



TENDER DOCUMENT

TENDER NO.: NGEC/01/2014-2015/INS

TENDER NAME: PROVISION OF STAFF MEDICAL, GPA/WIBA
AND GROUP LIFE INSURANCE SERVICES

**NATIONAL GENDER & EQUALITY COMMISSION
SOLUTION TECH PLACE, 1st FLOOR
P.O. Box 27512 - 00506
NAIROBI**

11th July 2014

(Note: Candidates downloading documents from the website must notify the
Commission through this email procurement@ngeckenyia.org for easier
communication in case of any amendment or clarification before closing the tender
under section 2.4)

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SECTION I - INVITATION FOR TENDERS

11th July 2014

TENDER REF. NO.: NGEC/01/2014-2015/INS

TENDER NAME: PROCUREMENT OF STAFF MEDICAL INSURANCE

- 1.1 The National Gender & Equality Commission (NGEC) invites sealed tenders from eligible underwriting insurance companies (candidates) for the provision of staff medical insurance services for the financial year 2014/15 with an option for renewable for a further one year with satisfactory performance.
- 1.2 Interested eligible candidates may obtain further information from and inspect the tender documents at the **National Gender & Equality Commission, Solution Tech Place 1st Floor, Upperhill Longonot Road, P.o. Box 27512 00506, NAIROBI** during normal office working hours.
- 1.3 A complete set of tender documents may be obtained by interested candidates upon payment of a non-refundable fee of **Kshs.1, 000** in bankers cheque payable to National Gender & Equality Commission or by cash in our cash office
- 1.4 Prices quoted should be net inclusive of all taxes, and delivery costs, must be in Kenya Shillings and shall remain valid for **90 days** from the closing date of the tender.
- 1.5 Completed tender documents are to be enclosed in plain sealed envelopes, marked with the tender number and name and be deposited in the Tender Box at **Solution Tech Place, 1st Floor, Upperhill Longonot Road** or be addressed to
**National Gender & Equality Commission,
Solution Tech Place, 1st Floor,
P.o. Box 27512 00506,
NAIROBI**
so as to be received on or before **Thursday, 24th July 2014 at 11.00 AM**
- 1.6 Tenders will be opened immediately thereafter in the presence of the candidates or representatives who choose to attend at the above address.

(Commission Secretary)

SECTION II - INSTRUCTIONS TO TENDERERS

2.1. Eligible Tenderers

- 2.1.1 This Invitation for Tenders **is open to all eligible insurance companies** as described in the Bid Data Sheet. Successful tenderers shall provide the services for an initial one year period, with an option of renewal for a further one year from the date of commencement (hereinafter referred to as the term) specified in the tender documents.
- 2.1.2 The NGEC's employees, committee members, board members and their relatives (spouse and children) are not eligible to participate in the tender unless where specially allowed under section 131 of the Act.
- 2.1.3 Tenderers shall provide the qualification information statement that the tenderer (including all members of a joint venture and subcontractors) is not associated, or have been associated in the past, directly or indirectly, with a firm or any of its affiliates which have been engaged by the NGEC to provide consulting services for the preparation of the design, specifications, and other documents to be used for the procurement of the services under this Invitation for tenders.
- 2.1.4 Tenderers involved in the corrupt or fraudulent practices or debarred from participating in public procurement shall not be eligible.

2.2 Cost of Tendering

- 2.2.1 The Tenderer shall bear all costs associated with the preparation and submission of its tender, and NGEC, will in no case be responsible or liable for those costs. Regardless of the conduct or outcome of the tendering process.
- 2.2.2 The price to be charged for the tender document shall not exceed Kshs.1,000/=
- 2.2.3 The NGEC shall allow the tenderer to review the tender document free of charge before purchase.

2.3 Contents of Tender Document

- 2.3.1 The tender documents comprise the documents listed below and addenda issued in accordance with these instructions to tenderers.

- (i) Instructions to Tenderers
- (ii) General Conditions of Contract
- (iii) Special Conditions of Contract
- (iv) Schedule of Requirements
- (v) Details of Insurance Cover
- (vi) Form of Tender
- (vii) Price Schedules
- (viii) Contract Form

- (ix) Confidential Business Questionnaire Form
- (x) Tender security Form
- (xi) Performance security Form
- (xii) Insurance Company's Authorization Form
- (xiii) Declaration Form

2.3.2 The Tenderer is expected to examine all instructions, forms, terms and specification 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.

2.4 Clarification of Tender Documents

2.4.1 A Candidate making inquiries of the tender documents may notify NGEC by post, fax or by email at the NGEC's address indicated in the Invitation for tenders. NGEC will respond in writing to any request for clarification of the tender documents, which it receives not later than seven (7) days prior to the deadline for the submission of the tenders, prescribed by NGEC. Written copies of the Procuring entities response (including an explanation of the query but without identifying the source of inquiry) will be sent to all candidates who have received the tender documents.

2.4.2 NGEC shall reply to any clarifications sought by the tenderer within 3 days of receiving the request to enable the tenderer to make timely submission of its tender.

2.4.3 Preference where allowed in the evaluation of tenders shall not exceed 15%

2.5 Amendment of Tender Documents

2.5.1 At any time prior to the deadline for submission of tenders, the NGEC, 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.

2.5.2 All prospective tenderers who have obtained the tender documents will be notified of the amendment by post, fax or email and such amendment will be binding on them.

