



REQUEST FOR PROPOSAL (RFP 108/22)

NAME & ADDRESS OF FIRM	DATE: August 15, 2022
	REFERENCE: Technical Consultancy Services to Develop Strong Wind Agricultural Insurance Product as Part of the Agricultural Insurance Programme in Armenia

Dear Sir / Madam:

We kindly request you to submit your Proposal for ***Technical Consultancy Services to Develop Strong Wind Agricultural Insurance Product as Part of the Agricultural Insurance Programme in Armenia*** (the detailed TOR is attached separately as Annex 1a).

Please be guided by the form attached hereto as Annex 2, in preparing your Proposal.

Proposals may be submitted on or before, **29 August 2022, 4:00 pm local Yerevan time (GMT +4) via email only:**

tenders.armenia@undp.org

Please note that proposals received through any other e-mail address will not be considered. Your Proposal must be expressed in the English, and valid for a minimum period of 60 days calendar days. **Please note that your financial proposal must be password protected.**

In the course of preparing your Proposal, it shall remain your responsibility to ensure that it reaches the address above on or before the deadline. Proposals that are received by UNDP after the deadline indicated above, for whatever reason, shall not be considered for evaluation. If you are submitting your Proposal by email, kindly ensure that they are signed and in the .pdf format, and free from any virus or corrupted files.

Services proposed shall be reviewed and evaluated based on completeness and compliance of the Proposal and responsiveness with the requirements of the RFP and all other annexes providing details of UNDP requirements.

The Proposal that complies with all of the requirements, meets all the evaluation criteria and offers the best value for money shall be selected and awarded the contract. Any offer that does not meet the requirements shall be rejected.

Any discrepancy between the unit price and the total price shall be re-computed by UNDP, and the unit price shall prevail and the total price shall be corrected. If the Service Provider does not accept the final price based on UNDP's re-computation and correction of errors, its Proposal will be rejected.

No price variation due to escalation, inflation, fluctuation in exchange rates, or any other market factors shall be accepted by UNDP after it has received the Proposal. At the time of Award of Contract or Purchase Order, UNDP reserves the right to vary (increase or decrease) the quantity of services and/or goods, by up to a maximum twenty five per cent (25%) of the total offer, without any change in the unit price or other terms and conditions.

Any Contract or Purchase Order that will be issued as a result of this RFP shall be subject to the General Terms and Conditions attached hereto. The mere act of submission of a Proposal implies that the Service Provider accepts without question the General Terms and Conditions of UNDP, herein attached as Annex 3.

Please be advised that UNDP is not bound to accept any Proposal, nor award a contract or Purchase Order, nor be responsible for any costs associated with a Service Providers preparation and submission of a Proposal, regardless of the outcome or the manner of conducting the selection process.

UNDP's vendor protest procedure is intended to afford an opportunity to appeal for persons or firms not awarded a Purchase Order or Contract in a competitive procurement process. In the event that you believe you have not been fairly treated, you can find detailed information about vendor protest procedures in the following link:

<http://www.undp.org/content/undp/en/home/operations/procurement/protestandsanctions/>

UNDP encourages every prospective Service Provider to prevent and avoid conflicts of interest, by disclosing to UNDP if you, or any of your affiliates or personnel, were involved in the preparation of the requirements, design, cost estimates, and other information used in this RFP.

UNDP implements a zero tolerance on fraud and other proscribed practices, and is committed to preventing, identifying and addressing all such acts and practices against UNDP, as well as third parties involved in UNDP activities. UNDP expects its Service Providers to adhere to the UN Supplier Code of Conduct found in this link:

http://www.un.org/depts/ptd/pdf/conduct_english.pdf

Thank you and we look forward to receiving your Proposal.

