



AMREF HEALTH AFRICA

TENDER NOTICE

TENDER NO. AMREF/01/11/2019/007

LOT 6

**PROVISION OF BROKERAGE SERVICES FOR GENERAL INSURANCE
FOR; BUILDINGS, MOTOR VEHICLES, MOTOR CYCLES, FURNITURE
AND FITTINGS, COMPUTERS, MONEY, MEDICAL EQUIPMENT AND
OTHER EQUIPMENTS**

NOVEMBER 2019

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PART A: TECHNICAL REQUIREMENTS

SECTION 1 Invitation to Tender

1. Amref Health Africa invites sealed tenders from eligible candidates for the provision of Insurance Brokerage Services as set out hereunder for an initial period of two years (2020-2021)
2. Interested eligible candidates may obtain further information from Amref Health Africa in Kenya offices situated along Lang'ata Road Opposite Lang'ata Primary School during normal working hours (9am- 12pm) from Monday to Friday.
3. Complete sets of tender documents can be downloaded from Amref Health Africa website; <http://amref.org/ways-to-give/tenders/> by interested bidders upon payment of non-refundable fee of Kshs. 2,000. The payment should be made through the Bank account(s) as detailed below:
Kenya Commercial Bank, Kipande House Branch, and Account No: 1111429243 OR National Bank of Kenya, Wilson Branch, Account No: 01020058235400.
4. Candidates will then submit bank counterfoils to Amref Health Africa, Finance Office located along Lang'ata Road during working hours from Monday to Friday to obtain an official receipt or attach the original banking slips to the tender documents as proof of purchase.
5. Completed Tender Documents (Original Only) and the original banking slip or a copy of official receipt for the fee paid as proof of purchase are to be enclosed in plain sealed envelope marked with the tender name and tender reference number. ***The financial bid should be sealed in a separate envelop inside the main envelop indicating bidders name, telephone and address. The financial envelope will be opened for those who will have qualified in the technical evaluation only*** and should be addressed and delivered/posted to the following address: -

**Group Chief Finance Officer
Amref Health Africa
P. O. BOX 30125-00100
NAIROBI**

So as to be received on or before **Thursday 14th November 2019 at 12.00 noon**. Any tenders received after 12.00 noon will be rejected.

6. Please note that **copies are not needed only the original bid document** and tenders **MUST** be accompanied by a tender security of **2% percent** of the total tender price in the Currency specified in the tender document.
7. Prices quoted should be inclusive of all applicable taxes and must be in Kenya Shillings and shall remain valid for 90 days from the closing of the tender.

8. Amref Health Africa reserves the right to accept or reject any or all bids and is not bound to give reasons for its decision.

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SECTION 2 Instructions to Tenderers

2.1 Eligible Tenderers.

- 2.1.1 This Invitation for Tender is open to all eligible tenderers.
- 2.1.2 Tenderers shall not be under a declaration of ineligibility for corrupt or fraudulent practices.

2.2 Cost of tendering.

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

2.3 Clarification of Documents

- 2.3:1 A prospective tenderer requiring any clarification of the tender document may notify Amref Health Africa in writing through email address: tender.queries@amref.org. Amref Health Africa will respond in writing to any request for clarification of the tender documents, which it receives not later than seven (7) calendar days prior to the deadline for the submission of tenders, prescribed by procuring entity.
- 2.3:2 Amref Health Africa shall reply to any clarifications sought by the tenderer within 3 working days of receiving the request to enable the tenderer to make timely submission of its tender.

2.4 Amendment of documents

- 2.4:1 At any time prior to the deadline for submission of tenders, Amref Health Africa for any reasons, whether at its initiative or in response to a clarification requested by a prospective tenderer, may modify the tender documents by amendments.
- 2.4:2 All prospective candidates will be notified of the amendment through an addendum posted in local dailies and Amref Health Africa website.
- 2.4:3 In order to allow prospective tenderers reasonable time in which to take the amendment into account in preparing their tenders, Amref Health

Africa at its discretion may extend the deadline for the submission of tenders.

2.5 Tender Prices and Currencies

- 2.5:1 The tenderer shall indicate on the appropriate Price Schedule the **unit prices inclusive of all taxes, discounts and the total tender price** of the items it proposes to provide under the contract.
- 2.5:2 Prices quoted by the tenderer shall be fixed during the tender validity period and not subjected to variation on any account. A tender submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.
- 2.5:3 The price quoted shall be in Kenya Shillings.
- 2.5:4 The document should be bound and paginated.
- 2.5:5 Language of Tender: The tender prepared by the tenderer as well as all other accompanying documents shall be in English.

2.6 Validity of Tenders

- 2.6:1 Tenders shall remain valid for 90 days or as specified in the appendix to instruction to tenderers after date of tender opening prescribed by Amref Health Africa, pursuant to paragraph 2.9. Tenders valid for a shorter period shall be rejected by Amref Health Africa as non-responsive.
- 2.6:2 In exceptional circumstances, Amref Health Africa may solicit the successful tenderer(s) consent to an extension of the period of validity. The request and the responses thereto shall be made in writing. A tenderer granting the request will not be required nor permitted to modify its tender.

2.7 Sealing and Marking of tenders

- 2.7:1 The tenderer shall seal the tender and mark it with the number and name of the tender and **“DO NOT OPEN BEFORE” 12 noon, on 14th November 2019.**

2.8 Deadline for Submission of Tenders

- 2.8:1 Tenders must be received by Amref Health Africa at the address specified not later than **12 noon, on Thursday 14th November 2019..**
- 2.8:2 Amref Health Africa may, at its discretion, extend this deadline for the submission of tenders by amending the tender documents in accordance with **paragraph 2.4.**

In which case all rights and obligations of Amref and tenderers previously subject to the deadline will thereafter be subject to the deadline as extended.

