



TENDER NO. NGEC/01/2013-2014/INS

TENDER DOCUMENT

FOR

PROVISION OF INSURANCE SERVICES

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SECTION I - INVITATION FOR TENDERS

Date: MAY 2014

- 1.1 The National Gender and Equality Commission invites sealed tenders from eligible candidates for provision of insurance services in the following policies divided into two categories for Commissioners and CEO and Staff:-
 - a) Group Medical Cover
 - b) Group Personal Accident (GPA/WIBA)
 - c) Group Life Cover
- 1.2 Tendering will be conducted through the National Open tender procedures specified in the Public Procurement and Disposal Act and Regulations.
- 1.3 Interested eligible candidates may obtain further information from and inspect the tender documents at *1st Floor Solution Tech Place Upper Hill, Longonot Road* during normal office working hours.
- 1.4 A complete set of tender documents may be obtained by interested candidates upon payment of a non-refundable fee of Kenya Shillings One thousand (Ksh.1,000.00) only in cash.
- 1.5 The document can also be viewed and downloaded from NGEC website www.ngeckkenya.org.
- 1.6 Tenderers shall be required to submit a tender security amount to Ksh.180,000 in form of a Banker's Guarantee or an Insurance Company Guarantee issued by an insurance firm approved by the Public Procurement Oversight Authority (PPOA), letter of credit or guarantee by a deposit taking microfinance institution, Sacco Society, the Youth Enterprise Development Fund or the Women Enterprise Fund valid for 120 days from the date of tender opening in the format provided in the tender document.
- 1.7 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.
- 1.8 All tenders in one original plus copy, properly filled in, and enclosed in plain sealed envelopes must be marked with the **tender number** and **name** and be deposited in the **Tender Box at 1st Floor Solution Tech Place, Longonot road Upper Hill** and/or be addressed as follows:

See annex (i) on the website.

SECTION II - INSTRUCTION TO TENDERERS

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SECTION II - INSTRUCTIONS TO TENDERERS

2.1. Eligible Tenderers

- 2.1.1 This Invitation for Tenders is open to all tenderers eligible as described in the Appendix to Instructions to Tenderers. Successful tenderers shall provide the services for the stipulated duration from the date of commencement (hereinafter referred to as the term) specified in the tender documents.
- 2.1.2 The procuring entity'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 Procuring entity 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 the procuring entity, 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 procuring entity 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 clause 2.5 of 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
- (xiv) Request for Review Form
- (xv) Terms of reference
- (xvi) General requirements
- (xvii) Specific details of service

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 the Procuring entity by post, fax or by email at the procuring entity's address indicated in the Invitation for tenders. The Procuring entity 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 the procuring entity. 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 The procuring entity 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 Procuring entity, 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 and 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, the Procuring entity, 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 the Procuring entity, 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 furnished in accordance with paragraph 2.12 (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 Procuring entity'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 Appendix 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 Procuring entity 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 Procuring entity 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, pursuant to paragraph 2.29, and furnishing the performance security, pursuant to paragraph 2.30

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 reject correction of an arithmetic error in the tender.

2.13. Validity of Tenders

2.13.1 Tenders shall remain valid for 60 days after date of tender opening pursuant to paragraph 2.18. A tender valid for a shorter period shall be rejected by the Procuring entity as non-responsive.

2.13.2 In exceptional circumstances, the Procuring entity 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 on the outer each "ORIGINAL TENDER" and "COPY OF TENDER," as appropriate. In the event of any discrepancy between them, the original shall govern. The tenderer shall separately prepare a **TECHNICAL PROPOSAL** and a **FINANCIAL PROPOSAL**. The Tenderer shall prepare two complete sets of "**ORIGINAL TECHNICAL PROPOSAL**" and "**COPY TECHNICAL PROPOSAL**" and "**ORIGINAL FINANCIAL PROPOSAL**" and "**COPY FINANCIAL PROPOSAL**" as appropriate. Each copy shall be properly bound. The copy will be deemed to contain exactly the same information as the original.