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

2.6 Language of Tenders

2.6.1 The tender prepared by the tenderer, as well as all correspondence and documents relating to the tender exchanged by the tenderer and NGEC, shall be written in English language. Any printed literature furnished by the tenderer may be written in another language provided they are accompanied by an accurate English translation

of the relevant passages in which case, for purposes of interpretation of the tender, the English translation shall govern.

2.7. Documents Comprising the Tender

- 2.7.1 The tender prepared by the tenderer shall comprise the following components:
- (a) A Tender Form and a Price Schedule completed in accordance with paragraph 2.8, 2.9 and 2.10 below
 - (b) Documentary evidence established in accordance with paragraph 2.1.2 that the tenderer is eligible to tender and is qualified to perform the contract if its tender is accepted;
 - (c) Tender security if applicable.
 - (d) Declaration Form.

2.8. Form of Tender

- 2.8.1 The tenderer shall complete the Tender Form and the Price Schedule furnished in the tender documents, indicating the services to be provided.

2.9. Tender Prices

- 2.9.1 The tenderer shall indicate on the form of tender and the appropriate Price Schedule the unit prices and total tender price of the services it proposes to provide under the contract.
- 2.9.2 Prices indicated on the Price Schedule shall be the cost of the services quoted including all customs duties and VAT and other taxes payable.
- 2.9.3 Prices quoted by the tenderer shall remain fixed during the Term of the contract unless otherwise agreed by the parties. A tender submitted with an adjustable price quotation will be treated as non-responsive and will be rejected, pursuant to paragraph 2.20.5

2.10. Tender Currencies

- 2.10.1 Prices shall be quoted in Kenya Shillings.

2.11. Tenderers Eligibility and Qualifications

- 2.11.1 Pursuant to paragraph 2.1 the tenderer shall furnish, as part of its tender, documents establishing the tenderers eligibility to tender and its qualifications to perform the contract if it's tender is accepted.
- 2.11.2 The documentary evidence of the tenderer's qualifications to perform the contract if its tender is accepted shall establish to the NGEC's satisfaction that the tenderer has the financial and technical capability necessary to perform the contract.

2.12. Tender Security

- 2.12.1 The tenderer shall furnish, as part of its tender, a tender security for the amount and form specified in the Data Sheet to Instructions to Tenderers.
- 2.12.2 The tender security shall not exceed 2 per cent of the tender price.
- 2.12.3 The tender security is required to protect the NGENC against the risk of Tenderer's conduct which would warrant the security's forfeiture, pursuant to paragraph 2.12.7
- 2.12.4 The tender security shall be denominated in Kenya Shillings or in another freely convertible currency, and shall be in the form
- a) Cash.
 - b) A bank guarantee.
 - c) Such insurance guarantee approved by the Authority.
 - d) Letter of credit.
- 2.12.5 Any tender not secured in accordance with paragraph 2.12.1. and 2.12.3 shall be rejected by the NGENC as non-responsive, pursuant to paragraph 2.20.5
- 2.12.6 Unsuccessful Tenderer's tender security will be discharged or returned as promptly as possible but not later than thirty (30) days after the expiration of the period of tender validity
- 2.12.7 The successful Tenderer's tender security will be discharged upon the tenderer signing the contract, and furnishing the performance security.
- 2.12.8 The tender security may be forfeited:
- (a) if a tenderer withdraws its tender during the period of tender validity.
 - (b) in the case of a successful tenderer, if the tenderer fails:
 - (i) to sign the contract in accordance with paragraph 2.29 or
 - (ii) to furnish performance security in accordance with paragraph 2.30.
 - (c) If the tenderer rejects correction of an arithmetic error in the tender.

2.13. Validity of Tenders

- 2.13.1 Tenders shall remain valid for 90 days after date of tender opening pursuant to paragraph 2.18. A tender valid for a shorter period shall be rejected by the NGENC as non-responsive.
- 2.13.2 In exceptional circumstances, the NGENC may solicit the Tenderer's consent to an extension of the period of validity. The request and the responses thereto shall be made in writing. The tender security provided under paragraph 2.12 shall also be suitably extended. A tenderer granting the request will not be required nor permitted to modify its tender.

2.14. Format and Signing of Tenders

- 2.14.1 The tenderer shall prepare an original and a copy of the tender, clearly marking each **“ORIGINAL TENDER”** and **“COPY OF TENDER,”** as appropriate. In the event of any discrepancy between them, the original shall govern.
- 2.14.2 The original and all copies of the tender shall be typed or written in indelible ink and shall be signed by the tenderer or a person or persons duly authorized to bind the tenderer to the contract. All pages of the tender, except for un-amended printed literature, shall be initialed by the person or persons signing the tender.
- 2.14.3 The tender shall have no interlineations, erasures, or overwriting except as necessary to correct errors made by the tenderer, in which case such corrections shall be initialed by the person or persons signing the tender.

2.15 Sealing and Marking of Tenders

- 2.15.1 The tenderer shall seal the original and the copy of the tender in separate envelopes, duly marking the envelopes as **“ORIGINAL TENDER”** and **“COPY OF TENDER”**. The envelopes shall then be sealed in an outer envelope.
- 2.15.2 The inner and outer envelopes shall:
- (a) be addressed to NGENC at the address given in the Invitation to Tender.
 - (b) bear tender number and name in the invitation to tender and the words, **“DO NOT OPEN BEFORE** the date and time of closing in the data sheet.
- 2.15.3 The inner envelopes shall also indicate the name and address of the tenderer to enable the tender to be returned unopened in case it is declared “late”.
- 2.15.4 If the outer envelope is not sealed and marked as required, NGENC will assume no responsibility for the tender’s misplacement or premature opening.