Sincerely yours,

Procurement Unit
UNDP Armenia

Description of Requirements

Context of the Requirement	Technical Consultancy Services to Develop Strong Wind Agricultural Insurance Product as Part of the Agricultural Insurance Programme in Armenia
Implementing Partner of UNDP	Ministry of Economy of RA (DIM modality)
Brief Description of the Required Services ¹	The objective of the task is to design a strong wind insurance product, accompanied by appropriate loss adjustment guidelines, to ensure relevant crops that are already insured by the Agricultural Insurance Implementation Programme (through existing products such as hail, frost, fire, and drought insurance) and/or for new crops that are not currently covered by this programme..
List and Description of Expected Outputs to be Delivered	– As per Annex 1a – Terms of Reference (TOR)
Person to Supervise the Work/Performance of the Service Provider	Gohar Hovhannisyan, “National Adaptation Plan to advance medium and long-term adaptation planning in Armenia” UNDP-GCF/00104267 Project Coordinator
Frequency of Reporting	<i>As per TOR (Annex 1a) 6. Draft Timeframe of the Services</i>
Progress Reporting Requirements	<i>As per TOR (Annex 1a) 6. Draft Timeframe of the Services</i>
Location of work	<input type="checkbox"/> Exact Address as provided below <input checked="" type="checkbox"/> At Contractor’s Location
Expected duration of work	3.5 months after contract signing by both parties.
Target start date	September 2022
Latest completion date	December 2022
Travels Expected	As per Annex 1a – Terms of Reference (TOR)
Special Security Requirements	<input type="checkbox"/> Others <input checked="" type="checkbox"/> Not Required
Facilities to be Provided by UNDP (i.e., must be excluded from Price Proposal)	<input type="checkbox"/> Office space and facilities <input type="checkbox"/> Land Transportation <input type="checkbox"/> Others <input checked="" type="checkbox"/> N/A
Implementation Schedule indicating breakdown and timing of activities/sub-activities	<input checked="" type="checkbox"/> Required
Names and curriculum vitae of individuals who will be involved in completing the services	<input checked="" type="checkbox"/> Required <input type="checkbox"/> Not Required
Currency of Proposal	<input checked="" type="checkbox"/> United States Dollars (USD)
Value Added Tax on Price Proposal ²	<input type="checkbox"/> must be inclusive of VAT and other applicable indirect taxes <input checked="" type="checkbox"/> must be exclusive of VAT and other applicable indirect taxes
Validity Period of	<input checked="" type="checkbox"/> 60 days

¹ A detailed TOR may be attached if the information listed in this Annex is not sufficient to fully describe the nature of the work and other details of the requirements.

² VAT exemption status varies from one country to another. Pls. check whatever is applicable to the UNDP CO/BU requiring the service.

