



AIC Cure Hospital

Kijabe rd,
Kijabe,
Kenya

Tender No. AIC /MED/2023

**REQUEST FOR PROPOSAL FOR PROVISION OF THE INSURANCE
THROUGH BROKERAGE:**

MEDICAL INSURANCE

COVER GROUP

**GROUP PERSONAL ACCIDENT (GPA) / WORK INJURY BENEFIT
ACT (WIBA)**

Planned Timetable	
Issue RFP/ Publish Tender Notice	7th December 2023
Questions from Supplier due date	11 th December 2023
Deadline for reply to Bidders Question's	12 th December 2023
Deadline for submission of Bids	15 th December 2023
Opening of Tenders	15 th December 2023
Evaluation of Tenders	15 th to 18 th December 2023
Award of Contracts	23 rd December 2023
Contract start	1 st January 2024

Introduction

About AIC-CURE Children's Hospital of Kenya

CURE Kenya was Kenya's first orthopaedic teaching hospital when it opened in Kijabe in 1998. The teaching hospital has 50 beds and four operating rooms. CURE International uses this facility to multiply its efforts by partnering with The College of Surgeons of East, Central, and Southern Africa (COSECSA) to serve as a regional learning institution by implementing an orthopaedic pediatric training program at the residency and fellowship levels.

The African Inland Church (AIC) provided the initial land for the hospital premise as a gift to the people of Kenya.

More than just providing life-changing surgeries, CURE cares for the emotional and spiritual needs of all our patients. Our teaching hospital has 56 beds, three operating rooms, an outpatient clinic, and a 14-bed hostel for patients needing long-term care.

Purpose of the Bid

The purpose of this bid is to secure competitive proposals to select a supplier or vendor for the Cure Kenya to Provide the listed categories of insurance services as per the scope provided. All eligible Suppliers and Vendors that qualify and are technically competent for the provision of the service are invited to submit their proposals.

The winning bidder will enter into a one-year fixed price contract. Prospective tenderers Must have complied will all the tender requirements and shall not be under a declaration of ineligibility for corrupt or fraudulent practices or debarred by Cure Hospitals, UN, the World bank and any international body.

SECTION 1 – INVITATION TO TENDER

- 1.1 AIC Cure invites sealed bid tenders from eligible bidders for the Provision of Medical Insurance, and GPA/WIBA Cover as detailed in the "Requirements" section below.
- 1.2 It should be noted that it is the responsibility of the bidder submitting proposals to familiarize themselves with the requirements and to price for the services accordingly.
- 1.3 Prices quoted should be inclusive of delivery costs and **exclusive of all taxes** and must be expressed in Kenya shillings and shall remain valid for (90) days from the closing date of the tender.

Submission of Bids:

SRM eProcurement; AIC Cure Hospital has appointed SRM eProcurement to manage this bid. All bids shall therefore be submitted through www.srmhub.com . Invited firms shall log in or create user accounts in the portal and follow step by step process in submitting their applications

Application Deadline is 15th December 2023 at 1500 hours.

SECTION 2 - INSTRUCTIONS TO TENDERERS

2.1 Cost of tendering

2.2.1 The Tenderer shall bear all costs associated with the preparation and submission of its tender, and CURE Kenya, will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the tendering process.

2.2.2 Contents of tender documents

2.3.2. The Tenderer is expected to examine all instructions, forms, terms, and specifications in the tender documents. Failure to furnish all information required by the tender documents or to submit a tender not substantially responsive to the tender documents in every respect will be at the tenderers risk and may result in the rejection of its tender.

2.2 Clarification of Documents

2.2.1. A prospective candidate making inquiries of the tender document may notify CURE Kenya by email at titus.njroge@cureinternational.org and admin@srmhub.com . The request for clarification must reach CURE Kenya not later than **11th December 2023**. CURE Kenya will respond by providing the feedback / clarification through email provided on the tender documents by **12th December 2023**. The response (including an explanation of the query but without identifying the source of inquiry) will be communicated to all prospective Bidders through the web portal provided.

2.3 Amendment of documents

2.3.1. At any time prior to the deadline for submission of tenders, CURE Kenya, for any reason, whether at its own initiative or in response to a clarification requested by a prospective tenderer, may modify the tender documents by issuing an addendum

2.3.2. All prospective tenderers will be notified of the amendment through our web portal and such amendment will be binding on them.