2.16. Deadline for Submission of Tenders

- 2.16.1 Tenders must be received by NGENC at the address specified not later than the day, date and time of closing stated in the data sheet.
- 2.16.2 NGENC may, at its discretion, extend this deadline for the submission of tenders by amending the tender documents in accordance with paragraph 2.5.3 in which case all rights and obligations of NGENC and candidates previously subject to the deadline will thereafter be subject to the deadline as extended.
- 2.16.3 Bulky tenders which will not fit the tender box shall be received by NGENC as provided for in the Data Sheet.

2.16.4 The medical, Wiba and Group Life insurances will be awarded independently to the lowest evaluated tenderers

2.17. Modification and Withdrawal of Tenders

2.17.1 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 tenders, is received by NGEC prior to the deadline prescribed for submission of tenders.

2.17.2 The tenderer's modification or withdrawal notice shall be prepared, sealed, marked and dispatched in accordance with the provisions of paragraph 2.15. (Sealing and Marking of Tenders) a withdrawal notice may also be sent by post, fax or email but followed by a signed confirmation copy, postmarked not later than the deadline for submission of tenders.

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

2.17.4 No tender may be withdrawn in the interval between the deadline for submission of tenders and the expiration of the period of tender validity. Withdrawal of a tender during this interval may result in the Tenderer's forfeiture of its tender security.

2.18. Opening of Tenders

2.18.1 NGEC will open all tenders in the presence of tenderers' representatives who choose to attend, at **11 AM on 24th July, 2014** and in the location specified in the invitation for tenders. The tenderers' representatives who are present shall sign a register evidencing their attendance.

2.18.2 The tenderers' names, tender modifications or withdrawals, tender prices, discounts, and the presence or absence of requisite tender security and such other details as NGEC, at its discretion, may consider appropriate, will be announced at the opening.

2.18.3 NGEC will prepare minutes of the tender opening, which will be submitted to tenderers that signed the tender opening register and will have made the request.

2.19 Clarification of Tenders

2.19.1 To assist in the examination, evaluation and comparison of tenders, NGEC may, at its discretion, 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.

2.19.2 Any effort by the tenderer to influence NGEC in its tender evaluation, tender comparison or contract award decisions may result in the rejection of the tenderers' tender.

2.20 Preliminary Examination and Responsiveness

- 2.20.1 NGEC will examine the tenders to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed, and whether the tenders are generally in order.
- 2.20.2 Arithmetical errors will be rectified on the following basis. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the candidate does not accept the correction of the errors, its tender will be rejected, and its tender security forfeited. If there is a discrepancy between words and figures, the amount in words will prevail
- 2.20.3 NGEC may waive any minor informality or non-conformity or irregularity in a tender which does not constitute a material deviation provided such waiver does not prejudice or affect the relative ranking of any tenderer.
- 2.20.4 Prior to the detailed evaluation, NGEC will determine the substantial responsiveness of each tender to the tender documents. For purposes of these paragraphs, a substantially responsive tender is one which conforms to all the terms and conditions of the tender documents without material deviations. NGEC's determination of a tender's responsiveness is to be based on the contents of the tender itself without recourse to extrinsic evidence.
- 2.20.5 If a tender is not substantially responsive, it will be rejected by NGEC and may not subsequently be made responsive by the tenderer by correction of the nonconformity.

2.21. Conversion to single currency

- 2.21.1 Where other currencies are used, NGEC will convert those currencies to Kenya Shillings using the selling exchange rate on the date of tender closing provided by the Central Bank of Kenya.

2.22. Evaluation and Comparison of Tenders

- 2.22.1 NGEC will evaluate and compare the tenders which have been determined to be substantially responsive.
- 2.22.2 NGEC's evaluation of a tender will take into account, in addition to the tender price, the following factors, in the manner and to the extent indicated in paragraph 2.22.3.
- (a) operational plan proposed in the tender;
 - (b) deviations in payment schedule from that specified in the Special Conditions of Contract

2.22.3 The following evaluation methods will be applied.

(a) Operational Plan

- (i) NGEN requires that the services under the Invitation for Tenders shall be performed at the time specified in the Schedule of Requirements. Tenders offering to perform longer than NGEN's required delivery time will be treated as non-responsive and rejected.

(b) Deviation in payment schedule

- (i) Tenderers shall state their tender price for the payment on schedule outlined in the special conditions of contract. Tenders will be evaluated on the basis of this base price. Tenderers are, however, permitted to state an alternative payment schedule and indicate the reduction in tender price they wish to offer for such alternative payment schedule. NGEN may consider the alternative payment schedule offered by the selected tenderer.

2.22.4 The tender evaluation committee shall evaluate the tender within 30 days from the date of opening the tender.

2.23. Contacting NGEN

2.23.1 No tenderer shall contact NGEN on any matter relating to its tender, from the time of the tender opening to the time the contract is awarded.

2.23.2 Any effort by a tenderer to influence NGEN in its decisions on tender evaluation, tender comparison, or contract award may result in the rejection of the Tenderers' tender.

2.24 Post-qualification

2.24.1 NGEN will verify and determine to its satisfaction whether the tenderer that is selected as having submitted the lowest evaluated responsive tender is qualified to perform the contract satisfactorily.