Proposals (Counting for the last day of submission of quotes)	<input type="checkbox"/> 90 days <input type="checkbox"/> 120 days In exceptional circumstances, UNDP may request the Proposer to extend the validity of the Proposal beyond what has been initially indicated in this RFP. The Proposal shall then confirm the extension in writing, without any modification whatsoever on the Proposal.																			
Partial Quotes	<input checked="" type="checkbox"/> Not Permitted																			
Payment Terms ³	<table border="1"> <thead> <tr> <th>Outputs</th> <th>Percentage</th> <th>Timing</th> <th>Condition for Payment Release</th> </tr> </thead> <tbody> <tr> <td>Deliverable 1: Work Plan submitted and approved.</td> <td>20</td> <td>2 weeks after contract signing</td> <td rowspan="4"> Within thirty (30) days from the date of meeting the following conditions: a) UNDP's written acceptance (i.e., not mere receipt) of the quality of the outputs; and b) Receipt of invoice from the Service Provider. </td> </tr> <tr> <td>Deliverable 2: Strong Wind Insurance Product as Part of the Agricultural Insurance Programme in Armenia developed.</td> <td>40</td> <td>2.5 months after contract signing</td> </tr> <tr> <td>Deliverable 3: Loss Adjustment Guidelines for Strong Wind Insurance in Armenia developed.</td> <td rowspan="2">40</td> <td>3.5 months after contract signing</td> </tr> <tr> <td>Deliverable 4: Classroom Training and Certification of Specialized Loss Adjusters completed.</td> <td>3.5 months after contract signing</td> </tr> </tbody> </table>	Outputs	Percentage	Timing	Condition for Payment Release	Deliverable 1: Work Plan submitted and approved.	20	2 weeks after contract signing	Within thirty (30) days from the date of meeting the following conditions: a) UNDP's written acceptance (i.e., not mere receipt) of the quality of the outputs; and b) Receipt of invoice from the Service Provider.	Deliverable 2: Strong Wind Insurance Product as Part of the Agricultural Insurance Programme in Armenia developed.	40	2.5 months after contract signing	Deliverable 3: Loss Adjustment Guidelines for Strong Wind Insurance in Armenia developed.	40	3.5 months after contract signing	Deliverable 4: Classroom Training and Certification of Specialized Loss Adjusters completed.	3.5 months after contract signing			
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Person(s) to review/inspect/ approve outputs/completed services and authorize the disbursement of payment	Diana Harutyunyan, UNDP Climate Change Programme Coordinator;																			
Type of Contract to be Signed	<input checked="" type="checkbox"/> Contract for Services																			
Criteria for Contract Award	<input type="checkbox"/> Lowest Price Quote among technically responsive offers <input checked="" type="checkbox"/> Highest Combined Score (based on the 70% technical offer and 30% price weight distribution), where the minimum passing score of technical proposal is 70%. <input checked="" type="checkbox"/> Full acceptance of the UNDP Contract General Terms and Conditions (GTC). This is a mandatory criterion and cannot be deleted regardless of the nature of services required. Non acceptance of the GTC may be grounds for the rejection of the Proposal.																			
Criteria for the Assessment of Proposal	Technical Proposal (70%) <input checked="" type="checkbox"/> Expertise of the Firm (max score: 300), including:																			

³ UNDP preference is not to pay any amount in advance upon signing of contract. If the Service Provider strictly requires payment in advance, it will be limited only up to 20% of the total price quoted. For any higher percentage, or any amount advanced exceeding \$30,000, UNDP shall require the Service Provider to submit a bank guarantee or bank cheque payable to UNDP, in the same amount as the payment advanced by UNDP to the Service Provider.

	<ul style="list-style-type: none"> • At least 3 years of proven experience in providing technical professional services related agricultural insurance considering climate change risk (max score: 100); • Proven experience in successful completion of at least 1 contract of similar value, nature and complexity (for Consortium/Association, all Parties cumulatively should meet requirement) (max score: 100); • Demonstrated knowledge and practical experience on similar engagements (as Company/Organization or its full-time expert-employees), and experience in working with international organizations, development agencies and Armenian governmental institutions. Extensive knowledge of climate change and socio-economic issues (max score: 100); <p><input checked="" type="checkbox"/> Methodology, its Appropriateness to the Conditions and Implementation Plan (max score: 250), including:</p> <ul style="list-style-type: none"> - Task implementation approach, including detailed description of implementation methods and milestones to carry out the proposed task; a detailed work plan with timelines for the Deliverables/Outputs (max score: 250) <p><input checked="" type="checkbox"/> Qualification of Key Personnel (max score: 450), including:</p> <ul style="list-style-type: none"> - Key Expert 1: Project Manager (60 workdays) – as per Annex 1a – Section 8 (max score: 150); - Key Expert 2: Pricing Expert (50 workdays) as per Annex 1a – Section 8 (max score: 100); - Key Expert 3: Loss Adjustment Expert (50 workdays) as per Annex 1a – Section 8 (max score: 100); - Key Expert 4: Senior Agronomist (40 workdays) as per Annex 1a – Section 8 (max score: 100); <p><u>Financial Proposal (30%)</u> To be computed as a ratio of the Proposal's offer to the lowest price among the proposals received by UNDP.</p>
UNDP will award the contract to:	<input checked="" type="checkbox"/> One and only one Service Provider
Annexes to this RFP ⁴	<input checked="" type="checkbox"/> Detailed TOR (Annex 1) <input checked="" type="checkbox"/> Form for Submission of Proposal (Annex 2) <input checked="" type="checkbox"/> General Terms and Conditions / Special Conditions (Annex 3) ⁵ <input type="checkbox"/> Others ⁶
Contact Person for Inquiries (Written inquiries only) ⁷	<i>Procurement Unit, UNDP Armenia procurement.armenia@undp.org</i> Any delay in UNDP's response shall be not used as a reason for extending the deadline for submission, unless UNDP determines that such an extension is necessary and communicates a new deadline to the Proposers.
Other Information [pls. specify]	

