

# Tender Questions & Answers

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| FROM:                | DANISH REFUGEE COUNCIL |
| Tender No:           | RFP-UKR-2026-038       |
| Tender Title:        | Insurance Services     |
| Tender Issuing Date: | 06.10.2026             |
| Tender Closing Date: | 28.10.2026             |

Danish Refugee Council Ukraine has in reference to above tender period received the following questions

to the Tender, and hereby provides responsive answers by best endeavour to all relevant Vendors & Suppliers.

| # | Enquiries to the Tender |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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|   | Date                    | Question                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Answer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 1 | 08.10.2026              | It was noticed that the list of employees in the request includes deminers. Will you accept the proposal, which excludes coverage under the following circumstances: "territory of Ukraine temporarily occupied by the Russian Federation (including its allies and/or armed groups subordinate to the security forces of the Russian Federation and its allies or to private individuals); territorial communities located in areas where military (combat) operations are taking place or that are under temporary occupation, encirclement (blockade); settlements in which Ukrainian state authorities are temporarily unable to exercise their powers, and settlements located on the line of demarcation (in accordance with the laws and regulations of Ukraine in effect on the date of the event), unless other restrictions are specified in the Agreement" | In response to your inquiry, we would like to inform you that personnel conducting demining operations carry out their work exclusively in territories under Ukraine's control, specifically in the Mykolaiv, Kharkiv, and Sumy regions (including the city of Shostka). At the same time, certain areas where such work is conducted may be located near the line of contact or border territories where active hostilities are taking place. Given the specific nature of the workers' activities, please take these circumstances into account when preparing your proposal. In turn, the DRC is prepared to review and evaluate any proposal that meets the requirements, from any qualified supplier. The criteria for awarding contracts resulting from this Tender is based on 'best value for money'. For the purpose of all tenders DRC defines best value for money as: "Best value for money should not be equated with the lowest initial bid option. It requires an integrated assessment of technical, organizational and pricing factors in light of their relative importance (i.e. reliability, quality, experiences, and reputation, past performance, cost/fee realism, delivery time, reasonableness, need for standardization, and other criteria depending on the item to be procured)". Detailed technical criteria for this request and their weighting in the technical evaluation are provided in the Invitation Letter (pages 5–7) and in Annex G, the Evaluation Matrix. |
| 2 | 12.10.2026              | Please clarify: in Annex A.1.1, under the section "Mandatory Conditions," line 8, "Insurance terms of payment - Monthly for Employees," does this refer to employees paying their insurance premiums on their own? Who acts as the policyholder in this case? Also, further in the "Special Conditions" section, there is mention of a quarterly breakdown in line 25: "Deferred payment of the 1st quarterly payment-12 calendar days - under the corporate Contract; deferral under insurance contracts of relatives - not provided".                                                                                                                                                                                                                                                                                                                               | In Annex A.1.1, under the section "Mandatory Conditions," line 8, it is specified that the DRC acts as the policyholder and that the insurance premium will be paid monthly. For family members, the terms are different: according to Annex A.1.1, under the "Insurance of relatives" section, lines 363 and 364, the policyholder is a DRC employee, and payments are made semiannually. Regarding the "Special Conditions" section, line 25, a technical error was made; the correct statement is as follows: "Deferred payment of the 1st payment-12 calendar days - under the corporate Contract; deferral under insurance contracts of relatives - not provided". The DRC intends to make monthly payments, not quarterly ones. Annex A.1.1 has been updated accordingly.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