2.24.2 The determination will take into account the tenderer financial and technical capabilities. It will be based upon an examination of the documentary evidence of the tenderers qualifications submitted by the tenderer, as well as such other information as NGEN deems necessary and appropriate.

2.24.3 An affirmative determination will be a prerequisite for award of the contract to the tenderer. A negative determination will result in rejection of the Tenderer's tender, in which event NGEN will proceed to the next lowest evaluated tender to make a similar determination of that Tenderer's capabilities to perform satisfactorily.

2.25 Award Criteria

2.25.1 Subject to paragraph 2.29 NGEC will award the contract to the successful tenderer whose tender has been determined to be substantially responsive and has been determined to be the lowest evaluated tender, provided further that the tenderer is determined to be qualified to perform the contract satisfactorily.

2.25.2 To qualify for contract awards, the tenderer shall have the following:-

- (a) Necessary qualifications, capability experience, services, equipment and facilities to provide what is being procured.
- (b) Legal capacity to enter into a contract for procurement
- (c) Shall not be insolvent, in receivership, bankrupt or in the process of being wound up and is not the subject of legal proceedings relating to the foregoing.
- (d) Shall not be debarred from participating in public procurement.

2.26. NGEC's Right to accept or Reject any or all Tenders

2.26.1 NGEC 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 NGEC's action. If NGEC determines that none of the tenders is responsive, NGEC shall notify each tenderer who submitted a tender.

2.26.2 NGEC shall give prompt notice of the termination to the tenderers and on request give its reasons for termination within 14 days of receiving the request from any tenderer.

2.26.3 A tenderer who gives false information in the tender document about its qualification or who refuses to enter into a contract after notification of contract award shall be considered for debarment from participating in future public procurement.

2.27 Notification of Award

2.27.1 Prior to the expiration of the period of tender validity, NGEC will notify the successful tenderer in writing that its tender has been accepted.

2.27.2 The notification of award will signify the formation of the contract subject to the signing of the contract between the tenderer and NGEC pursuant to clause 2.9 (Tender Prices). Simultaneously the other tenderers shall be notified that their tenders were not successful.

2.27.3 Upon the successful Tenderer's furnishing of the performance security, NGEC will promptly notify each unsuccessful Tenderer and will discharge its tender security.

2.28 Signing of Contract

- 2.28.1 At the same time as NGEC notifies the successful tenderer that its tender has been accepted, NGEC will simultaneously inform the other tenderers that their tenders have not been successful.
- 2.28.2 Within fourteen (14) days of receipt of the Contract Form, the successful tenderer shall sign and date the contract and return it to NGEC.
- 2.28.3 The contract will be definitive upon its signature by the two parties.
- 2.28.4 The parties to the contract shall have it signed within 30 days from the date of notification of contract award unless there is an administrative review request.

2.29 Performance Security

- 2.29.1 The successful tenderer shall furnish the performance security in accordance with the Conditions of Contract, in a form acceptable to NGEC.
- 2.29.2 Failure by the successful tenderer to comply with the requirement of this paragraph or paragraph 2.30.1 shall constitute sufficient grounds for the annulment of the award and forfeiture of the tender security, in which event NGEC may make the award to the next lowest evaluated tender or call for new tenders.

2.30 Corrupt or Fraudulent Practices

- 2.30.1 NGEC requires that tenderers observe the highest standard of ethics during the procurement process and execution of contracts. A tenderer shall sign a declaration that he has not and will not be involved in corrupt or fraudulent practices.
- 2.30.2 NGEC will reject a proposal for award if it determines that the tenderer recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question
- 2.30.3 Further a tenderer who is found to have indulged in corrupt or fraudulent practices risks being debarred from participating in public Procurement in Kenya.

Bid Data Sheet to Instructions to Tenderers (ITT)

The following information for the procurement of insurance services shall complement, supplement, or amend, the provisions on the instructions to tenderers. Wherever there is a conflict between the provisions of the instructions to tenderers and the provisions of the Bid Data Sheet, the provisions of the Bid Data Sheet herein shall prevail over those of the instructions to tenderers.

Instruction to tender reference	Particulars of Data Sheet to instructions to tenderers
2.1	Only Insurance Companies are eligible.
2.12	Tender Security shall be Kshs. 1.5% of tendered sum
2.13	Tender Validity will be 90 days
2.15.2 (b)	<p>The inner and outer envelopes shall bear the Words:</p> <p>i) Tender Name: Procurement of Insurance Services ii) Tender No. NGEC/01/2014-2015/INS iii) DO NOT OPEN BEFORE 24th July 2014 at 11 AM</p> <p>Tenders must be addressed and delivered to: The COMMISSION SECRETARY NATIONAL GENDER & EQUALITY COMMISSION Solution Tech Place, 1st Floor, Longonot Road P.o. Box 27512 00506 NAIROBI</p>
2.16.1	Tenders must be received on or before Thursday, 24th July 2014 at 11.00 AM
2.18.1	Tenders will be opened at the time stated in the presence of tenderers or their representatives.
EVALUATION CRITERIA	
2.22	After preliminary evaluation of tenders, the following technical evaluation criteria and scores will be applied:
	a) Financial stability(Attach calculated current Ratio) over 1:1.....10
	b)Experience in medical insurance with evidence of 5-cooperate clients for over 3years..... 10
	c)At least 20 signed contracts with hospitals or specialists outside Nairobi10
	d) The qualifications of key personnel and experience at least five cv minimum a degree and above with relevant insurance qualifications.....10