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 TECHNICAL PROPOSAL”** and **“COPY TECHNICAL PROPOSAL”** and **“ORIGINAL FINANCIAL PROPOSAL”** and **“COPY FINANCIAL PROPOSAL”** as appropriate. The envelopes shall then be sealed in an outer envelope or package.

- 2.15.2 The inner and outer envelopes shall:

- (a) be addressed to the Procuring entity 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 10.30A.M ON FRIDAY 23RD MAY, 2014”**

- 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 by paragraph 2.15.2, the Procuring entity will assume no responsibility for the tender’s misplacement or premature opening.

2.16. Deadline for Submission of Tenders

Tenders must be received by the Procuring entity at the address specified under paragraph 2.15.2 not later than **“10.30 A.M ON FRIDAY 23RD MAY, 2014”**

- 2.16.1 The Procuring entity 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 the Procuring entity and candidates previously subject to the deadline will thereafter be subject to the deadline as extended.

- 2.16.2 Bulky tenders which will not fit the tender box shall be received by the procuring entity as provided for in the appendix.

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 the Procuring entity 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. a withdrawal notice may also be sent by 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, pursuant to paragraph 2.12.7.

2.18. Opening of Tenders

- 2.18.1 The Procuring entity will open all tenders in the presence of tenderers' representatives who choose to attend, at (*time, day and date of closing*) 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 the Procuring entity, at its discretion, may consider appropriate, will be announced at the opening.
- 2.18.3 The Procuring entity 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 the Procuring entity 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 the Procuring entity in the Procuring entity's 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 The Procuring entity 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 The Procuring entity 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, pursuant to paragraph 2.20, the Procuring entity 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 the Procuring entity'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 the procuring entity 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, the Procuring entity 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 The Procuring entity will evaluate and compare the tenders which have been determined to be substantially responsive, pursuant to paragraph 2.20

2.22.2 The Procuring entity'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 Pursuant to paragraph 2.22.2. the following evaluation methods will be applied.

(a) Operational Plan

(i) The Procuring entity 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 the procuring entity'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. The Procuring entity may consider the alternative payment schedule offered by the selected tenderer.

2.22.4 The tender evaluation committee shall evaluate the tender within 15 days from the date of opening the tender.

2.23. Contacting the Procuring entity

2.23.1 Subject to paragraph 2.19 no tenderer shall contact the Procuring entity 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 the Procuring entity 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 The Procuring entity 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, pursuant to paragraph 2.11.2, as well as such other information as the Procuring entity 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 the Procuring entity 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 the Procuring entity 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. Procuring entity's Right to accept or Reject any or all Tenders

2.26.1 The Procuring entity reserves the right to accept or reject any tender, and to annul the tendering process and reject all tenders at any time prior to contract

- award, without thereby incurring any liability to the affected tenderer or tenderers or any obligation to inform the affected tenderer or tenderers of the grounds for the Procuring entity's action. If the Procuring entity determines that non of the tenders is responsive, the Procuring entity shall notify each tenderer who submitted a tender.
- 2.26.2 The procuring entity 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, the Procuring entity 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 the procuring entity pursuant to clause 2.9. 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 pursuant to paragraph 2.29 the Procuring entity will promptly notify each unsuccessful Tenderer and will discharge its tender security, pursuant to paragraph 2.12

2.28 Signing of Contract

- 2.28.1 At the same time as the Procuring entity notifies the successful tenderer that its tender has been accepted, the Procuring entity will simultaneously inform the other tenderers that their tenders have not been successful.
- 2.28.2 Within seven (7) days of receipt of the Contract Form, the successful tenderer shall sign and date the contract and return it to the Procuring entity.
- 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 the Procuring entity.

2.29.2 Failure by the successful tenderer to comply with the requirement of paragraph 2.29 or paragraph 2.30.1 shall constitute sufficient grounds for the annulment of the award and forfeiture of the tender security, in which event the Procuring entity may make the award to the next lowest evaluated tender or call for new tenders.

2.30 Corrupt or Fraudulent Practices

2.30.1 The Procuring entity 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 The Procuring entity 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.

