




TO: All BIDDERS FROM: Sally Alvarez de Schreiner  
Chief, Procurement Services Section  
DATE: 1 September 2025 REF.: RFP No. 2025-0117/MAEDA <sup>ym</sup>  
EMAIL: n/a EMAIL: 

[procurement@ctbto.org](mailto:procurement@ctbto.org)

SUBJECT: **Clarifications No.1**  
**RFP No. 2025-0117/MAEDA: Commercial Risk Insurance Policy Coverages and Services**

Dear Bidders,

Reference is made to the Request for Proposal No. 2025-0117/MAEDA pertaining to “Commercial Risk Insurance Policy Coverages and Services” (the “RFP”).

Please find attached:

- **Clarifications No. 1** to questions raised by interested bidders
- **Annex B Terms of Reference (Rev. 1 September 2025)** adding a new Appendix 4: 5-year loss record (for all lots)

The attached clarifications No. 1 and the Annex B Terms of Reference (Rev. 1 September 2025) are an integral part of the RFP documents and shall be considered in the preparation and submission of the proposal.

We are looking forward to receiving your proposal prior to the deadline for the submission of **Friday 12 September 2025 17:00 hours, Vienna (Austria) local time.**

Sincerely,

  
Sally Alvarez de Schreiner  
Chief, Procurement Services Section

**Attachments:**

1. Clarifications No. 1
2. Annex B Terms of Reference (Rev. 1 September 2025) adding a new Appendix 4: 5-year loss record (for all lots)



### Clarifications No. 1

#### Commercial Risk Insurance Policy Coverages and Services RFP No. 2025-0117/MAEDA

#### Clarifications

Question	Answers from the Commission
<p><u>Question 1</u></p> <p>Requesting clarification with respects to transit exposures, please advise estimated annual values for the 2026/2027 period.</p>	<p><u>Answer 1</u></p> <p>For 2024 the values were as follows and can be used as estimates:</p> <p>Transit: USD 19 million</p> <p>Shipment of Household Goods: USD 309K</p> <p>Cash Holder : USD 136K</p> <p>Some increases in transit shipment values are foreseen in 2026 in connection with an anticipated field exercise for on-site inspections scheduled to take place in 2026. However, no major variations are expected in terms of shipment of household goods or cash holder requests.</p>
<p><u>Question 2</u></p> <p>Please can we have a 5-year loss record for each class of business</p>	<p><u>Answer 2</u></p> <p>Please refer to Appendix 4 to Annex B Terms of Reference (Rev. 1 September 2025).</p>
<p><u>Question 3</u></p> <p>For the USD 10M limit required on the exhibition / training equipment – please advise what type of equipment this typically consists of.</p>	<p><u>Answer 3</u></p> <p>Technical equipment related to field exercise or exhibits.</p>
<p><u>Question 4</u></p> <p>Please confirm the frequency for the past 12 months of all transits - cash, household and other.</p>	<p><u>Answer 4</u></p> <p>For calendar year 2024:</p> <p>Marine (Cash Holder): 10</p>



	<div>Marine (Shipment of household goods): 4 shipments</div> <div>Marine (Transit) 287 shipments</div>																														
<div>Question 5</div> <div>Please advise destination of Insured transits in the past 12 months (including cash and value of cash for each transit)</div>	<div>Answer 5</div> <div>See answer 4; in addition, kindly note the following data for calendar year 2024:</div> <div>Marine (Cash Holder) Overall insured value of cash: USD 137K Destinations:</div> <table><tr><td>Europe</td><td>Central and South America</td><td>Africa</td><td>Asia Pacific</td><td>North America</td></tr><tr><td>\$33,808</td><td>\$0</td><td>\$62,398</td><td>\$23,277</td><td>\$17,075</td></tr></table> <div>Marine (Shipment of household goods) Overall insured value of shipment of household goods: USD 309K Destinations:</div> <table><tr><td>Europe</td><td>Central and South America</td><td>Africa</td><td>Asia Pacific</td><td>North America</td></tr><tr><td>\$209,000</td><td>\$0</td><td>\$0</td><td>\$100,000</td><td>\$0</td></tr></table> <div>Marine (Transit)  Overall insured value of transit shipment: USD 19 million Destinations:</div> <table><tr><td>Europe</td><td>Central and South America</td><td>Africa</td><td>Asia Pacific</td><td>North America</td></tr><tr><td>\$15,052,192</td><td>\$1,301,646</td><td>\$604,823</td><td>\$1,245,560</td><td>\$913,783</td></tr></table>	Europe	Central and South America	Africa	Asia Pacific	North America	\$33,808	\$0	\$62,398	\$23,277	\$17,075	Europe	Central and South America	Africa	Asia Pacific	North America	\$209,000	\$0	\$0	\$100,000	\$0	Europe	Central and South America	Africa	Asia Pacific	North America	\$15,052,192	\$1,301,646	\$604,823	\$1,245,560	\$913,783
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<p><u>Question 6</u></p> <p>Please confirm if there will be any exposure to radioactive material or if there are any visits to sites where this may be an issue?</p>	<p><u>Answer 6</u></p> <p>Only in exceptional circumstances. As part of verification mission under the Comprehensive Nuclear-Test-Ban Treaty (CTBT), the Commission may engage in activities that involve proximity to sites of potential radiological significance, while the possibility of exposure to radioactive material is minimal, there may be rare instances during on-site inspection training or field activities where personnel are in areas with historically elevated radiological backgrounds. In such cases, the Commission follows strict international safety protocols and implements rigorous risk mitigation measures to protect all personnel. This includes comprehensive safety briefings, the use of protective equipment where necessary, radiation monitoring, and adherence to IAEA and UNSCEAR guidelines.</p> <p>Health and safety is a top priority, and all activities are carefully planned and monitored to ensure that any radiological risks are minimized to the fullest extent.</p>
<p><u>Question 7</u></p> <p>Do CTBTO use a preferred carrier for all transits?</p>	<p><u>Answer 7</u></p> <p>No. The Commission uses a wide range of companies based on competitive procedures.</p>
<p><u>Question 8</u></p> <p>Do CTBTO use a logistics company to coordinate movements?</p>	<p><u>Answer 8</u></p> <p>No.</p>