2.3.3. In order to allow prospective tenderers reasonable time in which to take the amendment into account in preparing their tenders, CURE Kenya, at its discretion, may extend the deadline for the submission of tenders.

2.4 Form of Tender

2.4.1. The tenderers shall complete the Form of Tender and the appropriate Price Schedule furnished in the tender documents.

2.5 Tender Currencies

2.5.1 All rates and amounts entered in the tender documents and price schedule and used in any document correspondence or operations pertaining to this tender shall be expressed in KSH (Kenya Shillings).

2.6 Taxes

2.6.1 The prices quoted shall be inclusive of VAT and other applicable taxes.

2.7 Tenderers Eligibility and Qualifications.

2.7.1. The documentary evidence of the tenderers qualifications and experience to perform the contract if its tender is accepted shall establish to CURE Kenya's satisfaction that the tenderer has the financial and technical capability necessary to perform the contract.

2.8 Deadline for Submission of Tenders

2.8.1 Tenders must be submitted through SRM portal no later than **Thursday 15th December 2023 at 1500 hours EAT**

2.8.2 CURE Kenya may, at its discretion, extend this deadline for the submission of tenders by amending the tender documents, in which case all rights and obligations of the procuring entity and candidates previously subject to the deadline will thereafter be subject to the deadline as extended.

2.9 Modification and withdrawal of tenders

2.9.1 The tenderer may modify or withdraw its tender after the tender's submission, provided that written notice of the modification, including substitution or withdrawal of the tender's is received by CURE Kenya prior to the deadline prescribed for the submission of tenders.

2.9.2 No tender may be modified after the deadline for submission of tenders.

2.9.3 No tender may be withdrawn in the interval between the deadline for submission of tenders and the expiration of the period of tender validity specified by the tenderer on the Tender Form.

2.94 CURE Kenya may at any time terminate procurement proceedings before contract award and shall not be liable to any person for the termination.

2.9.5 CURE Kenya shall give prompt notice of the termination to the tenderers and will not give reasons for termination.

Clarification of tenders

To assist in the examination, evaluation and comparison of tenders the procuring entity may at its discretion, ask the tenderer for a clarification of their tender. The request for clarification and the response shall be in writing, and no change in the prices or substance shall be sought, offered, or permitted.

Evaluation and Comparison of Bids

Tenders that meet all the criteria set above will be deemed to be substantially responsive and will be considered for the evaluation process with the following criteria.

Description	Weight (%)
Company Profile	Mandatory
Tax compliance certificate	Mandatory
Special license - IRA	Mandatory
Registration Certificate	Mandatory
Technical Proposal	70%
Financial proposal	30%
Total Score	100%

Refer to the evaluation criteria for more details.

Award Criteria

- a. CURE Kenya will award the contract in part or in full as per the different categories depending on ease of management, responsiveness and competitiveness of the bids. The award will be to the successful tenderer whose tender in part or full has been determined to be substantially responsive and has been determined to be the lowest evaluated tender, provided further that the tenderer is qualified to perform the contract satisfactorily.
- b. CURE Kenya reserves the right to accept or reject any tender and to annul the tendering process and reject all tenders at any time prior to contract award, without thereby incurring any liability to the affected tenderer or tenderers or any obligation to inform the affected tenderer or tenderers of the grounds for the procuring entity’s action. If the procuring entity determines that none of the tenderers is responsive; the procuring entity shall notify each tenderer who submitted a tender.

- c. Any Contract or Purchase Order that will be issued as a result of this RFP shall be subject to the General Terms & Conditions. The mere act of submission of a Proposal implies that the Service Provider accepts without question the General Terms and Conditions of CURE Kenya, provided as a supplementary document to this request for proposal.
- d. CURE Kenya encourages every prospective Service Provider to prevent and avoid conflicts of interest, by disclosing to CURE Kenya if they, or any of their affiliates or personnel, were involved in the preparation of the requirements, design, cost estimates, and other information used in this RFP.
- e. CURE Kenya implements a zero tolerance on fraud and other proscribed practices, and is committed to preventing, identifying and addressing all such acts and practices against CURE Kenya, as well as third parties involved in CURE Kenya activities.