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| 3 | 12.10.2026 | Should proposals be submitted in either paper or electronic format? Is it necessary to submit them in both formats?                                                                                                                                                                                                                                                                    | According to the Invitation Letter, bids can be submitted in one of two ways: hardcopy or electronically. If the Bidder submits a Bid in both hardcopy and electronically, DRC will choose the version that is the most advantageous to DRC.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 4 | 12.10.2026 | In Annex A.1.1, line 9 states, "The minimum insured amount per insured person is 400,000.00 UAH/year"; in Annex A.2.1, under the section "Additional optional services available for additional fee", line 21 states, "Option change: Increase the insured amount by 100,000 UAH: the insured amount will be UAH 600,000". Which specific base sum insured is used in the calculation? | For the purposes of this calculation, we include the amount of 400,000 UAH per year per insured person, in accordance with Annex A.1.1. The cost of the additional options requested in Annex A.2.1 is not taken into account during the financial evaluation of proposals. According to Annex A.2.1, after the best offer has been determined based on the results of the financial evaluation, within the budget, the DRC may, at its discretion, additionally change/include to the contract with the awarded bidder, services from the "additional options for additional payment" section. In this case, line 21 of the "Additional optional services available for additional fee" section in Annex A.2.1 should correctly read as follows: "Option change: Increase the insured amount by 100,000 UAH: the insured amount will be UAH 500,000 UAH."                                                                                                   |
| 5 | 12.10.2026 | When filling out the forms—both technical and financial—are only binary answers ("Yes" or "No") required, or is it possible to provide more detailed responses with additional information?                                                                                                                                                                                            | The DRC does not restrict participants in how they choose to phrase their proposals and does not include such a criterion in the tender documentation. The proposal terms provided by participants (both binary responses and expanded ones) are evaluated and compared with the DRC's request comprehensively for each item, taking into account all clarifications and comments provided by the participant. However, please note the "Mandatory Conditions" section in each Annex A.1- bidder must confirm compliance with the DRC requirements in order to continue participating.                                                                                                                                                                                                                                                                                                                                                                       |
| 6 | 12.10.2026 | Is it possible to provide a more detailed breakdown of losses, by option, to enable a more accurate calculation of the proposal?                                                                                                                                                                                                                                                       | <p>Medical Insurance Services (Lot 1): Coverage period: 181 days. The total amount of payments was 9,474,981 UAH. By option:</p> <p>OUTPATIENT AND CLINIC CARE - UAH 2 522 541<br/>           ADDITIONAL OPTIONS - UAH 4 464 284<br/>           MEDICATIONS - UAH 1 016 331<br/>           INPATIENT TREATMENT - UAH 326 939<br/>           DENTISTRY - UAH 1 139 308<br/>           EMERGENCY ASSISTANCE - UAH 5 578<br/>           Payout rate together with the CMR - 83,7%</p> <p>Life Risk Insurance Services (Lot 2): For 285 days of coverage, payouts plus reserves in total 3,904,500 UAH. By option:</p> <p>Traumatic Injury (30 cases) - UAH 1 354 500<br/>           Critical Illnesses (4 cases) - UAH 1 700 000<br/>           Determination of Disability (3 cases) - UAH 850 000<br/>           Payout rate together with the CMR (30%) - 102%</p> <p>Critical Illness Insurance (oncology) Services (Lot 3): no payments were recorded.</p> |
| 7 | 12.10.2026 | Is it possible to provide a definition of "non-invasive cancer" that will need to be supported under Lot 2?                                                                                                                                                                                                                                                                            | Non-invasive "in situ" cancer is a malignant neoplasm confined to the epithelium in which it originated, without invading the stroma or surrounding tissues. Insurance coverage applies to all forms, types, stages, and locations of non-invasive cancer (including carcinoma in situ, melanoma in situ, and other non-invasive malignant neoplasms), including, but not limited to, carcinomas in situ of the breast, cervix, bladder, and other organs.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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| 8  | 12.10.2026 | Since Lot 2 (Life Risk Insurance) also covers critical illnesses, including cancer, are we correct in understanding that Lot 3 (Critical Illness Insurance (oncology) is supplemental cancer insurance? | <p>Lot 2 Life Risk Insurance and Lot 3 Critical Illness Insurance (oncology) are two separate types of insurance with different mechanisms for providing coverage:</p> <ul style="list-style-type: none"> <li>• Life Risk Insurance — a program with a cash payout. In the event of an insured incident involving a risk specified in the contract, the insurance payment is made directly to the insured person's bank account in accordance with the insured amount for the relevant risk.</li> <li>• Critical Illness Insurance (oncology) — a program that organizes medical care (similar to Voluntary Medical Insurance). The insurer arranges the necessary medical services and pays medical facilities, pharmacies, and other providers directly. Accordingly, the insured person receives not a cash payment, but medical care and treatment within the terms of the program.</li> </ul> <p>Thus, Life Risk Insurance provides financial compensation upon the occurrence of an insured event, while Critical Illness Insurance (oncology) organizes and pays for treatment. These are independent insurance programs that can complement each other but are not extensions of one another.</p> |
| 9  | 12.10.2026 | Question regarding Lot 3 Critical Illness Insurance—are there currently any cases being managed, and if so, how many?                                                                                   | At this time, DRC does not have any active cases under this type of insurance.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 10 | 12.10.2026 | When submitting a bid, is it necessary to include the lot number for which the bid is being submitted in the subject line of the email?                                                                 | According to the Invitation Letter, the subject line of the email must include the tender number RFP-UKR-2026-038, the type of proposal being submitted (financial or technical), and the bidder's name.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

On behalf of DRC

Yours sincerely,

Yaroslava Kulichenko

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15-10-2026