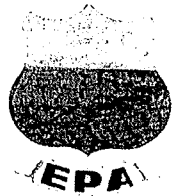


Office of the Deputy Executive Director

REPUBLIC OF LIBERIA  
ENVIRONMENTAL PROTECTION AGENCY

P.O. Box 4024  
4<sup>th</sup> Street Sinkor, Tubman Boulevard,  
1000 Monrovia, 10 Liberia



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INSURANCE CONTRACT

Between

THE ENVIRONMENTAL PROTECTION AGENCY-EPA

And

SECURE RISK INSURANCE COMPANY, INC.

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This agreement is dated 1<sup>st</sup> July 2022.

## **PARTIES**

- (1) The Environmental Protection Agency, a statutory body established under the Law Creating the Environmental Protection Agency of Liberia whose registered office is at 4th Street Sinkor, Monrovia, Liberia and represented by its **Deputy Executive Director/ Acting Executive Director, Hon. Randall M. Dobayou II** ~~EPA~~ and referred to as the "INSURED"
- (2) **SECURE RISK INSURANCE COMPANY, INC.** hereinafter known and referred to as the "INSURER", represented by its **ACTING MANAGING DIRECTOR, JOE M. KARPEH** of the city of Monrovia, County of Montserrado, Republic of Liberia,

## **AGREED TERMS**

### **1. INTERPRETATION**

1.1 The definitions and rules of interpretation in this Clause 1 apply in this agreement.

**Appointment:** your Insurance service by the EPA on the terms of this agreement.

**Commencement Date:** 1<sup>st</sup> July 2022.

**End Date:** 31 December 2022

**Incapacity:**

The **INSURED** agrees to hire the services of the "INSURER", and

The **INSURER** agrees to provide Medical Insurance services to the "**INSURED**";

#### **1. NSURER:**

Agrees to provide Medical Insurance Services to the "INSURED" as explained in the Group Medical Insurance Master Policy to be issued to the "INSURED".

#### **2. HOSPITALS:**

That all employees and staff of the ENVIRONMENTAL PROTECTION AGENCY who are covered under this Group Medical Insurance shall have access to all clinics/hospitals as attached by the "INSURER". Place note that only clinics/hospitals attached or as may be accredited in future by the "INSURER" can be patronized by the "INSURED".

#### **3. INSURER:** shall issue the following:

A Group Medical Insurance Master Policy to the INSURED as the policy holder  
Medical I.D Cards for the premium paying staff and their dependents.

#### **4. PREMIUMS:**

That due to the nature of the contract which is Medical Insurance, the Insured shall pay inclusive all applicable fees and taxes as annual premium for each insured to the Insurer.

**5. PROVISION OF ADDITIONAL STAFF:**

That the Insured will make provision for additional staff to be added or deleted to the Insured listing which will be submitted by the Insured to the Insurer on a monthly basis

**6. DURATION OF CONTRACT:**

The contract of insurance shall take effect as of the 1<sup>st</sup> day of July A.D. 2022, and will have duration of Six (6) months for this fiscal year 2022. The contract ends on the 31 December 2022. The contract can be terminated by the insured due to the unsatisfactory performance from the insurer and the insurer can terminate the contract due to non-compliance with the details of the contract by the insured; by giving 15 days notices.

**7. STAFF LISTING:**

That the insured shall provide the listing of premium paying client to the insured according to their categories (Senior Management, Middle Management and Junior Staff) on a monthly basis and cover will only be provided for premium paying staff.

**8. EXTENSION:**

It is agreed by the parties that after the six (6) Months, Insurer should have the right to request for extension on terms and conditions to be agreed by the parties.

**9. NOTICES:**

9.1 A notice given to a party under or in connection with this agreement shall be in writing and shall be delivered by hand or by pre-paid first-class post or other next working day delivery service at the address given in this agreement or as otherwise notified in writing to the other party; and Unless proved otherwise, any such notice shall be deemed to have been received:

9.2 If delivered by hand, at the time the notice is left at the address given in this agreement or given to the addressee; and if sent by pre-paid first class post or other next working day delivery service, at 9:00 am on the second Business Day after posting or at the time recorded by the delivery service.