Appendix to Instructions to Tenderers

Instructions to tender reference	Particulars of Appendix to instructions to tenderers
2.1 Eligible Tenderers	Insurance brokers & Medical Insurance Providers registered and operating in the Republic of Kenya
2.15.2 (b) day, date and time of tender closing	BEFORE 10.30AM ON FRIDAY 23RD MAY, 2014
	<p>Addressing of the envelope/Package:</p> <p>TENDER REF. NO. NGEC/01/2013-2014/INS</p> <p>TENDER NAME: PROVISION OF INSURANCE SERVICES</p> <p>“DO NOT OPEN BEFORE 10.30A.M ON FRIDAY 23RD MAY, 2014”</p> <p>Addressed;</p> <p>The Commission Secretary National Gender and Equality Commission P.O. Box 27512-00506 Nairobi</p>
	Tenderers shall be required to submit a Tender Security amounting to Ksh.210,000 in form In the form of a Banker’s guarantee or and insurance Company guarantee issued by an insurance firm approved by the Public Procurement Oversight Authority (PPOA), cash, letter of credit or guarantee by a deposit taking microfinance institution, Sacco Society, Youth Enterprise Development Fund or the Women Enterprise Fund valid for 120 days from the date of tender opening in the format provided in the tender document.
2.7 Documents comprising the tender	The Tenderer shall seal the original and copy of the tender in the inner envelope and an outer envelope . The inner envelope shall itself contain two envelopes A and B.
2.13 Format and Signing of Tenders	Envelope A shall contain the Technical Submission and shall be clearly marked “Envelope A-TECHNICAL SUBMISSION” . Envelope A shall contain NO indication of the tender price