2.9 Modification and withdrawals 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 of withdrawal of the tenders, is received by Amref prior to the deadline prescribed for submission of tenders.
- 2.9:2 The tenderer modification or withdrawal notice shall be prepared, sealed, marked, and dispatched in accordance with the provisions of **paragraph 2.9:1**. A withdrawal notice may be sent by email but followed by a signed confirmation copy, postmarked not later than the deadline for submission of tenders.
- 2.9:3 No tenderer may be notified after the deadline for submission of tenders.

2.10. Withdrawals of tender

- 2.10.1 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.

2.11 Opening of tenders

- 2.11:1 Amref Health Africa will open all tenders in the presence of tenderers' representatives who choose to attend at **12 noon, on Thursday 14th November 2019 and** in the location specified in the tender. The tenderers or representatives who are present shall sign a register evidencing their attendance.
- 2.11:2 The tenderers' names, tender modifications or withdrawals, and the presence or absence of requisite tender deposit and such other details as Amref Health Africa, at its discretion may consider appropriate, will be announced at the opening.
- 2.11:3 Amref Health Africa will prepare a tender opening report.

2.12 Clarification of tenders

- 2.12:1 To assist in the examination, evaluation and comparison of tenders, Amref Health Africa, at its discretion, may ask the tenderer for a clarification of its

tender. The request for clarification and the response shall be in writing, and no change in the prices or substance of the tender shall be sought, offered, or permitted.

- 2.12:2 Any effort by the tenderer to influence Amref Health Africa in the tender evaluation, tender comparison or contract award decisions may result in the tenderer's disqualification from the tender

2.13 Evaluation and Comparison of tenders

- 2.13:1 Amref Health Africa will examine the tenders to determine whether they are complete, whether any computation errors have been made, whether required deposits/tender purchase have been furnished, whether documents have been properly signed and whether the tenders are generally in order. After examination a tender that will be determined to be substantially non responsive, will be rejected by Amref Health Africa.

- 2.13:2 Amref Health Africa will evaluate and compare the tenders, which have been determined to be substantially responsive.

2.14 Award Criteria

When analyzing the Bids, Amref Health Africa will take into account the following criteria:

2.15 Evaluation Criteria

The following documents will form evaluation criteria which must be submitted by the bidders, failure to which the tender will be treated as non-responsive and rejected.

1. Registration with Regulator: Insurance Regulatory Authority for the year 2019. The Insurance Company shall submit a copy of Registration with Insurance Regulatory Authority for the year 2019 certified by the office of IRA.
2. Registration as a member of the Association of Insurance Brokers (AIB) for year 2019. The Insurance Company shall submit a copy of membership with (AKI) for year 2019 certified by the office of Executive Director of (AKI)
3. Pin certificate and VAT certificate
4. Valid Tax Compliance Certificate
5. Certified copy of current NHIF Compliance Certificate
6. Certified copy of current NSSF Compliance Certificate
7. Certified copy current Trading License under Trading License Act or City Council Trading License
8. Certified copy of certificate of incorporation under the Companies Act.

9. Submit certified copies of latest audited financial statements for the last three years, 2016, 2017 and 2018
10. Must provide evidence of current re-insurance arrangements in place.
11. Evidence of professional indemnity policy held by firm
12. Tender security of 2% of the bid price from a reputable bank in form of bank guarantee
13. A copy of official Amref receipt or original bank counterfoil for purchase of tender
14. Letters of recommendation/contracts from 5 of your major clients for the last 3 years
15. Must complete and sign form of tender.
16. Must fill all sections of attached Confidential Business Questionnaire sign and stamp with date
17. Must attach CVs for at least 5 key corporate management staff
18. Must show that the company has handled premiums of over Kshs. 50 million for 2 clients in 2018
19. Submit certified copies of bank statements for most recent 12 months (from November 2018 to October 2019)
20. The bid document must be sequentially paginated including all annexes
21. Undertakings by both the broker and the underwriter
 - a. Statement confirming that all the information supplied is accurate and that any material misrepresentation could lead to policy cancellation.
 - b. Statement confirming that processing of any claims during the duration of the policy shall not exceed the agreed claims processing period.
 - c. Statement confirming that the company's ability to settle claims shall not be compromised during the policy duration and further that any erosion of such ability could lead to the cancellation of the policy.

2.16 Notification of Award

- 2.16:1 Prior to the expiration of the period of tender validity, Amref Health Africa will notify the successful tenderer in writing that the tender has been accepted.
- 2.16:2 Simultaneously the other tenderers shall be notified that their tenders have been unsuccessful.

2.17 Contacting Amref Health Africa

- 2.17:1 No tenderer shall contact Amref Health Africa on any matter relating to its tender, from the time of the tender opening to the time the contract is awarded.
- 2.17:2 Any effort by a tenderer to influence Amref Health Africa in its decisions on tender evaluation, tender composition, or contract award may result in the rejection of the tenderer's tender.

2.18 SPECIFICATIONS FOR INSURANCE BROKEARGE SERVICES

2.18.1 SCOPE OF SERVICES

Amref Health Africa intends to engage the services of licensed Insurance Brokers who will be expected to undertake the following:

- a. Structure and obtain Optimum policy covers from the underwriters in accordance with the tenders submitted.
- b. Analyze, review and scrutinize the policy document and any endorsements therein. Cover should be as in the tender document and should not be restricted, by way of warranties or endorsements or special conditions, subsequent to award should this occur Amref Health Africa shall call on the tender security.
- c. If the entire policy is found satisfactory, such document to be deposited with Amref Health Africa not later than fifteen (15) days of inception of cover.
- d. Ensuring proper claim administration by fully coordinating prudent requirements between Amref Health Africa and the selected Underwriter.
- e. Ensuring all fully documented claims are settled.
- f. Ensure Motor certificates are received at Amref Health Africa offices within 12 hours upon request.
- g. Ensure preparation of monthly claims bordereaux, must be submitted to Amref Health Africa by the 3rd of the following month.
- h. Negotiate with the qualified Underwriter on any other pertinent aspect of the policy that may arise during the term of the policy.
- i. Arrange for quarterly meetings to review performance of the policy by 4th of the following month of the following quarter.
- j. Carry out loss control surveys and make appropriate risk improvement recommendations
- k. Ensure that the sums insured under the policy will be adjustable accordingly by suitable means at the discretion of Amref Health Africa from time to time.
- l. Assign a messenger to collect/ deliver insurance mail on need basis.
- m. Advise on any changes in the insurance industry.

