - The maximum number of vehicles at any 1 garaging location? - Do your vehicles travel in a convoy? <ul style="list-style-type: none"> i. If yes how many cars travel in 1 convoy? ii. Are there any convoy security measures? If yes please explain. - Do your vehicles travel with a security company? - Do your vehicles have any security features? If yes please list them. - Are there any security protocols for on-road risk? If yes, please advise what they are. - What is the general use and purpose of these vehicles? - Please provide regional details of where the vehicles are used (cities)? - On average how many miles do your vehicles travel in a 12-month period? 	<p>-Garaging site is within IOM main office in Beirut, GF floor. Surrounded with fences, CCTV cameras and security guards 24/7 available at the site.</p> <p>-Maximum vehicles at any 1 location will be 8 (eight).</p> <p>-Maximum vehicles amount at any 1 location will be 635,500\$.</p> <p>-- All Vehicles are parked together within the parking of our main office bldg. in Ramlet El Bayda. So maximum number of vehicles garaging location is 8 (eight).</p> <p>- rarely vehicles travel in convoy:</p> <p>i) maximum 3 cars</p> <p>ii)yes, IOM is part of UN security mgmt. system, all relevant security measures required by UNSMS are emplaced. Closely managed by IOM security unit in coordination with UNDSS.</p> <p>-No</p> <p>-2 vehicles are armoured, and all vehicles has Motorola radio phones connected with the security main office.</p> <p>- IOM is part of UN security mgmt. system, all relevant security measures required by UNSMS are emplaced. Closely managed by IOM security unit in coordination with UNDSS.</p> <p>-vehicles are used to reach all Lebanon cities,</p>

<ul style="list-style-type: none"> - IN the last 3 years has your fleet of vehicles been involved in or been damaged by a political violence event (such as but not limited to war, terrorism, strikes, riots, civil commotion, insurrection, etc.)? <ul style="list-style-type: none"> iii. If yes, provide when it happened, what happened, and what was the total value of any damaged vehicles. 	<p>to count, not to limit: Beirut, Tripoli, Bekaa, Akkar, South Lebanon...</p> <p>-in average each vehicle cross around 10,000 miles per year.</p> <p>-No political violence event reported in the past 3 years.</p>
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6) Property all Risks inquiries:

GPS Coordinates for each Location	<p>-Ramlet-El-Baida main office: Here</p> <p>-Rabieh office: Here</p> <p>-Tripoli office: Here</p> <p>-Bekaa office: Here</p>
The value amounted USD 1,760,224.89 is for the contents as detailed on attached, what about Construction &/or Landlord Recourse?	The non-mobile assets total amount 1,760,224.89\$ includes the amount 795,227.54\$ described as "LB10 Leasehold improvements - Lebanon office", this amount covers the constructions and rehabilitations done by IOM in the offices to be insured. No Construction &/or Landlord recourse required for the properties themselves.
Any Extensions/sub limits are requested under PAR	No extensions no sub-limits under PAR
As for PV cover, it's a standalone quotation, what about the loss limit requested?	Standalone quotation is fine, loss limit requested is the full amount of 1,760,224.89\$.
loss record for the past 5 years	Less than 4 claims during the 5 past years with a total amount less than \$7,000.
Is Property all risks insurance required for non-mobile assets only? Or needed for electronics as well?	Property all risks insurance is required for non-mobile assets only.
Can we get two separate sheets, one for the non-mobile assets and another one for the electronics with individual values?	The Annex #5 have two separated sheets for the non-mobile assets and the electronics.
What about other covers' sum insured like Construction/ Landlord's recourse, Neighbor's recourse, Loss of Profit, Business Interruption and Loss of rent? Are they needed? If yes, please give us sums required in order to quote.	<p>They are not needed. Although please note that:</p> <p>The non-mobile assets total amount 1,760,224.89\$ includes the amount 795,227.54\$ described as "LB10 Leasehold improvements - Lebanon office", this amount covers the constructions and rehabilitations done by IOM in the offices to be insured.</p>

7) Cash in transit:

The limit per transit is USD 25,000.- per trip . Is there an	Limit required is the full amount of 25,000\$.
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aggregate limit required?	
What is the frequency of trips per week	It varies between one per week to one per month.
Loss record for the past 5 years	No loss record fir the past 5 years

8) Electronic equipment:

Loss record for the past 5 years	Less than 6 claims during the 5 past years with a total amount less than \$4,000.
Are electronic equipment left unattended?	Electronic devices are attended to and assigned to staff. Staff can utilize the devices in the workplace, at home, or in any other location.
Should electronic equipment be covered on premises only? Or also when they are in transit?	The electronic equipment insurance must be covered on IOM premises, while in transit, and wherever it is located.
Independent list of equipment to be covered under Electronic Equipment to be provided	The Annex #5 have two separated sheets for the non-mobile assets and the electronics.

9) Fidelity Guarantee:

Loss record for the past 5 years	Less than 2 claims during the 5 past years with a total amount less than \$6,000.
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10) Third Party Liability:

Loss record for the past 5 years	Less than 3 claims during the 5 past years with a total amount less than \$5,000.
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Respectfully Yours,
Procurement department