## **Annex B**

### **Terms of Reference Rev 1 September 2025**

**for**

#### **Commercial Risk Insurance Policy Coverages and Services**

## **1. Background**

### ***1.1 Nature of Business***

The Preparatory Commission for the Comprehensive Nuclear-Test-Ban Treaty Organization (the Commission or CTBTO) is an international organization affiliated with the UN with its headquarters in Vienna; it is funded by member states across the world. The Commission is mandated by the UN with setting up the global verification system foreseen under the Comprehensive Nuclear-Test-Ban Treaty (CTBT), which is the international Treaty banning any nuclear weapon test explosion or any other nuclear explosions. The global verification regime includes a worldwide network of 337 stations, a communication system, an International Data Centre and On-Site Inspections to monitor global compliance. More details are available at: [www.ctbto.org](http://www.ctbto.org)

### ***1.2 Modalities of CTBTO***

The Commission's overall personnel come to 372 as at December 2024 including fixed term, short term staff, international consultants, cost free experts, interns and temporary assistants. Since 1996 it is headquartered in the Vienna International Centre (VIC) in Vienna, Austria, home to several major UN organisations, where most of its staff live and work. It has a Technology Support and Training (TeST Centre (of about 2400 sqm) for storing critical equipment and materials. This facility is located about 30 kms out of Vienna in Seibersdorf, Austria and within the premises of the government-affiliated Austrian Institute of Technology (AIT).

All staff (and non-staff including invitees to its official events) are covered by general medical health insurance and service incurred death, injury/illness, as well as an international emergency medical repatriation insurance service cover, and indirectly for travel insurance, while CTBTO's physical assets and member states' contributory equipment-in-kind (CiK) are protected by marine cargo, equipment and public liability insurance schemes.

This contract shall not include general medical health insurance or service incurred death, injury/illness of staff or non-staff and an international emergency medical repatriation insurance service. It will cover all other commercial risk-based insurances and insurance services.

## **2. Objectives**

The Commission is currently seeking the services of highly qualified and suitably experienced vendors familiar with the needs of a technically oriented international organisation to bid for commercial risk insurance policies and emergency services, as specified below:

Appendix 1: Public Liability Insurance

Appendix 2: Marine Cargo Insurance

Appendix 3: Content/Equipment Insurance The Commission reserves the right to award a contract for all or select insurance coverage to a single bidder or to separate bidders, whichever is in the best interest of the organisation's global activities..

Detailed Terms of Reference (TOR) for each segment of insurance coverage needed by the Commission are provided in the attached Annexes 1 to 3. In case of a single bidder bidding for more than one of the insurance policies, the bidder should clearly indicate the policies it is bidding for and the synergies (if any) to be delivered by such amalgamation. The Commission requests an all-risk policy consideration for each appropriate insurance policy coverage with a statement of the exclusions. All policy definitions and wording shall be relevant to the profile of a technically oriented non-profit international organisation (profile to be viewed at [www.ctbto.org](http://www.ctbto.org)).

## **3. Scope of Bid**

The Contractor shall provide insurance coverage as per each policy segment of the TOR mentioned under Section 2 above.