- n. Such other services as may be related or ancillary to the due performance of the above work.

2.19 EVALUATION FOR INSURANCE BROKERS

2.19.1 Preliminary requirements

The evaluation committee shall conduct a preliminary evaluation to determine whether

- a) The tender has been submitted in the right format;
- b) The tender security submitted is in the required form, amount and validity period;
- c) The tender has been signed by the person lawfully authorized to do so;
- d) The required number of copies have been submitted;
- e) The tender is valid for the period required;
- f) Paginated tender document;
- g) Properly filled price schedule as per instructions on the price schedule Form.

2.20 EVALUATION FOR INSURANCE UNDERWRITERS.

The broker shall propose one underwriter per insurance class and shall ensure that the underwriter meets the following requirements below to qualify for evaluation of the Insurance Broker's Tenders and contract awards.

Note: This shall be carried out on Underwriters who have been proposed by the Brokers who have qualified as per criteria 2 above.

2.20.1 Mandatory requirements.

1. Registration with Regulator: Insurance Regulatory Authority for the year 2019. The Insurance Company shall submit a copy of Registration with Insurance Regulatory Authority for the year 2019 certified by the office of IRA.
2. Registration as a member of the Association of Insurance Brokers (AIB) for year 2019. The Insurance Company shall submit a copy of membership with (AKI) for year 2019 certified by the office of Executive Director of (AKI)
3. Pin certificate and VAT certificate
4. Valid Tax Compliance Certificate
5. Certified copy of current NHIF Compliance Certificate
6. Certified copy of current NSSF Compliance Certificate
7. Certified copy current Trading License under Trading License Act or City Council Trading License
8. Certified copy of certificate of incorporation under the Companies Act.
9. Submit certified copies of latest audited financial statements for the last three years, 2016, 2017 and 2018
10. Must provide evidence of current re-insurance arrangements in place.
11. Evidence of professional indemnity policy held by firm
12. Tender security of 2% of the bid price from a reputable bank in form of bank guarantee
13. A copy of official Amref receipt or original bank counterfoil for purchase of tender
14. Letters of recommendation/contracts from 5 of your major clients for the last 3 years
15. Must complete and sign form of tender.
16. Must fill all sections of attached Confidential Business Questionnaire sign and stamp with date
17. Must attach CVs for at least 5 key corporate management staff
18. Must show that the company has handled premiums of over Kshs. 50 million for 2 clients in 2019
19. Submit certified copies of bank statements for most recent 12 months (from November 2018 to October 2019)
20. The bid document must be sequentially paginated including all annexes

21. Must show prove of minimum capital Ksh. 500 million
22. Undertakings by both the broker and the underwriter
- a. Statement confirming that all the information supplied is accurate and that any material misrepresentation could lead to policy cancellation.
 - b. Statement confirming that processing of any claims during the duration of the policy shall not exceed the agreed claims processing period.
 - c. Statement confirming that the company's ability to settle claims shall not be compromised during the policy duration and further that any erosion of such ability could lead to the cancellation of the policy.

Table for Mandatory Requirements -Insurance Underwriters

NO	MANDATORY REQUIREMENTS	YES	NO
1	Registration with Regulator: Insurance Regulatory Authority for the year 2019. The Insurance Company shall submit a copy of Registration with Insurance Regulatory Authority for the year 2019 certified by the office of IRA.		
2	Registration as a member of the Association of Kenya Insurers (AKI), for year 2019.The Insurance Company shall submit a copy of membership with AKI) for year 2019 certified by the office of Executive Director of AKI		
3	Pin certificate and VAT certificate		
4	Valid Tax Compliance Certificate		
5	Certified copy of current NSSF Compliance Certificate		
6	Certified copy of current NHIF Compliance Certificate		
7	Certified copy current Trading License under Trading License Act or City Council Trading License		
8	Certified copy of certificate of incorporation under the Companies Act.		
9	Submit certified copies of latest Audited financial statements for the last three years 2016, 2017 and 2018.		
10	Must provide evidence of current re-insurance arrangements in place.		
11	Evidence of professional indemnity Policy held by the bidder's firm		
12	Tender security of 2% of the bid price from a reputable bank in form of bank guarantee		

13	A copy of official Amref receipt or original bank counterfoil for purchase of tender		
14	Letters of recommendation/contracts from 5 of your major clients for the last 3 years		
15.	Must complete and sign form of tender.		
16.	Must fill all sections of attached Confidential Business Questionnaire sign and stamp with date		
17	Must attach CVs for at least 5 Key Corporate management staff		
18	Must show that they have handled premiums of over Kshs.50m from 2 clients in 2019		
19	Certified copies of bank statements for the most recent 12 months (from November 2018 to October 2019))		
20	The bid document must be sequentially paginated including annexes		
21	Must show proof of minimum capital Kshs.500 million-Underwriter		
22	Undertakings by both the broker and the underwriter		
	<ul style="list-style-type: none"> a. Statement confirming that all the information supplied is accurate and that any material misrepresentation could lead to policy cancellation b. Statement confirming that processing of any claims during the duration of the policy shall not exceed the agreed claims processing period. c. Statement confirming that the company's ability to settle claims shall not be compromised during the policy duration and further that any erosion of such ability could lead to the cancellation of the policy 		

N.B. These statements should be written and counter signed by both the broker and an authorized representative of the underwriter. All the above items should be packaged and arranged in that order under the preliminary evaluation criteria section of the tender document. Bids missing any of the above items will be considered non-responsive and therefore will not move to the next evaluation stage.

