



Ministry of Tourism and Environment

Male', Republic of Maldives

Answers to questions received with reference to Announcement Number (IUL)88-CWTEA/88/2025/138 dated 20th April 2025,

Comprehensive insurance coverage of the Waste-to-Energy Plant in Addu City
08th May 2025

Please find below answers for clarification for the above bid.

#	Clarification required	Answer
1. Fire Insurance		
1.1	Risk location: Full address of the premises to be insured	Block 447, Hithadhoo, Addu City (R.A.F.)
1.2	Insurable interest: Kindly confirm whether the Ministry is the owner of the premises or if the premises are leased. If leased, does the lease agreement assign insurable interest to the Ministry?	Ministry is the Owner of the premises
1.3	Value of items to be insured: <ul style="list-style-type: none">• Building (on reinstatement basis)• All other items as a categorized list (e.g., furniture, electrical and electronic items) based on market value	Refer to “Annex 10” attached
1.4	Claim/incident history for the past 5 years (if any)	No such incident has occurred
2. Plant and Machinery All-Risk Insurance		
2.1	Full address of the premises where the property is located	Block 447, Hithadhoo, Addu City (R.A.F.)
2.2	Description of the property to be covered against all risks, including: <ul style="list-style-type: none">▪ Description of each machinery item▪ Make & model▪ Year of manufacture	Refer to “Annex 10” attached



	<ul style="list-style-type: none"> Sum covered (on reinstatement/replacement basis) 	
2.3	Claim/incident history for the past 5 years (if any)	No such incident has occurred
3. <u>Pre-Insurance Survey</u>		
3.1	As part of your requirements, you have stated the need to conduct a pre-insurance survey of the plant. Please note that our underwriting practice does not typically include such surveys at the quotation stage. An inspection may only be conducted if deemed necessary by our underwriting team after evaluating other relevant material facts. We therefore respectfully request that this requirement be waived unless our underwriters later determine it is necessary for the risk assessment process.	Pre-insurance survey to be conducted after awarding party is confirmed.
4. Financial Evaluation		
4.1	Fin Form 2 and Fin Form 3 request financial details for 2021, 2022, and 2023, while the Financial Situation Evaluation refers to 2024, 2023, and 2022; kindly clarify which set of years we should follow.	Financial details for 2021, 2022 and 2023 to be submitted for Financial Situation Evaluation (Refer to Addendum 2)
5. Burglary coverage		
5.1	You have requested burglary coverage (i.e. “theft resulting from forcible and violent entry”). Kindly confirm whether this should cover 100% of the total sum insured for contents or be on a first loss basis (please specify the percentage). Coverage up to 25% on a first loss basis can be included within the fire policy, while higher percentages or full coverage would require a separate burglary policy.	25% coverage on a first loss basis
6. Operational Details		
6.1	Kindly provide the following information regarding your operations:	Refer to the “Operations and Maintenance Manual” attached



	<ul style="list-style-type: none">• A technical overview of the waste-to-energy process• Details of your in-house maintenance procedures	
--	---	--

Procurement Section

Ministry of Tourism and Environment

Faashanaa Maalan, Dharubaaruge, Ameenemagu

Male', 20344, Republic of Maldives

Email: tenders@environment.gov.mv

Cc: hakathari@environment.gov.mv

Website: www.environment.gov.mv