⁴ Where the information is available in the web, a URL for the information may simply be provided.

⁵ Service Providers are alerted that non-acceptance of the terms of the General Terms and Conditions (GTC) may be grounds for disqualification from this procurement process.

⁶ A more detailed Terms of Reference in addition to the contents of this RFP may be attached hereto.

⁷ This contact person and address is officially designated by UNDP. If inquiries are sent to other person/s or address/es, even if they are UNDP staff, UNDP shall have no obligation to respond nor can UNDP confirm that the query was received.

**“National Adaptation Plan to advance medium and long-term adaptation planning in Armenia”
UNDP-GCF/00104267 project**

TERMS OF REFERENCE

**Technical Consultancy Services to Develop Strong Wind Agricultural Insurance Product as Part of the
Agricultural Insurance Programme in Armenia**

1. Background

With financing from the Green Climate Fund, the "National Adaptation Plan (NAP) to advance medium and long-term adaptation planning in Armenia" project (the Project) supports the Government of Armenia to develop a national plan for climate change adaptation (CCA) through an iterative process focused on strengthening foundational capacities to ensure that they are institutionalized for long-term sustainability. The Project aims to address existing barriers, support the prioritization of climate change adaptation measures and investments in priority sectors, including in agriculture sector.

The agricultural sector is one of the most important economic sectors in Armenia. However, despite its significant role for the country, agricultural productivity stays below its potential. One of the reasons was the lack of effective risk management systems, including the absence of agricultural insurance, which could shield farmers from local weather perils (e.g. hailstorms, drought, floods, frost, excessive precipitation, windstorms, etc). This in turn is one of the key factors explaining the lack of investment in agriculture sector. A 2014 World Bank study¹ concluded that Armenia’s agriculture would become increasingly vulnerable to the effects of climate change, expecting to register; higher temperatures, reduced river runoff, greater variability and overall reduction of precipitation, as well as an increased frequency and severity of extreme weather events.

In order to better manage climate risks in the agricultural sector of the Republic of Armenia, the Government of the Republic of Armenia has initiated the introduction of an agricultural insurance system with factual implementation work started in 2016. In 2019 the Central Bank of Armenia has established the “Agriculture Insurers’ National Agency” NGO (AINA) for the organization of agricultural insurance process and coordination of the agricultural insurance activities in Armenia. AINA is a PPP body and financed exclusively on private basis – from the member insurance companies.

Agricultural insurance started as a pilot programme and the agricultural insurance products have been introduced in stages. In a first stage (beginning in 2019), 18 insurance products were implemented covering 3 perils (frost, hail, and fire) and 14 crops. In a second stage (beginning in 2021), a 4th peril (drought) was added to the programme and the total of crops increased to 15.

The pre-implementation feasibility study and the pilot implementation phase suggested that strong wind is a further significant peril and that the development of relevant insurance products to cover this risk is important for the further development of the agricultural sector in Armenia. For the Government of Armenia, it is a priority to have the strong wind risk included in the next phase of Agricultural Insurance Programme implementation.