	e) Evidence of presence (branch network) country wide at least 20 offices in different areas outside Nairobi.....10
	f) ICT and MIS system for running medical scheme (provide evidence).....5
	E) Exclusions; Pre-existing Chronic conditions (specify cover limit)20
	Standard Private Room Cover(specify cover limit) highest amount highest points less amount prorate.....5
	Prematurity & Congenital Conditions(specify cover limit) highest amount highest points less amount prorate.....5
	First ever emergency Caersian highest amount highest points less amount prorate points 5
	Lodger –highest age maximum points less age prorate5
	Cover without testing of chronic diseases-free cover highest points otherwise zero points.....5
	Only firms scoring 70 points and above proceed to financial evaluation
2.24	post qualification of the tenders received not applicable

Notes

1. for a, the current ratio above 1 equals to 10 points and less than 1 equals 5 points.
- 2 for b, c, d & e above points will be prorated from the highest figure equaling the highest points.
3. for f evidence of ICT medical compliant 5 points missing 0 points

B)WIBA & GPA-for one year

After mandatory requirements specified above proceed to technical evaluation.

		Points
1	Death for highest no of years highest points then prorate for other less years	15
2	Permanent Disability for the highest no. of years highest points then prorate for other years.	15
3	Temporary Disability for the highest no of years highest points then prorate for less years.	15
4	Medical Expenses for highest amount highest points then prorate for less amount	15
5	Funeral Expenses for highest amount highest points then prorate for less amount.	10
6	Excess- for no excess charged highest points with excess no point	10
7	Occupational Illness highest amount highest points then prorate for less amounts	10

8	Artificial appliances for highest amount highest points then prorate for less amounts.	10
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Pass mark 70points to proceed to financial

A)Total Premium for WIBA/GPA for Commissioners in Kes.....

B) Total Premium for WIBA/GPA for Staff in Kes.....

Total for (a and b) Kes.....

C)GROUP LIFE

After mandatory requirements specified below proceed to technical evaluation.

Find the following information for computation of group life.

Appendix to Employee Earnings

NGEC GRADE	NUMBER	GROSS PAY PER MONTH
2	2	516,000.00
3	1	254,000.00
4	9	207,000.00
5	6	201,000.00
6	2	180,000.00
7	3	179,000.00
8	1	176,000.00
9	1	158,000.00
10	1	144,000.00
11	1	137,000.00
12	3	130,000.00
13	4	85,000.00
14	1	84,000.00
15	1	80,500.00
16	4	71,648.00
17	5	70,000.00

18	1	63,100.00
19	1	56,200.00
20	1	43,600.00
21	4	39,200.00

Total staff 55 Total earning per year Kes.94,720,176.00

Appendix for Commissioners and CEO.

	No.	Gross Pay Per Month
State Officer	2	768,817
State Officer	3	710,000
State Officer	1	655,277.00

Monthly earning.....3,554,094.00

Annual earning.....42,649,128.00

Evaluation criteria.

Group Life for Commissioners

	Points
Death-for highest no of years highest points then prorate for less years	20
Permanent Total Disability-for highest No of years highest points then prorate for less years.	20
Critical Illness-less percentage highest points then prorate for higher percentages.	20
Last Expense-highest amount highest points then prorate for less amount	20
Free cover limit without testing highest points and testing before cover 10points	20

Note:

Estimated annual earnings for Commissioners & CEO- Kes.42, 649,128.00

Group Life for Staff

Death–No of years	20
Permanent Total Disability–No of years	20
Critical Illness–percentage	20
Last expense–amount	20
Free Cover (Limit)	20

Evaluated as per the table above for Commissioners.

Note:

Estimated annual earnings for staff **Kes.94, 720,176**

Note.Pass mark 70points to proceed to financial

a)Total Premium for Commissioners Kes.....

b)Total Premium for Staff Kes.....

Total Premium Kes (a and b).....

SECTION III GENERAL CONDITIONS OF CONTRACT

3.1. Definitions

3.1.1 In this Contract, the following terms shall be interpreted as indicated:

- (a) “The Contract” means the agreement entered into between the NGEC and the tenderer, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
- (b) “The Contract Price” means the price payable to the tenderer under the Contract for the full and proper performance of its contractual obligations
- (c) “The Services” means services to be provided by the tenderer including any documents, which the tenderer is required to provide to the NGEC under the Contract.

- (d) “The NGENC” means the organization procuring the services under this Contract
- (e) “The Contractor” means the organization or firm providing the services under this Contract.
- (f) “GCC” means the General Conditions of Contract contained in this section.
- (g) “SCC” means the Special Conditions of Contract
- (h) “Day” means calendar day

3.2. Application

- 3.2.1 These General Conditions shall apply to the extent that they are not superceded by provisions of other part of the contract.

3.3. Standards

- 3.3.1 The services provided under this Contract shall conform to the standards mentioned in the schedule of requirements.

3.4. Use of Contract Documents and Information

- 3.4.1 The Contractor shall not, without the NGENC’s prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample, or information furnished by or on behalf of the NGENC in connection therewith, to any person other than a person employed by the contractor in the performance of the Contract.
- 3.4.2 The Contractor shall not, without the NGENC’s prior written consent, make use of any document or information enumerated in paragraph 2.4.1 above.
- 3.4.3 Any document, other than the Contract itself, enumerated in paragraph 2.4.1 shall remain the property of the NGENC and shall be returned (all copies) to the NGENC on completion of the contract’s or performance under the Contract if so required by the NGENC.