SECTION III – TERMS AND CONDITIONS (*See Annex 1 for general terms and conditions*)

3.0 Specific Conditions

3.1 Special conditions to be met by the Underwriting Insurance Company:

- 3.1.1 Must be registered with the Insurance Regulatory Authority (IRA) for the current year and a copy of the license be submitted.
- 3.1.2 Must be a member of Association of Kenya Insurers (AKI)
- 3.1.3 Must have achieved an average annual gross premiums turnover in previous two (2) years of Kshs.400,000,000 (Four hundred million) under general insurance business, and minimum Kshs.400,000,000/= (Kshs. Four hundred million) in the preceding two years. Attach proof thereof.
- 3.1.4 Must have paid up capital of at least Kshs. 100 million (One Hundred Million).

3.2 Conditions to be met by Insurance Broker:

- i) Must be registered with the Insurance Regulatory Authority (IRA) for the current year and a copy of the current license be submitted.
- ii) Must be a current member of the Association of Insurance Brokers of Kenya (AIBK)
- iii) Must have a Professional Indemnity Insurance Cover of at least Kshs.50 million (fifty million) and a copy be submitted.
- iv) Must give a list of 5 (five) reputable clients and the total clients premium of Kshs 35 million each in the previous year and submit evidence signed by the clients.
- v) Must submit copies of the audited accounts for the previous two (2) years (2021 and 2022).
- vi) Must submit copies of the following documents;
 - a) Valid Tax Compliance Certificate
 - b) Certificate of Registration/Incorporation from Registrar of Companies
 - c) Business Permit or Trade Licence
 - d) Company Profile (Maximum 5 pages)
- vii) Must have annual premium turnover of at least Kshs 100 million (One Hundred Million)
- viii) Must attach duly signed letters from the proposed underwriters

SECTION IV – SCHEDULE OF SERVICES

4.0 Staff Medical Scheme

The following are the specifications for the Staff Medical Cover:

To cover staff and their eligible dependents. Limit of cover to extend to staff member, spouse and dependent children (not exceeding 26 years of age).

4.1 Geographic Limits: Kenya, Uganda, Tanzania and Rwanda

✚ *Current membership scope for,*

HODS		GW	
M	0	M	41
M+1	5	M+1	20
M+2	3	M+2	13
M+3	1	M+3	14
M+4	3	M+4	5
		M+5	4

☐ Members: 110

☐ Dependents: 155

✚ The benefits under the cover will not exceed the following limits:

Benefits	Proposed Limits	
PLAN		
	Heads of Department (13 Pax)	General Workforce (111Pax)
Inpatient per family	1,000,000	500,000
Outpatient per family	75,000	75,000
Last expenses per person		
Optical benefit per person	20,000	20,000
Dental benefit per person	20,000	20,000
Maternity benefits	50,000	50,000
Other Benefits	Please provide	Please provide
Exclusions	Please Provide	Please Provide

4.2. Group Life & Group Personal Accident/WIBA Benefits Scheme as per the applicable law.

4.2.1 Geographic Limits: Worldwide, 24 Hours

4.2.2 The estimated annual salary is KES 204,000,000/year.

4.2.3 Scope/Structure of Benefits

Medical Reimbursement

Funeral Benefit

Critical Illness

Free Cover Limit

Group life (Illness Only)

Accidental Death

Illness & Accidental Permanent & Total Disability

Accidental Disability Income

SECTION V - EVALUATION CRITERIA

i. Technical Proposal

EVALUATION CRITERIA		DESCRIPTION	REQUIRED DOCUMENTATION	WEIGHT (%)
Company Profile		Refers to the tenderer’s ability to demonstrate relevant experience and compliance with registration for business operations. This includes	<ol style="list-style-type: none"> 1. Met all conditions in section 3.3 2. Certificate of incorporation 3. CR12 Form 4. Business Licenses 5. Tax Compliance certificate 6. Special licence and professional membership 	Mandatory
Technical Proposal	Scope of the work	Refers to Extent / Depth of understanding of the service as stated in the schedule of requirements. Ensure all services and areas of delivery are properly covered and addressed. Consideration will be given to superior package with greater concessions.	<ol style="list-style-type: none"> 1. Key services that will be provided as per the scope and list all policy enhancements value add included to the standard cover. 2. Scope mapping and respective service offering 3. Geographical coverage of all services as per the schedule of requirement. 	10%
	Past experience	Refers to Bidders ability to demonstrate relevant experience and technical knowledge of the goods and services required, experience working with similar organizations. Include list of five major clients, summary of services rendered, value of contracts and contact person plus their address and telephone numbers.	<ol style="list-style-type: none"> 1. List of top 5 clients in the last 3 years (Name, amounts & service rendered, duration of engagement) 2. List of at least 2 contact references of current clients you are serving. 3. List of industry awards won in the last 3 years 	25%