¹ World Bank (2014), “Reducing the Vulnerability of Armenia’s Agricultural Systems to Climate Change”

2. UNDP/GCF Project Objective

With the development of a NAP process, Armenia will lay the groundwork for the systemic and iterative identification of medium- and long-term risks, establish adaptation priorities and build out specific activities that ensure no one is left behind in the country's work to reach its goals outlined through the Paris Agreement and 2030 Agenda for Sustainable Development. As part of the localization of the Sustainable Development Goals (SDGs), the NAP process will contribute to the formulation of corresponding national climate-responsive indicators and targets.

Further information about the Project can be obtained at:

<http://www.nature-ic.am/en/projects/National-Adaptation-Plan/1030>.

3. Objective of the assignment

Strong wind is one of the major perils that impacts crops in the Republic of Armenia. UNDP, AINA and the Ministry of the Economy of Armenia are therefore interested in developing an insurance solution for this risk.

The objective of the task is to design a strong wind insurance product, accompanied by appropriate loss adjustment guidelines, to ensure relevant crops that are already insured by the Agricultural Insurance Implementation Programme (through existing products such as hail, frost, fire, and drought insurance) and/or for new crops that are not currently covered by this programme. In this scope it will be necessary to assess the local market for agricultural insurance from the perspective of market needs, with a view to developing an appropriate strategy that provides protection for farmers in the case of strong wind, enhances investment in the agricultural sector by enhancing predictability of yields and revenues, and reduces the need for government intervention in the case of extreme events related to strong wind. The task is to be built on the successes of the Agricultural Insurance Programme of Armenia so far and based on collaboration with AINA, the Central Bank of Armenia and the Ministry of Economy of Armenia.

4. Scope of Work and Specific Tasks of the Consultancy

Under the overall guidance of the UNDP Climate Change Program Coordinator and the UNDP-GCF Project Manager, and direct oversight by the NAP Project Management Unit, the Consulting Company will be responsible for the following activities:

Task 1. *Development of a Work Plan:*

- The consultant should develop a Work Plan (including a timeline) outlining the tasks necessary to achieve the objectives set out in these Terms of Reference. The Work Plan should include the phases of the assignment, timing, key deliverables, and milestones.

Deliverable 1: Work Plan submitted and approved.

Task 2. *Development of a Strong Wind Insurance Product:*

- Collect available data and research on the various aspects related to the insurance object (biological characteristics and technology of growing crops, agrometeorological conditions, yield data and statistics, production and natural risks and their impact). Conduct farmer interviews to obtain qualitative evidence on the incidence of strong wind for different crops and to better understand market demand for strong wind insurance.
- Conduct analysis of quantitative data and qualitative information collected during desk and field research allow for the importance strong wind risk to be better understood and quantified – and provide the basis for the design of appropriate insurance solutions. In consultation with key stakeholders select the most important crops to benefit from strong wind insurance. The product prototype emerging from the design process is to be reviewed by the various workflow participants, before being presented to the key stakeholders. Actuarial analysis is to be used for the development of a pricing strategy and tariff rates for the product. Specific consideration is to be given to the feasibility and desirability of

standalone strong wind insurance relative to a bundled product. The Consulting Company will organize the presentation of the result of the actuarial analysis to the stakeholders and consolidate feedback to be provided to the Programme Reinsurer.

- Present the pricing and product design documentation for discussion with the Programme Reinsurer. The product development process is to be completed with finalization of the insurance product term sheet and its presentation to AINA and the insurance companies participating in the Agricultural Insurance Programme.

Deliverable 2: Strong Wind Insurance Product as Part of the Agricultural Insurance Programme in Armenia developed.

