



Bids and Awards Committee (Goods & Services)

**INVITATION TO SUBMIT PROPOSAL FOR THE STUDENTS' INSURANCE COVERAGE
OF BENGUET STATE UNIVERSITY – LA TRINIDAD CAMPUS
FROM APRIL 2, 2026 TO APRIL 2, 2027**

A. The Benguet State University (BSU), through the Bids and Awards Committee (BAC), is inviting registered Insurance Providers with valid licenses to submit a proposal for the Students' Insurance Coverage of Benguet State University – La Trinidad Campus from April 2, 2026 to April 2, 2027

Project Number	RFP NO. 2026 - 154
Name of Project	STUDENTS' INSURANCE COVERAGE OF BENGUET STATE UNIVERSITY – LA TRINIDAD CAMPUS FROM APRIL 2, 2026 TO APRIL 2, 2027
Project Location	Benguet State University, La Trinidad, Benguet
Approved Budget for the Contract (ABC)	PhP. 1,177,793.11
Contract Duration	One year
Source of Fund	Internally Generated Income- Student Insurance Fees

B. **Coverage:** All BSU Undergraduate and Graduate Students of La Trinidad Campus
Minimum number of 15,383 students

C. **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. Focal Person available for the implementation of the project/services.

D. **Guidelines:**

1. a. The coverage of the insurance must be on a 24 hour per day basis for one year and that whether the insured student is at home, inside or outside the school premises, worldwide.

1. 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:

1. 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 The insurance will still cover a BSU student who has paid the insurance fee even if his/her enrollment was withdrawn during the period INSURANCE COVERAGE.

1. b.2. A BSU student who has graduated during the period of the insurance coverage shall still be covered.

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.

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

DESCRIPTION	CAPITAL SUM (PhP) Minimum	Bid 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%	

<table border="1"> <tr><td>Loss of both hands, or all fingers and both thumbs</td><td>100%</td></tr> <tr><td>Loss of both feet</td><td>100%</td></tr> <tr><td>Any injuring causing permanent total disablement</td><td>1% per month up to 100 months</td></tr> <tr><td>Loss of arm at or above the elbow</td><td>70%</td></tr> <tr><td>Loss of arm between elbow and wrist</td><td>70%</td></tr> <tr><td>Loss of leg at or above knee</td><td>60%</td></tr> <tr><td>Loss of hearing-both ear</td><td>50%</td></tr> <tr><td>Loss of hand</td><td>50%</td></tr> <tr><td>Loss of leg below knee</td><td>50%</td></tr> <tr><td>Loss of sight of one eye</td><td>50%</td></tr> <tr><td>Loss of one foot</td><td>50%</td></tr> <tr><td>Loss of speech</td><td>50%</td></tr> <tr><td>Loss of hearing- one ear</td><td>25%</td></tr> <tr><td colspan="2">Total loss by Physical severance or total and permanent loss of use of:</td></tr> <tr><td>Thumb and Four fingers of one hand</td><td>50%</td></tr> <tr><td>Four fingers of one hand</td><td>40%</td></tr> <tr><td>Thumb (both Phalanges)</td><td>25%</td></tr> <tr><td>Thumb (one Phalanx)</td><td>10%</td></tr> </table>		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 ear	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%		
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3. Daily hospitalization allowance due to accident with maximum days (DHA-A)		500.00/day																																					
4. Daily hospitalization allowance due to sickness with its maximum days (DHA-S)		500.00/day																																					
5. Accident Death (AD)		140,000.00																																					
6. Unprovoked murder and assault (UMAA)		100,000.00																																					
7. Burial expenses due to accident (BEDTA)		25,000.00																																					
8. Accidental medical reimbursement (AMR)		25,000.00																																					
9. Burial expenses due to natural causes (BEDNC)		25,000.00																																					
10. Coverage Overseas and local travel of student related activities		Depend on the offer of the bidder																																					

F. Eligibility Requirements

- Valid PhilGEP's Registration Certificate/ Registration Number
- Valid and Current Business Permit

- Valid Tax Clearance
- Omnibus Sworn Statement

For guidance and reference please visit the [NGPA Implementing Rules and Regulations | GPPB-TSO](#), section 20.2.9 and 20.2.9.1 of the RA 12009 IRR.

G. 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 Three Hundred Fifty Million Pesos (PhP 350,000,000.00) based on the audited financial statement for the preceding year

H. Advertisement to PhilGEPS

February 02, 2026 – February 09, 2026

I. Deadline for Submission of Bids:

- Proposals shall be submitted in a sealed envelope with certified photocopies of the eligibility requirements and a copy of the Claim Form, **on or before February 10, 2026**, 8:30 AM at the Procurement Management Office (PMO), 1st floor, Administration Building, Benguet State University, La Trinidad, Benguet.

J. Opening of Proposal: February 10, 2026, 9:15AM, RDC Hall, 2nd floor, Administration Building, Benguet State University, La Trinidad, Benguet

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

(SGD)
JOSEL M. FLORENTIN

Chairperson

Bids and Awards Committee (Goods & Services)