3.5. Patent Rights

- 3.5.1 The Contractor shall indemnify the NGENC against all third-party claims of infringement of patent, trademark, or industrial design rights arising from use of the services under the contract or any part thereof.

3.6 Performance Security

3.6.1 Within twenty eight (28) days of receipt of the notification of Contract award, the successful tenderer shall furnish to the NGEC the performance security where applicable in the amount specified in SCC

3.6.2 The proceeds of the performance security shall be payable to the NGEC as compensation for any loss resulting from the Tenderer's failure to complete its obligations under the Contract.

3.6.3 The performance security shall be denominated in the currency of the Contract, or in a freely convertible currency acceptable to the NGEC and shall be in the form of:

- a) Cash.
- b) A bank guarantee.
- c) Such insurance guarantee approved by the Authority.
- d) Letter of credit.

3.6.4 The performance security will be discharged by the NGEC and returned to the Candidate not later than thirty (30) days following the date of completion of the Contractor's performance of obligations under the Contract, including any warranty obligations, under the Contract.

3.7. Delivery of services and Documents

3.7.1 Delivery of the services shall be made by the Contractor in accordance with the terms specified by the NGEC in the schedule of requirements and the special conditions of contract

3.8. Payment

3.81. The method and conditions of payment to be made to the contractor under this Contract shall be specified in SCC

3.82. Payment shall be made promptly by the NGEC, but in no case later than sixty (60) days after submission of an invoice or claim by the contractor

3.9. Prices

3.9.1 Prices charged by the firm for Services performed under the Contract shall not, with the exception of any price adjustments authorized in SCC vary from the prices quoted by the tenderer in its tender or in the NGEC's request for tender validity extension the case may be. No variation in or modification to the terms of the contract shall be made except by written amendments signed by the parties.

3.9.2 Contract price variations shall not be allowed for contracts not exceeding one year (12 months)

3.9.3 Where contract price variation is allowed the variation shall not exceed 20% of the original contract price

3.9.4 Price variation requests shall be processed by the NGEC within 30 days of receiving the request.

3.10. Assignment

3.10.1 The firm shall not assign, in whole or in part, its obligations to perform under this Contract, except with the NGEC's prior written consent.

3.11. Termination for Default

3.11.1 The NGEC may, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the Contractor terminate this Contract in whole or in part:

- (a) if the firm fails to provide any or all of the services within the period(s) specified in the Contract, or within any extension thereof granted by the NGEC.
- (b) If the firm fails to perform any other obligation(s) under the Contract
- (c) If the Contract in the judgment of the NGEC has engaged in corrupt or fraudulent practices in competing for or in executing the contract

3.11.2 In the event the NGEC terminates the contract in whole or in part, it may procure, upon such terms and in such manner as it deems appropriate, services similar to those un-delivered and the Contractor shall be liable to the NGEC for any excess costs for such similar services. However the contractor shall continue performance of the contract to extent not terminated.

3.12. Termination for Insolvency

3.12.1 The NGEC may at any time terminate the contract by giving written notice to the Contractor if the contractor becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the contractor, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the NGEC.

3.13. Termination for Convenience

3.13.1 The NGEC by written notice sent to the contractor, may terminate the contract in whole or in part, at any time for its convenience. The notice of termination shall specify that the termination is for the procuring entities convenience, the extent to which performance of the contractor of the contract is terminated and the date on which such termination becomes effective.

- 3.13.2 For the remaining part of the contract after termination the NGENC may elect to cancel the services and pay to the contractor an agreed amount for partially completed services.

3.14 Resolution of Disputes

- 3.14.1 The NGENC and the contractor shall make every effort to resolve amicably by direct informal negotiations and disagreement or disputes arising between them under or in connection with the contract
- 3.14.2 If after thirty (30) days from the commencement of such informal negotiations both parties have been unable to resolve amicably a contract dispute either party may require that the dispute be referred for resolution to the formal mechanisms specified in the SCC.

3.15 Governing Language

- 3.15.1 The contract shall be written in the English language. All correspondence and other documents pertaining to the contract, which are exchanged by the parties shall be written in the same language.

3.16 Applicable Law

- 3.16.1 The contract shall be interpreted in accordance with the laws of Kenya unless otherwise expressly specified in the SCC.

3.17 Force Majeure

- 3.17.1 The Contractor shall not be liable for forfeiture of its performance security, or termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

3.18 Notices

- 3.1.1 Any notices given by one party to the other pursuant to this contract shall be sent to the other party by post or by Fax or Email and confirmed in writing to the other party's address specified in the SCC.
- 3.1.2 A notice shall be effective when delivered or on the notices effective date, whichever is later.