2.21 Institutional and Operational

- 1) The insurance broker must have been in existence for not less than 5 years **(5mks)**
- 2) Broker experience
 - i. The insurance broker must have undertaken at least five (5) similar assignments with premium turnover or not less than 50 million in the last two (2) years, confirmation of the same is required. **(10mks)**
 - ii. Proof of claim settlement from the five similar assignments with premium of not less than 10 million. **(10mks)**
- 3) Staff qualification and experience
 - i. Propose a team of five (5) staff to handle this assignment (format is annexed) **(5mks)**
 - ii. Give their CVs Indicating their academic and professional qualifications. The team should include Team Leader, Two Management Staff and 2 other non-Management Staff. The submitted CVs signed by proposed professional staff and the authorized representative submitting the proposal. **(10mks)**
- 4) Methodology and work plan for claim settlement; - The broker must illustrate the methodology and work plan that will be used to carry out the assignment and indicate the proposed claims turn around period as more particularly described in the scope of services**(5mks)**
- 5) Risk management capacity
 - i. The broker shall indicate their risk management capacity. **(2mks)**
 - ii. The broker shall also illustrate the methodology to be used to carry out loss surveys and recommendations noting the viability of the recommendations with regard to time and cost. **(3mks)**
- 6) Claim turnaround period: - The broker shall propose claim turnaround period. **(5 mks)**
- 7) Claim reporting period: - The broker shall propose claim reporting period. **(5mks)**

8) Company profile;

Brokers shall give names of their directors and shareholders. Certified copies of the certificate of incorporation and details of directorships and shareholders with at least 10% of total shareholding should be attached. **(5mks)**

9) Amref Health Africa confidential Business Questionnaire: The completed questionnaire must be submitted. **(5mks)**

2.22 TECHNICAL EVALUATION

Table for Institutional and Operation Summary-TECHNICAL EVALUATION

NO	TECHNICAL EVALUATION	Max Score	Marks Awarded
	Institutional and Operational		
1	The insurance broker must have been in existence for not less than 5 years (5mks)	5	
2	<p>b) Broker experience</p> <p>I. The insurance broker must have undertaken at least five (5) similar assignments with premium turnover or not less than 10 million in the last two (2) years, confirmation of the same is required. (10 mks)</p> <p>II. Proof of claim settlement from the five similar assignments with premium of not less than 10million. (10mks)</p>	10	
3	<p>c) Staff qualification and experience</p> <p>(i) Propose a team of six (6) staff to handle this assignment (format is annexed) (5mks)</p> <p>(ii) Give their CVs Indicating their academic and professional qualifications. The team should include Team Leader, Two Management Staff and 2 other non-Management Staff. The submitted CVs signed by proposed professional staff and the authorized representative submitting</p>	5	
		10	

	the proposal. (10mks)		
4	d) Methodology and work plan for claim settlement; - The broker must illustrate the methodology and work plan that will be used to carry out the assignment and	5	
	indicate the proposed claims turn around period as more particularly described in the scope of services (5mks)		
5	e) Risk management capacity i) The broker shall indicate their risk management capacity. (2mks) ii) The broker shall also illustrate the methodology to be used to carry out loss surveys and recommendations noting the viability of the recommendations with regard to time and cost. (3mks)	2 3	
6	f) Claim turnaround period: - The broker shall propose claim turnaround period. (5mks)	5	
7	g) Claim reporting period: - The broker shall propose claim reporting period. (5mks)	5	
8	h) Company profile Brokers shall give names of their directors and shareholders. Certified copies of the certificate of incorporation and certified copy of CR 12 issued not more than six months prior to tender opening date should be attached. (5mks)	5	
9	Amref Health Africa confidential Business i) Questionnaire: The completed questionnaire must be submitted. (5mks)	5	
	Total	70	

NB: Bidders who score below 70% will be considered non responsive and will not move to the next evaluation stage

2.23. Financial Requirements

- a. Insurance broker must have a Professional Indemnity Insurance Cover from a reputable insurance company of Kshs 50million. A copy of the current policy indicating the amount and the expiry date must be attached. The professional indemnity cover should be valid for the full period of the tender validity and if awarded the contract, remain so for the term of the policy. Compensation shall be claimed against this cover if the broker is negligent or fails to perform any of its obligations or provides below the standard set out herein or is in breach of its material obligations under the contract. **(5mks)**

- b. The insurance broker shall submit documentary evidence indicating that the premium underwritten over the last two years was at least 50,000,000.00 per year. The information should include a list of accounts constituting the declared premiums underwritten. **(6mks)**

- c. Must submit copies of the audited accounts for the last three (3) years (2016, 2017 and 2018).**(6mks)**

NO	FINANCIAL REQUIREMENTS	Max Score	Points Awarded
1	Insurance broker must have a Professional Indemnity Insurance Cover from a reputable insurance company of Kshs 50 million. A copy of the current policy indicating the amount and the expiry date must be attached. The professional indemnity cover should be valid for the full period of the tender validity and if awarded the contract, remains so for the term of the policy. Compensation shall be claimed against this cover if obligations or provides below the standard set out herein or is in breach of its material obligations under the contract. (5mks)	5	

2	The insurance broker shall submit documentary the last two years was at least 50,000,000.00 per year.	6	
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	The information should include a list of accounts constituting the declared premiums underwritten. (6mks)		
3	Must submit copies of the audited accounts for the last three (3) years (2016, 2017 and 2018). (6mks)	6	

2.24 Financial Evaluation

Where several brokers have proposed the same underwriter and have quoted the same premium, the Fund shall consider the Risk notes submitted by the Brokers and shall consider excesses, riders, free cover limits and deductible levels and award the broker with the best terms on the risk note.