**10. FORCE MAJEURE:**

10.1 The parties mutually agree that in the event of force majeure, which makes it impossible for the 'INSURED' to use or enjoy the Insurance, the terms and conditions of this Agreement shall automatically be suspended and shall remain suspended until such time that the force majeure shall have abated.

10.2 In such case, the period of this agreement shall be deemed automatically extended for the entire period of the Force majeure. Force majeure as used herein is defined as any event beyond the reasonable

Storm, Floods, or any extraordinary occurrence which could not have reasonably been anticipated or expected by the **INSURED** or **INSURER**.

**11. BENEFITS:** The benefits/premium of the contract shall be as follows;

CATEGORY	ANNUAL MEDICAL BENEFIT (IN & OUT PATIENT) PER INSURED & BENEFICIARY US\$	NUMBER OF SPOUSE AND DEPENDENTS	MONTHLY MEDICAL PREMIUM PER INSURED & DEPENDENTS US\$	NUMBER OF STAFF	TOTAL ANNUAL PREMIUM FOR ALL STAFF
SENIOR STAFF	2,000.00	3	26.00	TBA	TBA
MIDDLE MGT STAFF	1,500.00	3	22.00	TBA	TBA
JUNIOR STAFF	1,000.00	3	20.00	TBA	TBA

**12. ENTIRE AGREEMENT:**

**12.1** This agreement constitutes the entire agreement between the parties and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations and understandings between them, whether written or oral, relating to its subject matter.

**12.2** Each party acknowledges that in entering into this agreement it does not rely on, and shall have no remedies in respect of, any statement, representation, assurance or warranty (whether made innocently or negligently) that is not set out in this agreement.

**12.3** Each party agrees that it shall have no claim for innocent or negligent misrepresentation or negligent misstatement based on any statement in this agreement.

**12.4** Nothing in this clause shall limit or exclude any liability for fraud.

**13. VARIATION:**

No variation or agreed termination of this agreement shall be effective unless it is in writing and signed by the parties (or their authorized representatives).

**14. GOVERNING LAW**

This agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of Liberia.

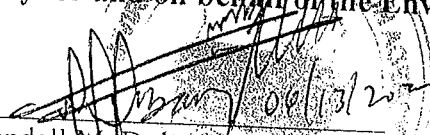
*Any*

## 15. JURISDICTION

Each party irrevocably agrees that the courts of Liberia shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this agreement or its subject matter or formation (including non-contractual disputes or claims).

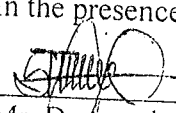
This document has been executed as a deed and is delivered and takes effect on the date stated at the beginning of it.

Signed by for and on behalf of the Environmental Protection Agency, ("INSURED")

  
Hon. Randall M. Dobayou, II

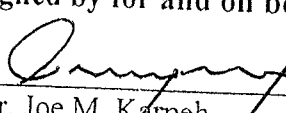
Deputy Executive Director/Acting Executive Director

In the presence of

  
Mr. D. Angelo George

Administrative Assistant/Chief of Staff to the Executive Director

Signed by for and on behalf SECURE RISK INSURANCE COMPANY, INC ("INSURER",)

  
Mr. Joe M. Karpeh

Acting Managing Director

In the presence of

  
Name:

Title: CLAIMS MANAGER

\$5 Revenue Stamp Affixed On the Original





Office of the Deputy Executive Director

REPUBLIC OF LIBERIA  
**ENVIRONMENTAL PROTECTION AGENCY**

P.O. Box 4024  
4<sup>th</sup> Street Sinkor, Tubman Boulevard,  
1000 Monrovia, 10 Liberia



May 27, 2022

DED/EPA-02/01464/22/RL

The Management  
**Secure Rick Insurance Company, Inc.**  
Lynch Street  
Monrovia, Montserrado County --Liberia  
Email: info@securiskinsurance-lr.com

Dear Management:

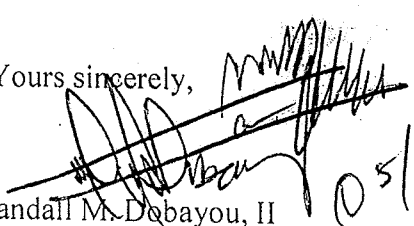
**RE: Letter of Notification-PERSONNEL NON-LIFE INSURANCE FOR EMPLOYEES  
OF THE ENVIRONMENTAL PROTECTION AGENCY (EPA).**

We make reference to our Restricted Bidding method for the procurement of Personnel Non-Life Insurance: **IFB. No. EPA/RB/003/22** for (300) employees of the Environmental Protection Agency which you participated.


After reviewing your bid and verifying the specification provided by your firm on the above-cited method, we are pleased to notify you that you were **successful** at this time because you provided the best required premium.

We thank you for your interest in contracting with the Environmental Protection Agency, and we encourage you to participate in future bidding processes of the Agency.

Yours sincerely,

  
Hon. Randall M. Debayou, II  
**Deputy Executive Director**

05/27/2022

  
05/27/22

## MINUTES OF PROCUREMENT COMMITTEE MEETING

### AGREEMENT FOR PERSONNEL NON-LIFE INSURANCE

The Environmental Protection Agency (EPA) through the **Government of Liberia (GoL)** **National Budget-2022 and its Internal Revenue Generation** is using the Restricted Bidding (RB) method to solicit bids for the procurement of **Personnel Non-Life Insurance** for employees of the EPA. The letter of invitation for bids was sent out on April 06, 2022. Bid were issued to bidders who obtained the bidding documents. The Four (4) companies that obtained the bid submitted their bids at the deadline of submission, which was 12: 20pm, May 5, 2022.

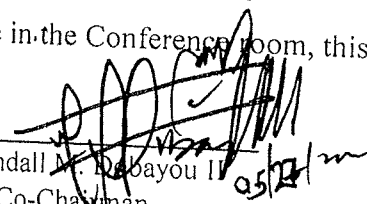
On May 5, 2022, the Restricted Bidding (RB) were opened in the presence of the bidder's representatives and staffs from the Environmental Protection Agency (EPA). After carefully reviewing the submitted bids, The Evaluation panel were constituted to evaluate the submission of bids received.

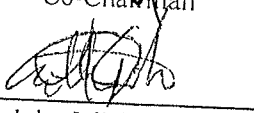
The Committee met on May 27, 2022 in the Conference Room of the Executive Director of the Environmental Protection Agency (EPA). The Officer-In-Charge of Procurement, stated the purpose of the meeting which was convened to review the bids for bidders for Personnel Non-Life Insurance. The Officer-In-Charge for Procurement informed the members that the Evaluation panel has recommended **Secure Risk Insurance Company Inc.** for the service for Personnel Non-Life Insurance.

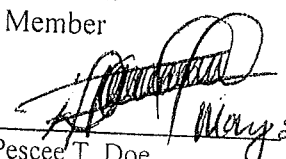
The committee reviewed the panel's evaluation report and recommendations, taking into consideration the eligibility, completeness and substantial responsiveness of the bidder for Personnel Non-Life Insurance received by the entity through the Procurement Unit. After a careful analysis of the bid submitted by bidders, the panel evaluation report and recommendations, the committee concluded and approved the report and recommendations from the Restricted Bidding (RB) to award the contract for Personnel Non-Life Insurance to **Secure Risk Insurance Company Inc.**

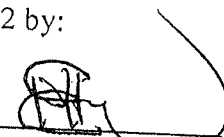
The meeting was then adjourned at 2:00pm.

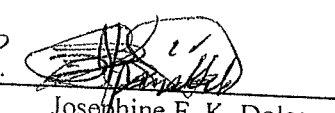
Done in the Conference room, this 27<sup>th</sup> day of May A.D. 2022 by:


  
Randall M. Debayou II  
Co-Chairman

  
John Jallah  
Member

  
Pescee T. Doe  
Secretary

  
Elizabeth Hoggard  
Member

  
Josephine F. K. Doles  
Member

  
Frances B. Seydou  
Member