SECTION IV – SPECIAL CONDITIONS OF CONTRACT

4.1. CONDITIONS TO BE MET BY THE INSURANCE COMPANY

- 4.1.1 Must be registered with the Commissioner of Insurance for the current year and a copy of the current license be submitted and been registered as insurance company for the last 3years for both medical/Wiba/Gpa/Group Life.
- 4.1.2 Must have done annual gross premiums in previous year of Kshs. 400 million for medical insurance and Kes.15million for WIBA and Group Life.
- 4.1.3 Must have paid up capital of at least Kshs. 500 million for medical and Kshs.20million for WIBA and Group Life.
- 4.1.4 Must give a list of 5 (five) reputable cooperate clients in medical insurance and the total clients premiums for the previous year of at least 300million for medical and Kes.15million for Wiba/Group life (provide evidence)
- 4.1.5 Must submit a copy of the audited accounts for the previous 2 years -2012 &2013 for medical,Wiba and Group Life.
- 4.1.6 Must attach CV's of key of management and technical staff for all insurance
- 4.1.7 All Must submit copies of the following documents;
 - (a) PIN Certificate
 - (b) Tax Compliance Certificate
 - (c) Certificate of Registration/Incorporation
 - (d) Company profile
- 4.1.8 Must be a member of the Association of Kenya Insurance (AKI) for all.

4.2 Special Conditions of Contract as relates to the General Conditions of Contract

Reference of general conditions of contract	Special condition of contract
3.6 Performance security	Not applicable
3.7 Delivery of Services	For a period of one year, renewable for a further one year with good performance
3.8 Payment	(Specify as necessary)
3.9 Price adjustment	No price adjustments will be allowed
3.16 Applicable law	Laws of Kenya
3.18 Notices	The COMMISSION SECRETARY NATIONAL GENDER & EQUALITY COMMISSION Solution Tech Place, 1 st Floor P.o. Box 27512- 00506 NAIROBI

SECTION V - SCHEDULE OF REQUIREMENTS

The NATIONAL GENDER & EQUALITY COMMISSION invites eligible and qualified insurance companies to submit their tenders to provide medical insurance cover for its members and their dependents. In addition to the details below, the insurer may be required to provide ad hoc advisory services.

1. DETAILS OF MEDICAL INSURANCE COVERS

A.Commissioners /CEO cover limits per family covering 5-dependants

a

No.	Particulars of Insurance	Value to be insured in Kshs. annually	Risks to be covered
1.	Inpatient cover	10,000,000 per family	Hospitalization and treatment
2.	Outpatient Dental Optical Maternity	300,000 75,000 75,000 150,000	

COMMISSIONERS MEMBERSHIP

	CATEGORY	NO.	TOTAL
Inpatient & Outpatient	M	0	0
	M+1	1	2
	M+2	0	0
	M+3	2	8
	M+4	1	5
	M+5	1	6
TOTAL		5	21

KEY: M=Member

M + No. of dependents

B) Staff Cover limits per family covering 5-dependants

No.	Particulars of Insurance	Value to be insured in Khs.Annually	Risks to be covered
1	Inpatient Cover	2,500,000	
2	Outpatient Dental Optical Maternity	290,000 30,000 30,000 100,000	

STAFF MEMBERSHIP

	CATEGORY	NO	TOTAL
Inpatient and Outpatient	M	13	13
	M+1	7	14
	M+2	7	21
	M+3	17	68
	M+4	4	20
	M+5	5	30
	M+6	1	7
Total		54	163

SECTION VI - STANDARD FORMS

Notes on the Standard Forms

1. **Form of Tender** - The form of Tender must be completed by the tenderer and submitted with the tender documents. It must also be duly signed by duly authorized representatives of the tenderer.
2. **Price Schedule Form** - The price schedule form must similarly be completed and submitted with the tender.
3. **Contract Form** - The contract form shall not be completed by the tenderer at the time of submitting the tender. The contract form shall be completed after contract award and should incorporate the accepted contract price.
4. **Confidential Business Questionnaire Form** - This form must be completed by the tenderer and submitted with the tender documents.
5. **Tender Security Form** - When required by the tender document the tenderer shall provide the tender security either in the form included hereinafter or in another format acceptable to the NGEC.
6. **Performance security Form** - The performance security form should not be completed by the tenderer at the time of tender preparation. Only the successful tenderer will be required to provide performance security in the form provided herein or in another form acceptable to the NGEC.

Form of Tender

To:
Name and address of NGENC

Date

Tender No.
Tender Name

Gentlemen and/or Ladies:-

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 said 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 Insurance Cover Services in accordance with the conditions of the tender.
3. We agree to abide by this Tender for a period of[*number*] 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 _____ 20....

[Signature]

[In the capacity of]

Duly authorized to sign tender for and on behalf of _____

Price Schedule Form

A.Commissioners/CEO

No.	Particulars of Insurance	Value to be insured in Kshs. annually	Number (Qty)	% Rate	Unit Rate (Kshs)	Total Premium (Kshs)
1.	Inpatient cover: <i>Hospitalization and treatment</i>	10,000,000 per family				
2.	Outpatient Maximum 5 dependents: <i>GP, Dental, Optical</i> <i>GP, Dental, Optical</i> <i>Maternity</i>	300,000 per family 75,000 per family 75,000 per family 150,000 per family				

B.Staff

1	Inpatient cover	2,500,000 per family				
	Outpatient Maximum 5 dependants GP Dental Gp Optical Maternity	290,000per family 30,000 per family 30,000 per family 100,000 per family				

Contract Form

THIS AGREEMENT made the..... day of..... 20..... between The NATIONAL GENDER & EQUALITY COMMISSION of Kenya (hereinafter called “the NGEC”) of the one part and[name of tenderer] of[city and country of tenderer] (hereinafter called “the tenderer”) of the other part:

WHEREAS the NGEC invited tenders for the insurance covers and has accepted a tender by the tenderer for the supply of the services in the sum of _____ [contract price in words in figures] (hereinafter called “the Contract Price”).