1. Instructions on submission of financial

Quotations The following conditions **MUST** be observed

- a. In the interest of Amref Health Africa, the insurance broker will be required to submit competitive financial quotations (premium) as approved by the Insurance Regulatory Authority in term of:
 - Solvency
 - Claim settlement records
 - Reputation
- b. Quotations must be accompanied with original letters from the underwriters duly signed by Chief Executive officer/Managing Director Note: that faxes will not be considered.
- c. Declaration by the underwriter signed by the CEO/Managing director that: -
 - i. The Company's performance in settlement in claims will not be compromised during the conduct period and that there is a clear understanding that failure to meet the agreed processing time shall lead to cancellation of the policy.
 - ii. The underwriter does not have any outstanding claim with Amref Health Africa for more than 30 days after all the documents have been provided with Amref Health Africa.
 - iii. The insurance broker will render services to Amref Health Africa until the claims that fall under the underwriting period of Insurance are fully settled.

- iv. All information provided is accurate and that any material misrepresentation could lead to policy cancellation.
- d. Quotations must show gross premiums (including commissions, taxes, levies etc)
- e. Rates applied **must** be indicated.
- f. Provide a summary schedule per each class as per the attached Price Schedule
- g. Premiums must be guaranteed for twelve (12) Months
- h. Excesses/deductible (where applicable)
- i. Limits of liabilities
- j. Free covers limit (where applicable)
- k. Amref Health Africa is not bound to accept any bid or give reasons for its decisions.
- l. Canvassing* will constitute sufficient grounds for disqualifications.

Note:

These specifications describe the basic requirements for services.

- Tenderers are requested to submit with their offers the detailed proposals for the Insurance services they intend to provide.
- Tenderers must indicate whether the insurance services offered comply with specified requirements.
- Deviations from the basic requirements, if any, shall be explained in detail in writing with the offer, with supporting data. Amref Health Africa reserves the right to reject the insurance services proposed, if such deviations shall be found to adversely affect the use of such services.

Tenderers will be required to provide a summary of the quotations, which should take the format of the appended forms Cover Summaries and should enumerate all the exclusions, extensive and special clauses, policy limitations and excess applicable under each of the policies. The space provided in the format should however not be a constraint to the amount of information that tenderers can

submit. Special attention will be paid to the cover summary as it will clearly indicate technical knowhow of the bidder and special emphasis will be given. Bidder whose cover summaries do not conform to Amref Health Africa's expectations will be treated as non- responsive.

- Any special requirement in respect to each class of insurance has been provided in the cover summaries. Such requirements must be considered and addressed in the bids.
- Tenderers will be required to provide a summary of their quotations based on the format of the appended **Price Schedule**.

Amref Health Africa **SHALL** not accept any award conditions whatsoever from either the broker or underwriter. Any such conditions of award will be considered failure; alteration refusal to adhere to given quotation by the insurance broker and Amref Health Africa shall be entitled to call on tender security or reject tender.

- Amref Health Africa **SHALL** take into consideration previous past claims. Broker's or Underwriters previous performance in determining the substantial responsiveness at tender award. The factor to be considered for either insurance broker or underwriter shall be failure to conclude claims satisfactorily, adhere to agreed performance benchmarks, arbitrary rejection of disputed claim

SECTION 3 CONDITIONS OF TENDER

1. Amref Health Africa reserves the right to deal with any tender of its choice or any or all parts of the tender and to purchase items from various tenders. Amref Health Africa is not bound to accept the lowest offer or any offer.
2. This request for tender is not a contract or an offer into a contract, but is a request for a quotation for the product indicated in this document.
3. Amref Health Africa does not undertake to pay by letter of credit or in advance of delivery.
4. Respondents are bound by their offer for a period of 90 days as from the closing date of bids.
5. Amref Health Africa is in no way responsible for any costs associated with preparing the tender response.
6. Canvassing of Amref Health Africa staff in Kenya or elsewhere in relation to this tender will result in disqualification of that individual or company.
7. Amref Health Africa supports the ethical procurement policy which strives to purchase goods and services that are produced and developed under conditions that do not involve the abuse or exploitation of any persons and have the least negative impact on the environment.
8. Transparency and Accountability: Amref Health Africa believes in honest communication, absolute openness, and the transparent use of influence, power and resources. Amref Health Africa has zero tolerance for corruption, both within Amref Health Africa and in our dealings with outside agencies.
9. Amref Health Africa does not do business with companies that meet any of the following criteria:
 - They are bankrupt or being wound up, are having their affairs administered by the courts, have entered into an arrangement with creditors, have suspended business activities, are the subject of proceedings concerning those matters, or are in any analogous situation arising from a similar procedure provided for in national legislation or regulations;

- They have been convicted of an offence concerning their professional conduct by a judgement that has the force of res judicata;
- They have been guilty of grave professional misconduct proven by any means that the contracting authority can justify;
- They have not fulfilled obligations relating to the payment of social security contributions or the payment of taxes in accordance with the legal provisions of the country in which they are established or with those of the country of the contracting authority or those of the country where the contract is to be performed;
- They have been the subject of a judgement that has the force of res judicata for fraud, corruption, involvement in a criminal organisation or any other illegal activity;
- Following another procurement procedure or grant award procedure, they have been declared to be in serious breach of contract for failure to comply with their contractual obligations.

If you submit an offer based on this request, it shall constitute a guarantee that neither your company nor any affiliate or a subsidiary controlled by your company is in breach of any of the above provisions. A contract clause confirming this will be included in an eventual contract based on this request.

In addition to the ineligibility criteria applied by Amref Health Africa, negotiation with potential vendors may be severed at any stage during a procurement process if it is found that they are subject to a conflict of interest or are guilty of misrepresentation in supplying the information required by Amref Health Africa as a condition of participation in the contract procedure, or fail to supply all of the information requested.

SECTION 4

1. FORM OF TENDER

To:.....Date:.....

Name and address of procuring entity

Tender No:.....

Tender Name:.....

Dear Sir/Madam,

1. Having examined the Tender documents including Addenda No (insert numbers)..... the receipt of which is hereby duly acknowledged, we the undersigned, offer to provide Insurance services under this tender in conformity with the tender document for the sum of

.....
.....