Task 3. Development of Loss Adjustment Guidelines:

- Develop loss adjustment methodology and guidelines based on the approved insurance product concept, as well as on the research data collected on biological and technical aspects of the cultivation of a relevant crop with focus on the phases of crop development and the impact of the specified risk in a specific period, as well as the level of possible damage after exposure to the risk.
- The concept of the methodology is to reflect the required procedure for ‘fixing’ and determining the level of damage in the orchard, field, or plot. The various algorithms guiding loss adjusters are to be described in detail in the loss adjustment guidelines, including calculation models and examples. Study and record the impact of the uninsured risk.
- Supplement the guidelines with photographic material, service forms and (if necessary) yield referent data tables.

Deliverable 3: Loss Adjustment Guidelines for Strong Wind Insurance in Armenia developed.

Task 4. Classroom Training and Certification of Specialized Loss Adjusters:

- Classroom training on loss adjustment guidelines and techniques for loss adjusters, insurers, financial intermediaries and AINA.
- Examination & support to AINA in the certification of loss adjusters for strong wind insurance.

Deliverable 4: Classroom Training and Certification of loss adjusters completed.

5. Modalities of Work

The selected Consulting Company will report directly to UNDP Climate Change Program Coordinator and UNDP-GCF Project Manager. The deliverables of the Consulting Company will be also overseen by the Project Management Team and AINA. In the course of the assignment, the Consulting Company will also have to work and coordinate closely with respective project partners in the priority sectors, as well as collaborate with the project team of experts and national consultants whenever required.

All deliverables should be produced in editable electronic formats. All reports shall be provided in English in pdf format; all operational documents shall be provided in Armenian in pdf and word/excel formats.

The Consulting Company will be expected to provide overall project management, quality control/quality assurance, data organization, analysis of results and final reports with oversight, guidance, and input from the Project Management Unit of UNDP.

The Consulting Company will consider the feedback of the Project Management Unit of UNDP and incorporate the necessary changes in the respective deliverables/reports.

6. Draft Timeframe of the Services

The start date for the Consultancy Services will be the date of signature of the contract between the Consulting Company and UNDP Armenia. The Services are expected to be completed within 3.5 months after contract signature according to the following tentative time schedule.

#	Deliverable	Months			
		1	2	3	4
1.	Work Plan submitted and approved				
2.	Strong Wind Insurance Product as Part of the Agricultural Insurance Programme in Armenia developed				
3.	Loss Adjustment Guidelines for Strong Wind Insurance in Armenia developed				
4.	Classroom Training and Certification of Specialised Loss Adjusters completed				

7. Qualifications of the Consulting Company

The Consulting Company should demonstrate its capability and thorough understanding of the work to be carried out, as outlined in Terms of Reference, present clear methodology for implementing the task and its ability to mobilize resources and the experts to successfully implement the works per Terms of Reference. The requirements for this contract are as follows:

- Consulting Company should be a legally registered entity, or consortium of legal entities;
- At least 3 years of proven experience in providing technical professional services related agricultural insurance considering climate change risk;
- Proven experience in successful completion of at least 1 contract of similar value, nature and complexity (for Consortium/Association, all Parties cumulatively should meet requirement)²;
- Demonstrated knowledge and practical experience on similar engagements (as Company/Organization or its full-time expert-employees), and experience in working with international organizations, development agencies and Armenian governmental institutions;
- Extensive knowledge of climate change and socio-economic issues.

8. Qualifications of Key Personnel

The Consulting Company should have a strong team of experts, with proven professional capacities. All experts who have a crucial role in implementing the contract are referred to as key experts. The Consulting Company shall submit CV's and statements of exclusivity and availability for the key experts. Other expert profiles (non-key) deemed relevant for the successful implementation of the project should be described and will be assessed in relation to the methodology and technical approach.

The Consulting Company is required to prepare a human resources deployment schedule illustrating the input, responsibilities, and timing of all suggested experts.

The Project team must include at least the following profiles:

Key Expert 1: Project Manager (60 workdays)

Education

- University degree in insurance, economics, environmental science, climate risks, agronomy, natural sciences, with specific academic or professional background in agriculture.

