



Bids and Awards Committee (BAC)
Goods and Services

SUPPLEMENTAL/ BID BULLETIN
Addendum No. 05

PROJECT NO: *IB No. 2025-15*
PROJECT TITLE: *INSURANCE COVERAGE FOR THE BSU STUDENTRY APRIL 1, 2025 TO DECEMBER 31, 2025 – LA TRINIDAD CAMPUS*

This Supplemental/bid bulletin is being issued to advise prospective bidders to clarify items in the Bidding Documents in response to the clarification from prospective bidders during the Pre-Bid Conference held on March 11, 2025 at 2:00 PM at the Rogelio D. Colting (RDC) Hall. The Bidding Documents and all papers previously issued in relation to the aforesaid project are hereby amended as follows:

I. Number of Students for Coverage

19,321 Students (Undergraduate and Graduate)

II. Section VII. Technical Requirement

Item No. 1.

- a. Office branch established within the vicinity of Baguio City or Benguet Province.
- b. A 24-hour accessible hotline or assistance.
- c. Personnel available for the prosecution of the project (referring to the focal person for the BSU during the implementation of the project/services)

Item No. 2. Coverage is from April 1, 2025 to December 31, 2025 (Nine Months)

Item No. 10. Depend on the offer of the bidder (refer to technical Specifications and use the attached financial form).

Item No. 13. A net income of at least Three Hundred Fifty Million Pesos (PhP 350,000,000.00) based on the audited financial statement for the preceding year.

III. Bid Document Fee

Payment of bid doc fee may be done through the Landbank e-payment portal using the link <https://www.lbpeservices.com/eqps/portal/index.jsp>

IV. Section VII. Checklist of Technical and Financial Documents

**I. Technical Component Envelope
Technical Documents**

Item h. After Sales /parts - disregard this requirement (applicable for goods only)

II. Financial Component Envelope

Item m. Original of duly signed and accomplished Price Schedule(s).
Make use of the Financial Proposal Form (see attached)


JOSEL M. FLORENTIN
Chairperson
Bid and Awards Committee (Goods and Services)



Bids and Awards Committee (Goods & Services)

TERMS OF REFERENCE

Name of Project	INSURANCE COVERAGE FOR THE BSU STUDENTRY APRIL 1, 2025 TO DECEMBER 31, 2025 – LA TRINIDAD CAMPUS
Project Location	Benguet State University, La Trinidad, Benguet
Approved Budget for the Contract (ABC)	PhP. 1,633,999.01
Contract Duration	Nine Months
Source of Fund	Internally Generated Income

A. Insurance Coverage: **APRIL 1, 2025 TO DECEMBER 31, 2025: LA TRINIDAD CAMPUS, Undergraduate and Graduate Students**

B. Insurance Providers should have the following:

1. Office branch established within the vicinity of Baguio and Benguet Province.
2. A 24-hour accessible hotline or assistance.
3. Personnel available for the prosecution of the project.

C. Guidelines:

1. a. The coverage of the insurance must be on a 24 hour per day basis for nine months (9 months) and that whether the insured student is at home, inside or outside the school premises, worldwide.
- b. The insurance should also cover injuries sustained while participating in activities such as but not limited to students who are attending intramurals, socio-cultural activities, sports and practicum or off campus activity.

Note:

b.1. The insurance will still cover a BSU student who has paid the insurance fee even if his/her enrollment was withdrawn during the period **INSURANCE COVERAGE FOR THE BSU STUDENTRY APRIL 1, 2025 TO DECEMBER 31, 2025**

b.2. A BSU student who has graduated during the period April 2025 to July 2025 shall still be covered by the insurance.

2. Processing time of claims should be stated in the proposal.
3. List of documents needed when claiming should be included in the proposal.
4. Payee should be the student.

D. Covered benefits shall not be limited to and lower than the following: (MINIMUM REQUIREMENT)

DESCRIPTION	
1. Dismemberment (DI)	
Description of Dismemberment	% of the Capital Sum
Loss of two limbs	100%
Loss of one hand and one foot	100%
Loss of sight of both eyes	100%
Loss of both hands, or all fingers and both thumbs	100%
Loss of both feet	100%
Any injuring causing permanent total disablement	1% per month up to 100 months
Loss of arm at or above the elbow	70%
Loss of arm between elbow and wrist	70%
Loss of leg at or above knee	60%
Loss of hearing-both ear	50%
Loss of hand	50%
Loss of leg below knee	50%
Loss of sight of one eye	50%
Loss of one foot	50%
Loss of speech	50%
Loss of hearing- one ears	25%
Total loss by Physical severance or total and permanent loss of use of:	
Thumb and Four fingers of one hand	50%