(Total Tender amount in words and figures)

Or such other sums as may be ascertained in accordance with the schedule of prices attached herewith and made part of this tender

2. We undertake, if our Tender is accepted to provide the General Insurance cover services in accordance with the conditions of the tender
3. We agree to abide by this Tender for a period of(number) of days from the date fixed for tender opening of the instructions to tenderers and it shall remain binding upon us and may be accepted at any time before the expiration of that period
4. This tender, together with your written acceptance thereof and your notification of award, shall constitute a contract between us subject to the signing of the contract by both parties
5. We understand that you are not bound to accept the lowest or any tender you may receive.

Dated this.....day of.....2019

Signature.....In the capacity of.....

Duly authorised to sign tender for and on behalf of

2. CONFIDENTIAL BUSINESS QUESTIONNAIRE

You are requested to give the particulars indicated in part 1, either part 2; (a), 2(b) or (c) whichever applies to your type of business.

PART 1- GENERAL

Business Name

Location of Business premises:

Country/Town.....

Postal Address.....

Code Town.....

Tel No.....

E-mail Fax

Nature of Business

Part 2 (a) – INDIVIDUALS

Your Name in full

NationalityCountry of Origin

Citizenship details

PART 2 (b) – PARTNERSHIP

Name	Nationality	Citizenship Details	Shares
1.
2.
3.

PART 2 (c) – REGISTERED COMPANY

Private or Public

State the nominal and issue capital of the company.....

Nominal Ksh

Issued Ksh

Give details of all directors as follows:

Name	Nationality	Citizenship Details	Shares
1.
2.
3.

3. TENDER SECURITY FORM

Tender No: AMREF/01/11/2019/007

PROVISION OF INSURANCE BROKERAGE SERVICES (GENERAL INSURANCE FOR; BUILDINGS, MOTOR VEHICLES, MOTOR CYCLES, FURNITURE AND FITTINGS, MONEY, COMPUTER AND MEDICAL EQUIPMENT AND OTHER EQUIPMENTS)

To: Amref Health Africa

WHEREAS *[insert: **name of Tenderer]*** (hereinafter called “the Tenderer”) has submitted its tender dated *[insert: **date of tender]*** for the performance of the above-named Contract (hereinafter called “the Tender”)

KNOW ALL PERSONS by these present that WE *[insert: **name of bank]*** of *[insert: **address of bank]*** (hereinafter called “the Bank”) are bound unto *[insert: **name of Purchaser]*** (hereinafter called “the Purchaser”) in the sum of: *[insert: **amount]***, for which payment well and truly to be made to the said Purchaser, the Bank binds itself, its successors and assigns by these presents.

Sealed with the Common Seal of the said Bank this *[insert: **number]*** day of *[insert: **month]***, *[insert: **year]***.

THE CONDITIONS of this obligation are the following:

- (a) If, after the tender submission deadline, the Tenderer
 - (i) withdraws its tender during the period of tender validity specified by the Tenderer in the Tender Form, or
 - (ii) does not accept the Purchaser’s corrections of arithmetic errors in accordance with the Instructions to Tenderers; or
 - (iii) does not at all reply to the Purchaser’s requests for clarification
2. If the Tenderer, having been notified of the acceptance of its tender by the Purchaser during the period of tender validity

- (b) fails or refuses to sign the Contract Agreement when required;
or
- (c) Fails or refuses to issue the performance security in accordance with the Instructions to Tenderers.

We undertake to pay to the Purchaser up to the above amount upon receipt of its first written demand, without the Purchaser having to substantiate its demand, provided that in its demand the Purchaser will note that the amount claimed by it is due it, owing to the occurrence of any one of the two above-named CONDITIONS, and specifying the occurred condition or conditions.

This guarantee will remain in full force up to and including *[insert: **the date that is 31 days after the period of tender validity**]*, and any demand in respect thereof must reach the Bank not later than the above date.

For and on behalf of
the Bank

Signed: _____ Date:

4. REFERENCES

BANK REFERENCES	
BANK HOLDING MAIN ACCOUNT	
Bank name and address	
Name of account	
Account number	How long open?

COMMERCIAL REFERENCES	
Provide names and contract details of two customers who may be approached to verify your capacity to perform against similar contracts.	
INTERNATIONAL TRADE REFERENCE – CUSTOMER 1	
Name and address	
Activity	Period of relationship
Contact name	Fax no.
Telephone No.	
INTERNATIONAL TRADE REFERENCE – CUSTOMER 2	
Name and address	
Activity	Period of relationship
Contact name	Fax no.
Telephone No.	

5. DECLARATION

I/We have completed this form (s) accurately at the time of reply and it is agreed that all responses can be substantiated, if requested to do so, any inaccuracy in the information filled herein will lead to disqualification of the tenderer.

For and behalf of:

.....

Name:

Date: Signature

SECTION V - SCHEDULE OF REQUIREMENTS

No	Insurance Type	Description	Cover	
				Sum Insured(Kshs)
1	Fire & Perils	Loss of or damage to Property from all Types of Fires, Lightning, Full Explosion, Earthquake (Fire, Shock and Volcanic Eruption), Bush Fire, Spontaneous Combustion, Subterranean Fire, All types of Impact (Aerial, Land, etc.), Riot, Strike, Malicious Damage, All types of Water damage and Special Perils A to H – Occasioned by an Insured Peril	HQ	300,330,000
			KCO	332,930,000
			Lokichoggio	7,822,400
			Dagoretti	122,000,000
			Kibwezi	5,000,000
			Kibera	21,500,000
			Homabay	5,000,000
2	All risk	Any unforeseen physical loss of or damage to Computers Laptops, mobile phones accessories and allied equipment, including hand held and radio communications sets, software's from any causes whatsoever other than those specifically excluded	Office equipment's On mobile phones, laptops, projectors, cameras and other movable electronics items while in offices and away in transit all over the world. Values should be based on Replacement cost for items below 3 years, Market values for items above 3 years.	70,000,000
3	Money	Loss of money/securities and damage to safes as declared.	Cash in transit any one transit	2,000,000