<p>and 2.15 Sealing and Marking of Tenders</p>	<p>or other financial information of the bid and shall:</p> <ol style="list-style-type: none"> a) Have a clear table of contents indicating sections and page numbers b) Have page numbers in the whole document numbered in the correct sequence and c) Contain the following documents clearly marked and arranged in the following order: <p>The Tender submission shall have a table of contents, page numbers and have pages in the whole document numbered in the correct sequence and bound (Mandatory).</p> <p><u>Envelope A</u> shall contain the following components: <u>Insurance Company (Underwriter)</u></p> <p>Insurance brokers should ensure that their proposed insurance company (underwriter) forward copies of the following documents either through them or directly to National Gender and Equality Commission in a clearly marked envelopes bearing their name and the words “UNDERWRITER DOCUMENTS” to be received on or before the closing date and time of the tender.</p> <ol style="list-style-type: none"> I. Must be registered with the Insurance Regulatory Authority for the current year 2014 and a copy of the current license be submitted (Mandatory). II. Must have a Professional Indemnity Insurance Cover of at least Kshs.100 Million and a copy be submitted III. Must have written premiums in the previous year of at least Ksh. 80 Million excluding motor (Mandatory). IV. Must submit copies of the following documents; <ol style="list-style-type: none"> a) Current Tax Compliance Certificate b) Certificate of Registration/Incorporation c) Single business permit (Above all mandatory) V. Must be a member of the Association of Kenya Insurers (AKI) and a copy of current membership certificate be submitted (Mandatory). <p>Other requirements For Insurance Companies (underwriters)</p> <ol style="list-style-type: none"> I. Must submit copies of the quotation from the recommended underwriters indicating the
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	<p>premium quoted per class, excess, deductibles, limit of liability, free cover limits (where applicable), and any extensive clauses which enhance the cover above that provided by the standard policy. Excess, free cover limits and limits of liability should be clearly indicated should they deviate from what is specified in the tender document.</p> <p>II. Indicate anticipated time taken to settle claims after complete documentation. Provide evidence of claims settled in the past two years.</p> <p>III. Must give a list of five (5) corporate clients whom they have serviced for five years. Evidence in form of copies of debit notes & endorsements and client reference letters from the client must be provided.</p> <p>IV. Must be financially secure with liquidity ratio of not less than 2:1</p> <p><u>Insurance Broker</u></p> <p>I. Must be registered with the Insurance regulatory Authority for the current year 2014 and a copy of the current license be submitted (Mandatory).</p> <p>II. Must be a current member of the Association of Insurance Brokers of Kenya (AIBK) and a copy be submitted of the current license be submitted (Mandatory).</p> <p>III. Must have a Bank guarantee (Mandatory).</p> <p>IV. Must have a Professional Indemnity Insurance Cover of at Kshs.100 Million and a copy be submitted (Mandatory).</p> <p>V. Must give a list of five (5) corporate clients whom they have serviced for five years. Evidence in form of copies of debit notes & endorsements and client reference letters from the client must be provided (Mandatory).</p> <p>V. Must submit copies of the audited accounts for the last two years i.e 2012 &2013 (Mandatory).</p> <p>VI. Must submit a duly completed, signed and stamped Confidential Business Questionnaire (Mandatory).</p> <p>VII. Must submit copies of the following statutory documents:</p>
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	<p>a) Taxpayer Registration Certificate b) Current Tax Compliance Certificate c) Single business permit (Above all mandatory)</p> <p>Tenderers shall be required to submit a tender security amounting to Ksh.210,000 In the form of a Banker's guarantee or and insurance Company guarantee issued by an insurance firm approved by the Public Procurement Oversight Authority (PPOA), cash, letter of credit or guarantee by a deposit taking microfinance institution, Sacco Society, Youth Enterprise Development Fund or the Women Enterprise Fund valid for 120 days from the date of tender opening in the format provided in the tender document (Above all mandatory)</p> <p><u>Other requirements for the Insurance Brokers</u></p> <p>Provide at least three (3) key professional staff as follows;</p> <p>a) Principal Officer must be a university graduate and an associate of the Chartered Insurance Institute or its equivalent with certified copies of certificates with at least five years' experience as a senior manager in the Insurance Industry.</p> <p>b) The other two must be University graduates with some progress as Associate of the Chartered Insurance Institute/Local Diploma of the College of Insurance with certified copies of certificate with at least three years' experience in the Insurance Industry. Their CVs must be certified by the employer.</p> <p>Envelope B (Financial Proposal) shall contain;</p> <p>i) Completed Form of Tender ii) Schedule of Prices use the format provided</p> <p>Shall have the tender number clearly indicated and also a complete address of the tenderer to enable NGEC return the envelope unopened should the tenderer fail to meet the mandatory requirements and qualification pass mark.</p>
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	<p>Note: The Tenderer shall complete the Tender Form, the Price Schedule and all other documents furnished in the tender document, indicating the policies quoted for and applicable premiums</p>
<p>2.22 Evaluation and comparison of tenders</p>	<p>a) NGEC shall take into consideration past claims and underwriting performance of both the tenderers and underwriters in determining the substantial responsiveness at tender award. The factors to consider for tenderers shall include failure to satisfactorily conclude claims and satisfy agreed benchmarks. For underwriters, arbitrary rejection of contested settleable claims will be considered.</p> <p>b) NGEC will not accept any award conditions whatsoever as this will be considered as failure, alterations or refusal to adhere to specifications by the underwriter and NGEC will be entitled to call on the tender security.</p>

OPENING OF TENDERS

At tender opening stage the tender opening committee will determine whether:

- a) The tender has been submitted in the required format
- b) Any tender security submitted is in the required form
- c) The tender validity period
- d) The tender has been signed by the person lawfully authorized to do so
- e) The required number of copies of the tender have been submitted
- f) Registration Certificate as a Broker by the Commissioner of Insurance for the year 2014
- g) Current membership certificate from the Association of Insurance Brokers of Kenya (AIBK)