## **4. Requirements and Resources**

### ***4.1 Requirements for the Contractor and the Contractor's Personnel***

- a. The Contractor shall be a reputable company with at least fifteen years of professional international experience in the global insurance industry and provide relevant coverage to diverse entities in government, corporate sectors and INGO/multilateral bodies. In particular, the Contractor and its staff shall have a sound knowledge of, and experience in, insurance needs of international multilateral organizations on an all-risk basis.
- b. The Contractor shall be of sound demonstrable financial means and capital adequacy provisions, capable of serving the insurance needs of a Vienna-based Commission with an international staff and daily global movement of staff or equipment.

- c. The Contractor shall assign only experienced, senior-level staff to coordinate with the Commission for day-to-day coverage requests with excellent oral and written communication skills in the English language.
- d. All policy documentation shall be in English.
- e. Contractor should have experience in providing major international organization with the same type of insurances being offered to the Commission and prove it with references.

#### **4.2 Resources Provided by the Commission**

The Commission will ensure staff availability for discussing and responding to enquires by electronic mail and/or by telephone or video conference.

#### **5. Deliverables**

- a. The policies should be “all-risks” based and specify clearly any exclusions to overall cover.
- b. All insurance policies herewith shall be provided for;
  - (i) an initial period of three (3) years, including two (2) optional extensions of one (1) year each to be exercised at the discretion of the Commission;
  - (ii) an initial period of two (2) years, including three (3) optional extensions of one (1) year each to be exercised at the discretion of the Commission; or
  - (iii) an initial period of one (1) year, including four (4) optional extensions of one (1) year each to be exercised at the discretion of the Commission.

The Commission reserves the right to select one of the contract period options above upon award.

- c. Claims handling: The Contractor is required to develop a standardized procedure across all lines of insurance for handling all claims to each provider; this will be agreed between each insurance provider and the Commission after award.
- d. Premium payment: Where possible the Contractor shall strive for as much standardisation of premium terms as possible, and endeavour to obtain from insurers premium terms which require payment no less than 30 days after inception of each insurance policy period.
- e. Each and every policy shall include a Privileges and Immunities Clause stating that, *“Nothing contained in, or relating to this insurance policy shall be deemed a waiver expressed or implied of any of the privileges and immunities of the United Nations and its subsidiary organs including but not limited to all participating Agencies”*.

#### **6. Confidentiality**

The Contractor shall treat all information and documentation provided to it under this Contract with the utmost confidentiality in accordance with Clause 12 of the General Conditions of Contract (Annex A).

## **7. Intellectual Property**

The Commission shall retain all intellectual property rights in the documentation provided to the Contractor under this Contract. The Commission shall be entitled to all intellectual property in the documents and other materials that bear a direct relation to or are produced or collected under this Contract in accordance with Clause 16 of the General Conditions of Contract (Annex A).

All electronic and hard copy files that relate to or are produced under this Contract shall be made available to authorized Commission staff for the duration of the Contract and shall be transferred to the Commission at the conclusion of the Contract.

## **8. Additional information:**

- Due to the nature of the business conducted by CTBTO and the network of its International Monitoring Stations, travel to any of risk category 5 countries (Afghanistan, North Korea, Haiti, Iraq and Syria) is highly unlikely.

### **List of Appendices:**

Appendix 1: Public Liability Insurance

Appendix 2: Marine Cargo Insurance

Appendix 3: Content/Equipment Insurance

Appendix 4: 5-year loss record (for all lots)



## Appendix 4 to Terms of Reference

### 5-year loss record

#### Lot 1-Public Liability:

Year	Claims	Claimed value
2024	None	NA
2023	None	NA
2022	None	NA
2021	None	NA
2020	None	NA

#### Lot 2-Equipment Insurance:

Year	Claims	Claimed value
2024	None	NA
2023	None	NA
2022	None	NA
2021	1 case	EUR 16,900
2020	None	NA

#### Lot 3-Marine Cargo (Transit, Shipment of Household Goods, Cash Holder)

Year		Claims	Claimed value
2024	Transit	3 cases	USD 74,000 EUR 44,000 EUR 30,000
2024	Shipment of House Hold Goods	None	NA

2024	Cash Holder	None	NA
2023	Transit	None	NA
2023	Shipment of House Hold Goods	None	NA
2023	Cash Holder	None	NA
2022	Transit	None	NA
2022	Shipment of House Hold Goods	2 cases	USD 1,704 USD 2,306
2022	Cash Holder	None	NA
2021	Transit	None	NA
2021	Shipment of House Hold Goods	1 case	one claim below self-deductible
2021	Cash Holder	None	NA
2020	Transit	None	NA
2020	Shipment of House Hold Goods	3 cases in total	USD 4,266 USD 17,699  one claim below self-deductible
2020	Cash Holder	None	NA