Professional experience

- At least 10 years' experience working in the insurance sector, preferably in the context of agricultural risks and risk management;
- Solid understanding of advanced issues related to crop production and risk analysis;
- At least 3 years of experience in project management in similar projects;

Competencies

² Reference list of the most recently implemented relevant projects needs to be submitted alongside the offer, including the contact details and statement/confirmation of organizations/clients on the success of similar complexity projects.

- Leadership and teamwork abilities, including project management, the ability to work effectively with a variety of stakeholders;
- Flexibility and ability to operate in different cultural settings and with a variety of stakeholders

Key Expert 2: Pricing Expert (50 workdays)

Education

- University degree in Mathematics, Economics or Actuarial Sciences.

Professional experience

- At least 5 years working in pricing development and rates calculation in similar programmes.

Competencies

- Modelling and actuarial analysis in agricultural insurance.

Key Expert 3: Loss Adjustment Expert (50 workdays)

Education

- University degree in Agronomy or Agricultural Sciences.

Professional experience

- At least 10 years working experience in the field of crop loss adjustment.

Competencies

- Development and implementation of loss adjustment methodologies and guidelines.

Key Expert 4: Senior Agronomist (40 workdays)

Education

- University degree in Agronomy or Agricultural Sciences.

Professional experience

- At least 10 years working experience in the field of agricultural production.

Competencies

- Knowledge of crop cultivation and crop production cycles in the Armenian context.

Short-Term Non-Key Experts

The Consulting Company can provide other short-term experts as required to support implementation of the tasks under the Terms of Reference. All experts must be independent and free from conflicts of interest in the responsibilities accorded to them. Civil servants cannot be recruited as experts.

For short-term non-key experts, maximum of 40 working days can be included in the proposal.

9. Level of effort of key personnel

Within their offers, Proposers are required to suggest experts (alongside with their CVs, highlighting relevant experience, against the general requirements for expertise). In addition, Proposers are expected to include the allocation of level of effort for each expert, based on the table below:

Overview of key experts and level of effort						
Task/Deliverables	Resources (expert days)					Totals
	Key experts (KE)				Non-key experts	
	KE1	KE2	KE3	KE4	NKE	-
Deliverable 1						
Deliverable 2						

Deliverable 3						
Deliverable 4						
Total number of expert days:						

10. Facilities to be provided by the Consulting Company

The Consulting Company must ensure that experts are adequately supported and equipped. In particular, it must ensure that there is sufficient administrative, secretarial and interpreting provision to enable experts to concentrate on their primary responsibilities. The Consulting Company should provide their own office equipment, including, in particular, IT equipment and any other equipment needed to perform the activities of the contract.

The Consulting Company is required to arrange and finance all travel related costs and subsistence allowances for field visits; arrange and finance by own means all other services, documentation, logistical support, etc. which is deemed necessary for the successful implementation of the contract; and undertake the necessary security measure for the experts' safety.

11. Deliverables and Schedule of Payments

Payment per each deliverable as referred to in ToR will be done after full clearance of the deliverables by the Project Management Team. Payment will be made in the following instalments upon timely completion of respective deliverables.

Description of Deliverables	Payment (%)
Deliverable 1: Work Plan submitted and approved.	20%
Deliverable 2: Strong Wind Insurance Product as Part of the Agricultural Insurance Programme in Armenia developed.	40%
Deliverable 3: Loss Adjustment Guidelines for Strong Wind Insurance in Armenia developed.	40%
Deliverable 4: Classroom Training and Certification of Specialised Loss Adjusters completed.	

Deliverable 1 - 20% of total contract amount

Deliverable 2 - 40% of total contract amount

Deliverable 3 and 4 - 40% of total contract amount.



Annex 2 – Proposal submission forms
(attached separately)

Annex 3- UNDP GENERAL CONDITIONS OF CONTRACT FOR SERVICES
(attached separately)