EVALUATION CRITERIA**MARKS AWARD****INSURANCE BROKERS**

	DESCRIPTION			
1	Staff Qualification		Marks	Max Marks
	Principal Officer	University graduate	3	3
		ACII/AIHK	3	3
		5 years Experience or more	3	3
		Less than 5 years	(Prorate)	
		CV certified by Employer	2	2
	Other Two (2)	University graduate	@2	4
		ACII/AIHK	@2	4
		5 years Experience or more	@2	4
		Less than 5 years	(Prorate)	
		CV certified by Employer	@1.5	3
2	Broker's Experience			
	At least 5 corporate Clients	Name, Address & Contact Person	@1	5
		Letters of award	@1	5
		Debit notes	@2	10
3	Financial Capacity	Provided certified Audited Accounts for 2012 and 2013	6	6
		Details of Underwriter and level of cover provided	4	4
4	Legal Requirements	Certificate of Registration/Incorporation		2
		Member of Association of Keya Insurance (AKI)/Association of Insurance Brokers of Kenya (AIBK)		2
		Tax Compliance certificate		2
		Single business permit		3
5	Network coverage	List of hospitals(medical) /branches (other insurances) countrywide		5
	Maximum Total Score			70

Insurance Companies

	DESCRIPTION			
1	Financial Strength			
	Current Ratio	2:1 or more	15	15
		More than 1:1	5	5
		Less than 1:1	0	0
4	Claims Processing			
		Settlement within one (1) month	20	20
		Settlement beyond one (1) but within three (3) months	10	10
		Beyond six (6) months	0	0
	Maximum Total Score			50

Pass mark is 40 marks to qualify for the financial evaluation

Note:

1. The tenderer shall recommend only one Underwriter per policy. Where a tenderer furnishes quotations from more than one recommended underwriter for each policy, the Procuring Entity shall be entitled to reject the tenderer's bid for the respective policy as non-responsive
2. The tenderer's price schedule for each policy shall be supported by the price quotation from the recommended underwriter
3. The tenderer shall deem each policy as a separate contract unless where specifically grouped for the purposes of prudence in underwriting. The Procuring Entity is however under no obligation to award these policies or any other grouped as a package.
4. The tenderer shall not submit any conditional terms with regards to placement, co-insurance, reinsurance or accommodation terms. The procuring entity shall be entitled to treat any such bid as non-responsive.
5. The tenderer shall give quotations with the indicated clauses except where it can be clearly demonstrated that the change will enhance scope of cover

SECTION III - GENERAL CONDITIONS OF CONTRACT

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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 Procuring entity 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 Procuring entity under the Contract.
- (d) “The Procuring entity” 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 Procuring entity'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 Procuring entity 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 Procuring entity'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 Procuring entity and shall be returned (all copies) to the Procuring entity on completion of the contract's or performance under the Contract if so required by the Procuring entity.

3.5. Patent Rights

- 3.5.1 The Contractor shall indemnify the Procuring entity 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 Procuring entity 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 Procuring entity 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 Procuring entity 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 Procuring entity 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 procuring entity in the schedule of requirements and the special conditions of contract

3.8. Payment

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

3.8.2. Payment shall be made promptly by the Procuring entity, 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 charges by the contractor 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 procuring entity'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 10% of the original contract price

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

3.10. Assignment

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

3.11. Termination for Default

3.11.1 The Procuring entity 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 Contractor 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 Procuring entity.
- (b) If the Contractor fails to perform any other obligation(s) under the Contract
- (c) If the Contract in the judgment of the Procuring entity has engaged in corrupt or fraudulent practices in competing for or in executing the contract

3.11.2 In the event the Procuring entity 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 Procuring entity 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 Procuring entity 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 procuring entity.

3.13. Termination for Convenience

3.13.1 The Procuring entity 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 procuring entity 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 procuring entity 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

- 3.18.1 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.
- 3.18.2 A notice shall be effective when delivered or on the notices effective date, whichever is later.

SECTION IV - SPECIAL CONDITIONS OF CONTRACT

4.1 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	5% of the tender sum in form of Bank guarantee
3.7 Delivery of Services	To be agreed upon by NGEC and the respective successful bidder
3.8 Payment	To be agreed upon by NGEC and the respective successful bidder
3.9 Price adjustment	<p>Price quoted must remain valid throughout the contract period</p> <p>Price adjustments not applicable except for changes in Government taxes or other legislation affecting Insurance in Kenya. Approval Must be obtained from NGEC in accordance with the Public Procurement and Disposal Act and Regulations</p> <p>NGEC reserves the right to amend the values any time</p>
3.16 Applicable law	The Laws of Kenya
3.18 Notices	<p>The Commission Secretary National Gender and Equality Commission P.O. Box 27512-00506 Nairobi</p>

SECTION V - SCHEDULE OF REQUIREMENTS

Notes for preparing Schedule of Requirements.