		Cash deemed to include negotiable instruments/legal tender, postal and money orders, traveler's cheques, un-addressed and bearer cheques.	either to or from the bank	
			Cash in premises during working hours	1,000,000
			Cash with senior staff world wide	1,000,000
			Loss or damage to strong room/safe	2,000,000
			Money in premises out of business hours in locked safe/strong room	1,000,000
			Revenue from stamps	100,000
			Estimated annual carry (cash annual turnover to and from bank)	100,000,000
4	Burglary	Loss or damage to property insured arising from forcible or violent entry and / or exit from premises insured.	On accessories, tools, spares, office equipment, furnitures, fixtures & fittings, stock and raw material, contents and other accessories located at Amref Health Africa buildings and various field offices in Kenya	5,000,000
5	Fidelity	Indemnity against loss of money	Blanket type of	HQ Limit-

	Guarantee	and/or stock and/or stores caused by fraud or dishonesty of the insured's employees.	cover is anticipated covering all employees of the organization		10Million KCO Limit- 10Million
6	Public/Products Liability	Indemnity against legal liability to third parties in respect of death, bodily injury and/or illness and/or loss of or damage to property arising out of the operations of the insured and its subsidiaries. All operational incidences, including negligence shall be covered.	General Liability	Any one event	40,000,000
				Any one period	Unlimited
7	Electronic Equipment's	Any unforeseen physical loss of or damage to electronics and computer equipment, printers, Overhead projectors, Fridges, TVs, CCTV cameras, plus recompiling of data lost or damaged similarly and increased cost of working occasioned by loss or damage to the equipment	HQ		20,000,000
			KCO		20,000,000
8	Terrorism and political violence	Loss and or damage to property, business interruption arising from sabotage terrorism, mutiny, rebellion, insurrection and coup d'etat. This would include substations, buildings, equipment, contents; stock, electronic data and gross profit cover loss/damage arising due to riot, strike and civil commotion.	HQ		300,330,000
			KCO		332,930,000
			Lokichoggio		7,822,400
			Dagoretti		122,000,000
			Kibwezi		5,000,000
			Kibera		21,500,000
			Homabay		5,000,000
9	Motor Private-Comprehensive	Indemnity against loss of damage to Motor Vehicles, liability to third parties and passengers' liability arising out	Limits of liability- Indicate Excesses-		

		of use of motor vehicles owned by the insured	(Inclusive of excess protector) Indicate Schedule of Motor vehicle provided in soft copy.	
10	Motor Commercial-Comprehensive	Indemnity against loss of damage to Motor Vehicles, liability to third parties and passengers liability arising out of use of motor vehicles owned by the insured.	Limits of liability-Excesses-(Inclusive of excess protector) Indicate Schedule of Motor vehicle provided in soft copy.	
11	Motor Cycle-Comprehensive	Indemnity against loss of damage to Motor Cycle, legal liability to third parties arising out of use of motor vehicles owned by the insured.	Limits of liability-Excesses-(Inclusive of excess protector) Indicate Schedule of Motor vehicle provided in soft copy.	

Financial Quote

	Price schedule form in Kenya Shillings
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No	Class of Insurance	Rate	Basic Premium	Levies	Premium
1	Fire & Perils				
2	All risk				
3	Money				
4	Burglary				
5	Fidelity Guarantee				
6	Public/Products Liability				
7	Electronic Equipment's				
8	Terrorism and political violence				
9	Motor Private-Comprehensive				
10	Motor Commercial-Comprehensive				
11	Motor Cycle-Comprehensive				
	Total				

3.1 LIST OF ASSET VALUATION

Provide detailed financial proposal in Kenya shillings including all applicable taxes.

Note: The best evaluated bidder may be considered to enter into contract to provide insurance services for a period of two years

MOTOR VEHICLE INSURANCE

Motor Vehicle and Motor cycle Insurance

no	VEH REG NO	MAKE & MODEL	CLASS	VALUE
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1	KAU 240Y	Toyota Landcruiser	Private	990,000
2	KAU 923G	Toyota Landcruiser	Private	1,710,000
3	KAV 334Q	Mutsubishi Lancer	Private	580,000
4	KAV 510Q	Mitsubishi Pajero	Private	610,000
5	KAW 818D	Mitsubishi Pajero	Private	610,000
6	KBC 785S	Toyota Hilux Double Cab	Private	1,700,000
7	KBD 042W	Toyota Fortuner	Private	1,400,000
8	KBJ 825W	Toyota Landcruiser	Private	3,800,000
9	KBM 342H	Toyota Hilux Double Cab	Private	2,020,000
10	KBP272V	Toyota Hilux Double Cab	Private	3,250,000
11	KBP282K	Toyota Landcruiser	Private	1,660,000
12	KBP290V	Toyota Hilux Double Cab	Private	2,900,000
13	KBP453Q	Toyota Hilux Double Cab	Private	3,240,000
14	KBP589Q	Toyota Corolla	Private	1,730,000
15	KBP717Q	Toyota Hilux Double Cab	Private	3,600,000
16	KBQ982C	Toyota Landcruiser	Private	2,700,000
17	KBQ304P	Toyota Hilux Double Cab	Private	2,360,000
18	KBQ960U	Toyota Hilux Double Cab	Private	3,620,000
19	KBR289K	Toyota Hilux Double Cab	Private	3,000,000
20	KBR506B	Toyota Hilux Double Cab	Private	2,870,000
21	KBR817B	Toyota Landcruiser	Private	5,800,000
22	KBR925B	Mitsubishi Nativa	Private	2,700,000
23	KBT431P	Toyota Landcruiser	Private	6,100,000
24	KBT432P	Toyota Landcruiser	Private	5,700,000
25	KBT433P	Toyota Landcruiser	Private	5,700,000
26	KBT434P	Toyota Landcruiser	Private	5,700,000
27	KBT435P	Toyota Landcruiser	Private	5,790,000
28	KBT436P	Toyota Landcruiser	Private	5,700,000
29	KBT693Q	Toyota Landcruiser	Private	7,052,450
30	KBT694Q	Toyota Landcruiser	Private	6,000,000
31	KBT752K	Toyota Hilux Double Cab	Private	3,000,000
32	KBT967J	Toyota Landcruiser	Private	5,200,000
33	KBV217R	Toyota Landcruiser	Private	5,220,000
34	KBV218R	Toyota Landcruiser	Private	5,260,000
35	KBX 229U	Toyota Landcruiser	Private	7,000,000
36	KBY 174M	Toyota Hilux Double Cab	Private	3,900,000
37	KBY 209U	Toyota Hilux Double Cab	Private	3,900,000
38	KBY 318P	Toyota Landcruiser	Private	3,870,000
39	KCC 744W	Toyota Hilux Double Cab	Private	4,300,000
40	KCD 213J	Toyota Landcruiser	Private	7,200,000