NOW THIS AGREEMENT WITNESSTH AS FOLLOWS:-

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.
2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz:
 - (a) the Tender Form and the Price Schedule submitted by the tenderer;
 - (b) the Schedule of Requirements
 - (c) the Details of cover
 - (d) the General Conditions of Contract
 - (e) the Special Conditions of Contract; and
 - (f) the NGEC’s Notification of Award
3. In consideration of the payments to be made by the NGEC to the tenderer as hereinafter mentioned, the tenderer hereby covenants with the NGEC to provide the insurance cover and to remedy defects therein in conformity in all respects with the provisions of the Contract.
4. The NGEC hereby covenants to pay the tenderer in consideration of the provision of the services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the contract at the times and in the manner prescribed by the contract.

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written

Signed, sealed, delivered by _____ the _____ (for NGEC)

Signed, sealed, delivered by _____ the _____ (for the tenderer) in the presence of _____

CONFIDENTIAL BUSINESS QUESTIONNAIRE

You are requested to give the particular indicated in Part 1 and either Part 2(a), 2(b), or 2(c)
Which ever applies to your type of business

You are advised that it is a serious offence to give false information on this Form.

Part _____ General:

Business Name.....

Location of business premises
.....

Plot No.....

Street/Road.....

Postal Address Tel. No.Fax

Email

Nature of business

Registration Certificate No.

Maximum value of business which you can handle at any one time Kshs.
.....

Name of your bankers Branch

Part 2(a) – Sole Proprietor:

Your name in full Age

Nationality Country of origin

Citizenship details.....

Party 2(b) – Partnership

Give details of partners as follows

	Name	Nationality	Citizenship Details	Shares
1.....				
2.....				
3.....				
4.....				
5.....				

Part 2(c) – Registered Company:

Private or public.....

State the nominal and issued capital of the company –

Nominal Kshs..

Issued Kshs.....

Give details of all directors as follows

	Name	Nationality	Citizenship Details	Shares
1.....				
2.....				
3.....				
4.....				
5.....				

Date.....

Signature of Tenderer

If a citizen, indicate under “Citizenship Details” whether by Birth, Naturalization or Registration

TENDER SECURITY FORM

Whereas [*name of Bidder*] (hereinafter called <the tenderer> has submitted its bid dated [*date of submission of bid*] for the provision of insurance services (hereinafter called <the tenderer>

KNOW ALL PEOPLE by these presents that WE [*name of bank*] of [*name of country*], having our registered office at [*name of procuring entity*] (hereinafter called <the procuring entity> in the sum of [*state the amount*] for which payment well and truly to be made to the said procuring entity, the Bank binds itself, its successors, and assigns by these presents. Sealed with the Common Seal of the said Bank this _____ day of _____ 20 _____

THE CONDITIONS of this obligation are:-

1. If the tenderer withdraws its tender during the period of tender validity specified by the NGEC on the Form; or
2. If the tender, having been notified of the acceptance of its tender by the NGEC during the period of tender validity
 - (a) fails or refuses to execute the Contract Form, if required; or
 - (b) fails or refuses to furnish the performance security, in accordance with the Instructions to tenders.

We undertake to pay to the NGEC up to the above amount upon receipt of its first written demand, without the NGEC having to substantiate its demand, provided that in its demand the NGEC will note that the amount claimed by it is due to it, owing to the occurrence of one or both of the conditions, specifying the occurred condition(s)

This tender guarantee will remain in force up to and including thirty (30) days after the period of tender validity, and any demand in respect thereof should reach the Bank not later than the above stated date.

[Authorized Signatories and official stamp of the Bank]

(Amend accordingly if provided by Insurance Company)

PERFORMANCE SECURITY FORM

To:

[Name of procuring entity]

WHEREAS *[name of tenderer]*

(Hereinafter called “the tenderer”) has undertaken, in pursuance of Contract No. _____

_____ *[reference number of the contract]* dated _____ 20 _____ to

supply

[description of insurance services] (Hereinafter called “the Contract”)

AND WHEREAS it has been stipulated by you in the said Contract that the tenderer shall furnish you with a bank guarantee by a reputable bank for a sum specified therein as security for compliance with the Tenderer’s performance obligations in accordance with the Contract

AND WHEREAS we have agreed to give the tenderer a guarantee:

THEREFORE WE hereby affirm that we are Guarantors and responsible to you, on behalf of the tenderer, up to a total of

[amount of the guarantee in words and figures], and we undertake to pay you, upon your first written demand declaring the tenderer to be in default under the Contract and without cavil or argument, any sum of money within the limits of *[Amount of guarantee]* as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until the _____ day of _____ 20 ____

Signature and seal of the Guarantors

[Name of bank of financial institution]

[Address]

[Date]

(Amend accordingly if provided by Insurance Company)

LETTER OF NOTIFICATION OF AWARD

(NGEC Letterhead)

To: _____

RE: Tender No.: NGEC/01/INS/2014-2015
Tender Name: PROCUREMENT OF STAFF MEDICAL INSURANCE SERVICES

This is to notify that the contract/s stated below under the above mentioned tender have been awarded to you.

1. Please acknowledge receipt of this letter of notification signifying your acceptance.
2. The contract/contracts shall be signed by the parties within 30 days of the date of this letter but not earlier than 7 days from the date of the letter.
3. You may contact the officer(s) whose particulars appear below on the subject matter of this letter of notification of award.

(FULL PARTICULARS) _____

For and on behalf of
THE COMMISSION SECRETARY