1. The schedule of Requirements shall be included in the tender documents by the National Gender and Equality Commission and shall cover, at the minimum, a description of the insurance cover to be provided and full particulars of the same.
2. The objectives of the schedule of requirements is to provide sufficient information to enable tenderers to prepare their tenders comprehensively, efficiently and accurately. In particular the price schedule for which a form is provided in Section VI must be carefully completed.
3. In addition, the schedule of requirements together with the price schedule should serve as a basis in the event of services variation at the time of award of contract pursuant to instruction to tenderers paragraph 2.26

SECTION V - SCHEDULE OF REQUIREMENTS

DETAILS OF INSURANCE COVERS

1. DETAILS OF MEDICAL INSURANCE COVER

Need for Medical Service Provider

NGEC wishes to contract a reputable Insurance Underwriting Company, to provide **Inpatient and Outpatient medical services** at a cost in line with the NGEC's budget. **Bidders must quote for both in-and out-patient medical insurance cover as described above.**

The insurance underwriting company will be expected to provide a scheme that entails benefits which ensure members of staff receive quality health care. While it is appreciated that medical schemes come with inherent controls and procedures, NGEC is hoping that the selected provider will look at the possibility of ensuring that any controls and procedures are not unnecessarily bureaucratic and cumbersome.

Other information that is required includes:

Particulars of cover

NB. The medical cover exclusions, where applicable, **MUST** be clearly stated on a separate cover giving specific details of each excluded condition.

One must also provide: -

- Full details of what the cover provides
- Eligible expenses included in the in-patient cover
- Eligible expenses included in the out-patient cover
- Full details of what the cover excludes
- Dependants eligibility

All bidders are required to fully provide information on whether the inpatient medical cover incorporates the following. The costs for these should be shown separately.

- Dental
- Optical
- Maternity
- Evacuation

If YES on any of the above, enumerate on a separate cover the following

- Full details of what the cover provides
- Full details of what the cover excludes

2. Network coverage

The tenderer is required to provide the following:-

- (i) Full details of towns where the insurance underwriting company is represented.
- (ii) The appointed Hospitals, Clinics and Doctors all over the country that can be accessed by NGEC employees and their dependants.
- (iii) Full details of the medical cover outside Kenya and all exclusions that are applicable.

This is taking into consideration that NGEC employees are situated all over the country but:-

- Their family members do not necessarily stay with them, some may be staying up country, and
- NGEC members of staff frequently travel within the country and out of the country on official duties.

3. Case Management

1. Give a detailed report on how the cover is going to be administered.
2. Give an analysis on how the service provider intends to address the following issues/procedures:-
 - a) Admission of members into the cover
 - b) Admission of a new born into the cover
 - c) Pre-existing conditions in the cover
 - d) HIV/AIDS related cases
 - e) Procedure to be followed for overseas cover
 - f) Procedure to be followed to procure last expense (if any in your package).

4. Claims Settlement Turnaround Time

Give details of the claims settlement turnaround time. Note the time indicated will be used to review the performance of the Tenderer and the underwriter for any future renewal of contract.

5. Scope of Services:

The medical scheme will be expected to provide:

(a) Inpatient Services:

The In-patient cover benefit will be fully enhanced with pre-existing illnesses, chronic and HIV/aids conditions and include but not limited to the following benefits: Accidental and illness hospitalization (accommodation in a standard single room with sink, doctor(s)' fees, operating theatre, ICU charges, physiotherapy, prescribed drugs, dressings, surgical appliances, X-rays), In-patient surgery, Admission bed (standard private room), First non-elective and emergency caesarean, Hospitalization due to dental and optical cases, Gynecological illnesses, Post hospitalization benefits, Ambulance rescue/evacuation (both road and air).