Management and administration of contract	A detailed description on how the services is going to be delivered. This should cover delivery approach, methodology work plan and quality of service provision. Indicate services which will be subcontracted, capability of	1. Administration of the contract protocol, calls, emails, process flow charts of issue resolutions, monitoring performance and information flow between the client and the insurance. 2. Methodology of delivery to ensure the cover is delivered in the most cost-effective manner.	10%
	the organization and how they will be managed. Innovations and better methodology in delivering service will be highly considered.	3. Proposed Service level catalogue and how the services will be managed(. The document will include claims procedures, underwriting procedures, details of penalties and/or compensation/rebates that will be provided if the performance levels are not maintained.) 4. Any innovations on management of contracts, e.g. applications, notifications, technology enhance service delivery model etc.. 5. Provide samples of reports available on utilization	
	Policy Benefits	Additional Benefits and Exclusions from the cover	10%
	Underwriter	Qualification of the Underwriter	10%
	Recommendation letters	Matching recommendation letters / trade references from 2 of your clients listed above.	10%
Systems, process, policies	Refers to the supporting systems / equipment's necessary to execute and deliver the service., Health and safety policies, HR policies on vetting of staff who will be working under the contract, Insurance covers in place for the assignments	1. Applicable Operations service standards to ensure full compliance of the commitments 2. Process and system excellence practice within the organizations. 3. Supporting process policies and procedures for the contract.	10%

	and all supporting infrastructure. Consideration will be given to organizations to superior systems and process in place to delivery required services.	4. Other infrastructure investments supporting the contracts, ICT, Call centers, mobile applications etc.	
Organization & Staff capacity and management plan	Refers to the capacity of the organization to handle the contract, this include financial capacity based on the audited accounts, staff capacity based on experience of individuals who are assigned to the delivery of goods/service. Management structure, relevant certification of key staff, training programs for staff and proof of ongoing refresher programs will be accessed.	<ol style="list-style-type: none"> 1. Audited financial statement for the last 2 years (2021,2022) 2. Proposed Management structure & Escalation matrix for the contract 3. CV for the staff supporting the contract. state the role they will play in the contract. 4. Relevant Certification of organization and individuals 	15%

The proposal must be submitted as per the order below.

i. Financial proposal - 30%

From the analysis of the Centers' requirements, please provide the best quotation or (for brokers) from your proposed underwriter per category. If you propose additional coverage, provide the best quotation also. Your quotation per category should be in the format of the table below with a breakdown of M1 -M5. You must attach the signed letter from the underwriter.

Price Breakdown Schedule

Group Medical Insurance				
Description of Cost	Unit of Measure	Unit Rate	Proposed Cost (Option 1)	Proposed Cost (Option 2)
PLAN 1			Ksh	Ksh
Total Cost				
Description of Cost	Unit of Measure	Unit Rate	Proposed Cost (Option 1)	Proposed Cost (Option 2)
PLAN 2			Ksh	Ksh
Total Cost				

WIBA				
Description of service to be covered	Unit of Measure	Unit Rate	Total Extended Price	Additional Notes If any
WIBA as per minimal requirement by Law.	Cost / Staff			
Total cost / Unit				

ANNEXES

FORM OF TENDER

AIC Cure International Hospital

P.O. Box 52 - 00220

Kijabe, Kenya

TENDER FOR..... SERVICES

1. In accordance with the Instructions to Bidders, Conditions of Contract, Supplier Code of Conduct and scope of works for the execution of the above named Services, we the undersigned undertake to offer the services for the sum of: Kshs..... [Amount in figures- Inclusive of VAT]

Kenya shillings..... [Amount in words]

2. We undertake, if our tender is accepted, to commence the services as soon as is reasonably possible after the receipt of the AIC Cure International Hospital's notice.

3. We agree to abide by this tender for a period of 90 days from the date of tender opening and shall remain binding upon us and may be accepted at any time before the expiry of that period.

4. Unless and until a formal Agreement is prepared and executed this tender together with your written acceptance thereof, shall not constitute a binding Contract between us.

5. We understand that you are not bound to accept the lowest or any tender you may receive.

Dated this day of20.....

Signaturein the capacity of

duly authorized to sign tenders for and on behalf of:

..... [Name of Bidder] of

..... [Address of Bidder]

PIN No.

Witness: Name

Address