41	KCD 214J	Toyota Landcruiser	Private	7,200,000
42	KCD 656L	Toyota Hilux Double Cab	Private	8,000,000
43	KCH 211B	Toyota Fortuner	Private	6,000,000
44	KCH 263K	Toyota Fortuner	Private	6,543,204
45	KCH 346T	Toyota Hilux Double Cab	Private	4,660,000
46	KCH 390T	Toyota Landcruiser	Private	7,595,500
47	KCH 579T	Toyota Landcruiser	Private	7,595,000
48	KCJ 745A	Toyota Landcruiser	Private	9,000,000
49	KCK 437G	Toyota Landcruiser	Private	9,000,000
50	KCK 441G	Toyota Landcruiser	Private	9,000,000
51	KCL 105A	Toyota Fortuner	Private	9,000,000
52	KCL 028P	Toyota Hilux Double Cab	Private	9,000,000
53	KCL 207W	Toyota Landcruiser	Private	9,000,000
54	KCL 272P	Toyota Landcruiser	Private	9,000,000
55	KCM 359Y	Toyota Landcruiser	Private	9,000,000
56	KCP 064Z	Toyota Landcruiser	Private	7,740,175
57	KCP 063Z	Toyota Landcruiser	Private	7,740,175
58	KBR 245S	Toyota Hilux Double Cab	Private	3,750,000
59	KCQ 162B	Toyota Fortuner	Private	7,245,000
60	KCR 154A	Toyota Landcruiser	Private	9,555,000
61	KCR 155A	Toyota Landcruiser	Private	9,555,000
62	KCS 064Z	Toyota Hilux Double Cab	Private	5,712,000
63	KCT 223A	TOYOTA Landcruiser	Private	5,691,000
64	KAZ 889B	LANDCRUISER/ PICKUP	Commercial	1,670,000
65	KAZ 890B	LANDCRUISER/ PICKUP	Commercial	2,400,000
66	KBP 716Q	ISUZU/ BUS	Commercial	2,400,000
67	KBR 961Z	LANDCRUISER/ STATION WAGON	Commercial	3,720,000
68	KCN 836L	TOYOTA/ STATION WAGON	Commercial	4,500,000
69	KCT 139W	Toyota Hiace Van	Commercial	4,620,000
70	KCU 403L	Isuzu Bus	Commercial	11,000,000
71	KCT 157W	Toyota Landcruiser	Private	5,600,000

SCHEDULE MOTOR CYCLES

Folio	Registration No.	Status	Model	Location.	Value Kshs.
1	KMCA 571S	GROUNDING	Yamaha-DT-175-DG01X-021462	KCO	50,000
2	KMCA986Y	GROUNDING	SUZUKI-TS-185-12A552101900	KCO	85,000

3	KMCA554S	GROUNDED	SUZUKI-TF-125-150037	KCO	60,000
4	KMCA562S	GROUNDED	SUZUKI-SH42A-120584	KCO	90,000
5	KMCW597 V	GROUNDED	SUZUKI- JSISG12A6521114 16	KCO	130,000
6	KMCA560S	GROUNDED	SUZUKI-TF-125-148368	KCO	70,000
7	KMCM358V	GROUNDED	YamahaDT175- DG01X028878	KCO	55,000
8	KMCA982Y	GROUNDED	YamahaDT175- DG01X-021261	KCO	50,000
11	KMCC885A	GROUNDED	YamahaDT175- DG01X021463	KCO	90,000
12	KMCA565S	GROUNDED	SUZUKIDR200- 122989	KCO	120,000
13	KMDN222L	OPERATIONA L	YamahaDT175- DE02X-089181	LOKICHIGIO /LOPIDING	240,000
14	KMDN223L	OPERATIONA L	YamahaDT175- DE02X-089179	LOKICHIGIO /LOPIDING	240,000
15	KMCE001 W	GROUNDED	Yamaha DT175- DG01X026329	LOKICHOGI O/KIBISH	120,000
16	KMCE002 W	GROUNDED	Yamaha DT175- DG01X026327	LOKICHOGI O/LOPIDING	130,000
17	KMCE003 W	GROUNDED	Yamaha DT175- DG01X026325	LOKICHOGI O/LOPIDING	120,000
18	KMCA981Y	GROUNDED	Yamaha DT175- DG01X021368	KITUI	130,000
19	KMCM357V	OPERATIONA L	Yamaha DT175- DG01X028879	KITUI	180,000
20	KMDF612K	OPERATIONA L	Yamaha DT175-	KITUI	160,000
21	KMCA566S	GROUNDED	Yamaha DT175- DG01X021255	KCO GROUNDED	120,000
22	KMCA566S	OPERATIONA L	Yamaha DT 175- DG01X029292	MALINDI	90,000
23	KMCC739 W	OPERATIONA L	Yamaha DT 175	SAMBURU	120,000
24	KMCA983Y	GROUNDED	Yamaha DT 175- DG01X021257	SAMBURU	50,000
25	KMCG647 W	OPERATIONA L	SUZUKI-DR-200- SH42A124693	KCO	140,000