Four fingers of one hand	40%
Thumb (both Phalanges)	25%
Thumb (one Phalanx)	10%
2. Permanent disablement (PDT)	
Description of Disablement	% of the Capital Sum
Ring finger (three Phalanges)	8%
Ring finger (two Phalanges)	4%
Ring finger (one Phalanges)	2%
Index finger (three Phalanges)	15%
Index finger (two Phalanges)	8%
Index finger (one Phalanx)	4%
Little finger (two Phalanges)	6%
Little finger (one Phalanx)	3%
All toes of one foot	2%
Great toe (two Phalanges)	17%
Great toe (one phalanx)	5%
Middle finger (three Phalanges)	10%
Middle finger (two Phalanges)	4%
Middle finger (one Phalanx)	2%
Any other toe	2%
Any permanent partial disablement not specified above other than loss of sense of taste or smell	3%
3. Daily hospitalization allowance due to accident with maximum days (DHA-A)	
4. Daily hospitalization allowance due to sickness with its maximum days (DHA-S)	
5. Accident Death (AD)	
6. Unprovoked murder and assault (UMAA)	
7. Burial expenses due to accident (BEDTA)	
8. Accidental medical reimbursement (AMR)	
9. Burial expenses due to natural causes (BEDNC)	
10. Overseas and local travel of student related activities	

E. Other Requirements

- Valid Licenses from the Insurance Commission
- Experience in undertaking a project of similar nature within the last ten (10) years prior to the opening of proposals.
- A net income of at least Five Hundred Million Pesos (PhP 500,000,000.00) based on the audited financial statement for the preceding year.

The documents that will be submitted shall be used for procurement purposes only.

For further information, please refer to:

BAC Secretariat and Office of the Student Services (OSS)
 Benguet State University- La Trinidad Campus
 Tel. Fax. No. 661-1839
 Email: procurement@bsu.edu.ph

Republic of the Philippines
BENGUET STATE UNIVERSITY
 La Trinidad, Benguet
FINANCIAL PROPOSAL

DESCRIPTION		CAPITAL SUM OFFER
1. Dismemberment(DI)		
Description of Dismemberment	% of the Capital Sum	
Loss of two limbs	100%	
Loss of one hand and one foot	100%	
Loss of sight of both eyes	100%	
Loss of both hands, or all fingers and both thumbs	100%	
Loss of both feet	100%	
Any injuring causing permanent total disablement	1% per month up to 100 months	
Loss of arm at or above the elbow	70%	
Loss of arm between elbow and wrist	70%	
Loss of leg at or above knee	60%	
Loss of hearing-both ear	50%	
Loss of hand	50%	
Loss of leg below knee	50%	
Loss of sight of one eye	50%	
Loss of one foot	50%	
Loss of speech	50%	
Loss of hearing- one ears	25%	
Total loss by Physical severance or total and permanent loss of use of:		
Thumb and Four fingers of one hand	50%	
Four fingers of one hand	40%	
Thumb (both Phalanges)	25%	
Thumb(one Phalanx)	10%	
2. Permanent disablement (PDT)		
Description of Disablement	% of the Capital Sum	
Ring finger (three Phalanges)	8%	
Ring finger (two Phalanges)	4%	
Ring finger (one Phalanges)	2%	
Index finger (three Phalanges)	15%	
Index finger (two Phalanges)	8%	
Index finger (one Phalanx)	4%	
Little finger (two Phalanges)	6%	
Little finger (one Phalanx)	3%	
All toes of one foot	2%	
Great toe(two Phalanges)	17%	
Great toe (one phalanx)	5%	
Middle finger (three Phalanges)	10%	

Middle finger (two Phalanges)	4%	
Middle finger (one Phalanx)	2%	
Any other toe	2%	
Any permanent partial disablement not specified above of	3%	
3. Daily hospitalization allowance due to accident with maximum days (DHA-A)		
4. Daily Hospitalization allowance due to sickness with its maximum days (DHA-S)		
5. Accident Death (AD)		
6. Unprovoked murder and assault (UMAA)		
7. Burial expenses due to Accident (BEDTA)		
8. Accidental Medical Reimbursement (AMR)		
9. Burial expenses due to natural causes (BEDNC)		
10. Overseas and local travel of student related activities		
ANNUAL OFFER:		

Signature Over Printed Name of Bidder _____

Date _____