(b) Outpatient Services

Provide quality outpatient medical services. The outpatient scheme should encompass the following benefits:

- Routine outpatient consultation;
- Diagnostic Laboratory and Radiology services;
- Prescribed Physiotherapy;
- Prescribed drugs and dressings;
- HIV/AIDS related conditions and prescribed ARV's
- Routine Immunization (KEPI)
- Routine Antenatal check-ups
- Postnatal care up to six weeks post-delivery;
- Chronic and recurring conditions;
- Outpatient Emergency Ambulance Services;
- Dental services;
- Optical services;
- Immunizations;
- Counseling services;
- Specialist opinion on referral basis
- Health Education (wellness programmes)
- Any additional benefits should be specified by the bidder

(c) Service Providers

The medical service Provider identified should have an extensive and reputable network of Hospitals, Clinics, Pharmacies and Laboratories within easy reach of the Commission's Commissioners, Staff and their dependants.

(d) Out of station

Once in a while NGEC staff may be required to perform their duties out

of station or travel within the country or overseas to attend training, seminars or workshops. Provision for such cases should be included in the proposal.

Medical Limits Defined

a) Cover for Commissioners and CEO

Categories	Cover Limit	
Inpatient	10,000,000 per family shared	Specify what is included in each of this categories i.e. for inpatient what kind of rooms are covered when admitted.
Outpatient	300,000 per family shared	
Maternity	150,000 per family	
Dental	75,000 per family	
Optical	75,000 per family	
Medical Evacuation, including air rescue	Specify cover limit	
WIBA/Group Life		

b) Cover for staff

Categories	Cover Limit	Cover Limits in Kes.
Inpatient	Per family shared	
Outpatient	Per family shared	
Maternity	Per family	
Dental	Per family	
Optical	Per family	
WIBA/Group Life		

Note: The total budget is Kes.14 Million ,the cover limit for the commissioners is specified but for the staff specify within the above budget which includes both Commissioners and staff. The firm that does not quote for both will be **disqualified**.

c) Commissioners and CEO Profile

Family Size	Units	Total
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

d) Staff Distribution

Family Size	Units	Total
M	14	14
M+1	5	10
M+2	8	24
M + 3	16	64
M +4	4	20
M +5	5	30
Total	52	162

Exclusions

The Provider should clearly state in writing all exclusions in the proposed cover.

2. DETAILS OF Group Personal Accident /Work Injury Benefits (as per the Work Injury Benefits Act

Insured:	National Gender and Equality Commission
Class of Insurance GPA & WIBA	
Period	1st July, 2014 to 30th June 2015
performance	Cover Payment of benefits worldwide as defined, accident, occupational/bodily injury, and critical illness to the insured persons in accordance with the benefits specified under the work injury benefits Act.
Description of Risk Group Personal Accident	24 hour
	Death 5 Years Salary
	Permanent total disability 5 Years Salary
	Total Temporary Disability 52 weeks
	Medical as a result of accidental and or bodily injury of
	Kshs.100,000/=
Estimated Annual Earnings & Membership	Ksh.97,205,376.00/= (NB: this amount may change based on additional staff to be recruited in the course of the year)
Special Clause	24 hours
	Including riots, strike and civil commotion
	World wide
	Disappearance clause
	Travel as passenger in any standard type licensed aircraft
	Including occupational illness
Exclusion	
Excess/Deductible/Riders	
Insurer	
Provide the summary of your policy if it meets NGEC precise requirement for quick of reference	

3. DETAILS OF Group Life Cover

A) Staff

Insured:	National Gender and Equality Commission
Class of Insurance	Group Life Insurance
Period	1st July 2014 to 30th June 2015
Cover	Payment of benefits worldwide as defined, as a result of natural death, accidental death, benefits Act.
Description of Risk	Death in Service
	5 years
	Funeral Expense 100,000/=
	Free Cover Limit 10,000,000/=
Special Clause	24 hours
	Including riots, strike and civil commotion
	World wide
	Disappearance clause
	Travel as passenger in any standard type licensed aircraft
	Including occupational illness
Estimated Annual Earnings & Membership	Kshs. 97,205,376.00
Exclusion	
Excess/Deductible/Riders	
Insurer	
Provide the summary of your policy if it meets NGEC precise requirement for quick of reference	

