

Questions and answers

Q1. Employee details

Please request employee details if required, by sending a fax to 259-1938 Attn: Contracting Officer. Please note that salary will be mentioned as annual salary in KD.

Q2. Claims experience for the past 3 years

Year	No. of Claims	No. of Death/Disability Claims	Amount of Death/Disability Claims	Amount of total Claims
2003-2004	-	-	-	-
2004-2005	1	1 Disability Claim	KD 0 (Claim for an accident processed, but denied)	1
2005-2006	1	1 Disability Claim	Pending decision	1

Q3. Clarifications on cover

- a) Cover for accidental Death and Dismemberment means cover for Accidental Death and Permanent Total Disability due to accidents only.
Yes
- b) Cover for Partial and Total Disability coverage means cover for Permanent Partial Disability due to accidents only.
No
- c) Do you want the sum insured to be calculated on the latest salary or do you have a lump-sum sum insured as per the particular designation, in simpler words, All officer category irrespective of their salary to be insured for a particular amount, all supervisors / chiefs to be insured for say a particular amount etc.....
The life insurance amounts should be paid based on each insured employee's basic salary as stated in sections C.2.1.1, C.2.1.2, and C.2.1.3. It will not be based on any other factor such as title or officer category.
- d) Will the basic salary be considered or will it be a package income.
All benefit payments are based on the employee's basic salary.
- e) Death due to any cause-16 times the salary subject to maximum of KD.74000/-
Correct
- f) Accidental Death -16 times the salary subject to maximum of KD.74000/-

This is paid in addition to the life insurance benefit in C.2.1.1, in the event the employee is killed in an accident.

- g) PTD due to Accidents and Sickness-16 times the salary subject to maximum of KD.74000/-

This would be paid due to bodily injury (not limited to accident) or disease. Payments would be paid in accordance with C.2.1.3.A.

- h) PPD due to Accidents and Sickness-Percentage of 16 times the salary subject to maximum of KD.74000/-

This would be paid due to a bodily injury (not limited to accident) or disease. Payments would be paid in accordance with section C.2.1.3.B.

Q4. Clarification on coverage regarding age of employees

According to section C.2.3 Eligible Participants, there is no age specification mentioned. All current employees of the embassy, paid under the local compensation plan, are eligible for the coverage. There is no age limitation for current employees.

Section C.2.4.1, Individuals not eligible for coverage, states, "New employees who have reached the age of 65 prior to entering on duty will the US Government will not be eligible for life insurance coverage."

Q5. Passive war risk coverage

Section C.2.2, Life Insurance Benefits, Conditions and Limitations lists the exclusions or limitations to receive the benefits. Those are the only exclusions that are allowed under this contract proposal. Offerors have to include all other coverages such as passive war risk in order to meet the requirements of this proposal.