

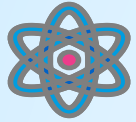
Request for Tender proposal Carlsberg Ukraine

Life Insurance 2027

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Tender Requirements. Basic



General insurance conditions

- Territory of coverage - worldwide.
- Term of Agreement - 2 years.
- Effective date – January 01, 2027
- Insurance coverage - valid 24/7.
- Premium payment - quarterly.
- Insured persons – Employees.

Nota bene!

Determine terms of rates fixation for 2 years.



Insurance risks

- **Death** due to any cause;
- **Disability** group I,II due to any cause, group III due to accident (100/80/60%);
- **Traumas** due to accident;
- **Critical Illnesses** (details in a separate slide).
- **PWR** (2 options)
 - Proposal should be provided separately;
 - Aggregated Sum Insured (Death / Disability / Trauma) per person – **UAH 100k / UAH 200k**



Administration

- Online presentation of the program for Employees;
- Monthly Additional Agreements.
- Q I premium – 60 days postponement
- Q II – IV premiums – 30 days postponement



Additionally

Please, provide:

- The request for financial monitoring
- Completed Questionnaire
- List of Exclusions
- Critical Illness description
- Table of payments for Traumas
- Coverage for Employees elder than 65 y.o.
- Coverage for Employees with Disability group
- Coverage for employees with severe diseases in the past

Risk “Critical Illnesses”. Cancer in situ option.

1

Acute myocardial infarction

Гострий інфаркт міокарда

2

Stroke or cerebral infarction

Інсульт або інфаркт головного мозку

3

Malignant neoplasms

Злоякісні новоутворення

4

Coronary artery bypass grafting

Аорто-коронарне шунтування

5

Blindness

Сліпота

6

Transplantation of vital organs

Трансплантація життєво-важливих органів

7

Chronic renal failure

Хронічна ниркова недостатність

8

Massive burns

Важкі опіки

9

Loss of hearing (deafness)

Втрата слуху (глухота)

10

Encephalitis

Енцефаліт

11

Lupus nephritis in the setting of systemic lupus erythematosus

Люпус нефрит при системному червоному вовчаку

12

End-stage liver disease

Термінальні захворювання печінки

13

Bacterial meningitis

Бактеріальний менінгіт

Cancer in situ
Claim payment 15%

- Carcinoma in situ; tumors histologically classified as precancerous or non-invasive, including, without limitation: carcinoma in situ of the breast; cervical dysplasia CIN-1, CIN-2, and CIN-3;
- Hyperkeratosis; basal cell carcinoma and squamous cell carcinoma of the skin; melanoma with a Breslow thickness of less than 1.5 mm or a Clark level below III, provided that no metastases are present;
- prostate cancer classified histologically as T1a or T1b under the TNM classification, or prostate cancer at an equivalent or earlier stage under any other classification; T1N0M0 papillary microcarcinoma of the thyroid gland measuring less than 1 cm in diameter; papillary microcarcinoma of the urinary bladder; chronic lymphocytic leukemia at a stage below Stage 3 RAI; or malignant tumors of other sites at the same stage.

Tender Option #1.

GRADE No.	Sums Insured per risks per person, UAH			
	Death due to any cause	Disability Group I,II due to any cause, group III due to Accident	Traumas Due to Accident	Critical Illnesses (13) Cancer in situ 15%
I	6 700 000	6 700 000	2 010 000	3 350 000
II	3 800 000	3 800 000	1 140 000	1 900 000
III	2 000 000	2 000 000	600 000	1 000 000
IV	1 550 000	1 550 000	450 000	775 000
V	1 032 000	1 032 000	309 600	516 000
VI	672 000	672 000	201 600	336 000
VII	372 000	372 000	111 600	186 000
VIII	318 000	318 000	95 400	159 000
IX	252 000	252 000	75 600	126 000
X	198 000	198 000	59 400	99 000

Split of Employees per grades – headcount, average age will be provided in Excel file

Tender Option #2.

GRADE No.	Sums Insured per risks per person, UAH			
	Death due to any cause	Disability Group I,II due to any cause, group III due to Accident	Traumas Due to Accident	Critical Illnesses (13) Cancer in situ 15%
I	10 000 000	10 000 000	3 000 000	5 000 000
II	4 180 000	4 180 000	1 254 000	2 090 000
III	2 800 000	2 800 000	840 000	1 400 000
IV	2 320 000	2 320 000	696 000	1 160 000
V	1 340 000	1 340 000	402 000	670 000
VI	874 000	874 000	262 200	437 000
VII	484 000	484 000	145 200	242 000
VIII	413 000	413 000	123 900	206 500
IX	328 000	328 000	98 400	164 000
X	257 000	257 000	77 100	128 500

Split of Employees per grades – headcount, average age will be provided in Excel file

Documentation Requirements

In case of winning the tender, please confirm

- the conclusion of the Insurance Agreement for a 2 year term;
- the inclusion of anti-corruption provisions in the Insurance Agreement.

Confirm receipt and acknowledgment of the following procurement documents

1. Procurement documentation 2027
2. Life Tender Request 2027–2028

Complete and provide the following in accordance with

1. Procurement documentation 2027
3. Counterparty information 2027
4. Carlsberg RFP Life 2027 (Excel)

У разі перемоги на тендері, будь ласка, підтвердить

- укладання Договору страхування на 2 роки;
- додавання антикорупційних положень до Договору страхування.

Прохання підтвердити отримання та ознайомлення із тендерною документацією

1. Тендерна документація 2027
2. Запит на участь у тендері (Life) 2027–2028

Прохання заповнити та надати наступне відповідно до:

1. Тендерна документація 2027
3. Інформація про контрагента 2027
4. Carlsberg RFP Life 2027 (Excel)

MARSH

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