



Date: 09 March 2026

## Request for Quotation (RFQ)

### Corporate Global Group Health Insurance Coverage (Worldwide Coverage including USA & Canada)

#### Background:

The Coalition for Disaster Resilient Infrastructure (CDRI), an International Organization, recognized *vide* Gazette Notification F. No. D-II/451/16(3)/2021 by the Government of India, is a multi-stakeholder global partnership of national governments, UN agencies and programmes, multilateral development banks and financing mechanisms, the private sector, and academic and knowledge institutions that aims to promote the resilience of new and existing infrastructure systems to climate and disaster risks in support of sustainable development. The vision, mission, goal, and objectives of CDRI are explicitly linked to the post-2015 development agendas. CDRI promotes its Disaster Resilient Infrastructure (DRI) mandate through knowledge exchange and bolstering technical capacities among member countries and partners through the following key Strategic Priorities:

- Advocacy and Partnerships
- Research, Knowledge Management, and Capacity Building
- Program Support and Technical Assistance

#### Strategic Work Plan 2023-2026

CDRI's Strategic Work Plan 2023-26 describes the broad contours of its priority actions and planned initiatives in the next four years. The Strategic Work Plan sets out a clear direction for the Coalition to pursue a transformational agenda for DRI in response to a changing risk landscape and evolving on-ground realities of its members. In the next four years, the Coalition will continue to leverage the expertise of its Member Countries and partners to develop context-specific, innovative solutions for resilient infrastructure towards the achievement of national priorities and global commitments of its members.

With the Strategic Work Plan for 2023 – 2026, CDRI has set out the following strategic outcomes.

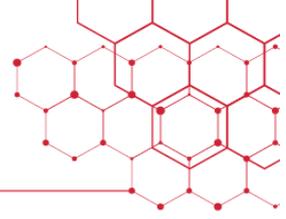
**Strategic Outcome 1:** A strong Coalition that has the membership, resources, and global leadership to drive global, national, regional, and local DRI action.

**Strategic Outcome 2:** Global DRI research, Coalition-led peer engagement, and CDRI-curated and generated knowledge promote risk-informed policy and practice.

**Strategic Outcome 3:** Enhanced capacities of government, private enterprises, and communities to implement post-disaster recovery and DRI action at scale.

#### CDRI Headquarters (Secretariat)

The CDRI Headquarters is established in New Delhi, India, to act as the Secretariat of the Coalition.



**Purpose:**

As part of CDRI's commitment to employee well-being and financial protection, we are seeking to engage a qualified insurance provider to offer the following:

➤ **Comprehensive Global Group Health Insurance Coverage**

The policy period shall commence from **09<sup>th</sup> April 2026 till 08<sup>th</sup> April 2027**.

**IMPORTANT NOTE: The specific staff details, policy document, along with the claim MIS will only be shared with the interested bidders upon request to the email ID: [tender.projects@cdri.world](mailto:tender.projects@cdri.world)**

**Scope of Services:**

**Corporate Global Group Health Insurance**

The insurance provider should provide a **Corporate Global Health Insurance** Cover Including but not limited to the following scope (Offerors can also include additional benefits):

Estimated group size in the contract period: **~60** (Self, Spouse, and Child(ren)). The staff to be covered under the Global Health Scheme.

- **Policy Type- Global** Health Insurance with **worldwide coverage Including USA & Canada**.
- Age Band-1 day - 90 yrs (Adult 18-90 years and Dependent Child 01 Day-21 Years).
- **Sum Insured-** Family floater Sum Insured equivalent to **USD 2,50,000 per family** during the policy period.
- **Family Definition-** Employee + Spouse/partner + Child(ren), **No capping on children**. The partner can be of same or other gender.
- **OPD Cover-** OPD cover of equivalent to **USD 500 per family** during the policy period.
- **Maternity Benefits-** Natural Birth, C-section and prenatal check-ups, Wellness baby, waiver of the waiting period of nine months for all new entrants.
- **In-Patient Benefits-**Inpatient hospitalization due to injury, illness, Psychiatric Illness and planned surgeries should be covered. Robotic, modern treatments, laser treatments due to injury, illness, or psychiatric illness should be covered up to full entitlement.
- **OPD covers should include-** Consultation & Prescribed Drugs and Dressing, Physiotherapy, Psychotherapy counselling, Dental Treatment: Routine Dental Treatment, surgery, cleaning, capping, RTC, Eye treatment: Eye check-up, Power Glasses with frame, Eye surgery, Cataract.
- Annual Deductible & Co-pay on claims-Not Applicable, No Disease-wise sublimit.
- Repatriation of mortal remains cost covered in case of death due to illness, accident or injury.
- Health cover from day one of the policy to all the insured family members.
- Coverage of pre-existing diseases from day one for all staff (existing members and new joiners).



- No waiting period of 30 days should be applied for existing and new joiners.
- First, second, third, and fourth-year exclusion conditions for specific diseases should be waived.
- Pre & and post-hospitalization should be covered for a minimum of 30 days and 60 days, respectively.
- Cashless hospitalization at network hospitals globally.
- Terrorism risk coverage from inception day.
- Coverage of Ambulance charges, Domiciliary Hospitalization.
- All additions and deletions of members shall be done on a pro-rata basis from the respective DOJ/DOL. Midterm Addition / Deletion of Dependents in the event of marriage, divorce, birth, & Death.

#### **Terms and Conditions of Proposal(s):**

- Proposals must be valid through the effective date of the contract.
- Proposals must indicate any exceptions or deviations from the RFQ Terms of Reference (ToR).
- Any amendments to the terms of reference will be made in writing and agreed upon by both parties.
- The policy period will be from **09 April 2026 till 08 April 2027**.
- CDRI is under no obligation to award this contract to the offeror offering the lowest rates. Contract awards will be based on price, service reputation, financial stability, and claim turnaround ratio vs the actual settlement. Only proposals that meet all technical and service requirements outlined in this RFQ will be considered for financial evaluation
- CDRI will follow the **Single-Stage: One-Envelope Bidding Procedure** to select the agency. The contract is awarded to the bidder whose bid has been determined to be the **lowest evaluated substantially responsive bid**.
- CDRI, at its own discretion, can reach out to shortlisted agencies for Best and Final Offer (BAFO).

#### **Submission of Proposal:**

Interested vendors are requested to submit their proposal in a **PASSWORD-PROTECTED PDF file** through email to **tender.projects@cdri.world by 23:59 hrs (IST) on 23 March 2026**.

#### **Financial Proposal for Global Group Health Insurance:**

- Vendors to quote premiums per family unit (floater)
- Include OPD riders and applicable GST clearly

The proposal should specify the applicable premium structure, relevant taxes, and any add-on or optional coverage separately.



**Note: The PDF must be password-protected. Under no circumstances should the password be shared at the time of submission. It will be requested separately after the RFQ submission deadline has passed.**

Please ensure that your proposal is sent ONLY to the ABOVE-MENTIONED email ID before the closing date & time. Proposals sent/copied to any other email ID (other than above) OR received after the bid closing date & time (mentioned above) will not be entertained.