National Gender and Equality Commission

Appendix to Earnings

a) Employee

NGEC GRADE	NUMBER	GROSS PAY MONTHLY	GROSS PAY ANNUAL
2	2	516,000.00	12,384,000.00
4	1	254,000.00	3,048,000.00
5	18	207,000.00	44,712,000.00
5	1	189,000.00	2,268,000.00
6	4	179,000.00	8,592,000.00
6	1	158,000.00	1,896,000.00
6	1	144,000.00	1,728,000.00
6	3	137,000.00	4,932,000.00
6	2	130,000.00	3,120,000.00
8	1	84,000.00	1,008,000.00
8	4	80,500.00	3,864,000.00
8	1	71,648.00	859,776.00
8	5	70,000.00	4,200,000.00
9	2	63,100.00	1,514,400.00
9	1	56,200.00	674,400.00
9	1	43,600.00	523,200.00
9	3	39,200.00	1,411,200.00
10	1	39,200.00	470,400.00
			97,205,376.00

B) Cover for Commissioners and CEO

	No.	GROSS PAY MONTHLY	GROSS PAY ANNUAL
State Officer	2	768,817.00	18,451,608.00
State Officer	3	710,000.00	25,560,000.00
State Officer	1	655,277.00	7,863,324.00
			51,874,932.00

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 procuring entity.
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 procuring entity.

FORM OF TENDER

To: Name and address of procuring entity

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 _____ 2005

[Signature]

[In the capacity of]

Duly authorized to sign tender for and on behalf of _____

PRICE SCHEDULE FORM

ITEM NO.	DESCRIPTION OF INSURANCE COVER	TOTAL PREMIUM (KSHS.)
1.	Medical Insurance Cover for Commissioners, CEO & Dependents- 1 st Schedule	
2.	Medical Insurance Cover for Staff & Dependents-2 nd Schedule	
3.	Group Personal Accident/ Workmans Injury Benefit ACT (WIBA) for Commissioners, CEO - 3 rd Schedule	
4.	Group Personal Accident/ Workmans Injury Benefit ACT (WIBA) for Staff – 4 th Schedule	
5.	Group Life Cover for Commissioners, CEO- 5 th Schedule	
6.	Group Life Cover for Staff -6 th Schedule	

(Must complete the price schedule form)

CONTRACT FORM

THIS AGREEMENT made the _____ day of _____ 20_____ between [name of Procurement entity] of [country of Procurement entity] (hereinafter called “the Procuring entity”) of the one part and [name of tenderer] of [city and country of tenderer] (hereinafter called “the tenderer”) of the other part:

WHEREAS the Procuring entity invited tenders for the GPA cover 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 Procuring entity’s Notification of Award
3. In consideration of the payments to be made by the Procuring entity to the tenderer as hereinafter mentioned, the tenderer hereby covenants with the Procuring entity to provide the GPA cover and to remedy defects therein in conformity in all respects with the provisions of the Contract.
4. The Procuring entity 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 the Procuring entity)

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

CONFIDENTIAL BUSINESS QUESTIONNAIRE

<p>1.Tenderers Background</p>	<p>Constitution or Legal Status of Tenderer: (attach Copy) Place of Registration: (Insert) Principal place of Business: (Insert) Street/Road Postal Address Tel. No.Fax Contact person(s) Email address(s)..... Power of attorney of signatory of Tender: (attach)</p>																								
<p>Ownership Details</p>	<p>Registered Company: Private or public</p> <p>State the nominal and issued capital of the company – Nominal Kshs. Issued Kshs.....</p> <p>Give details of all directors as follows</p> <table border="0"> <thead> <tr> <th>Name</th> <th>Nationality</th> <th>Citizenship Details</th> <th>Shares</th> </tr> </thead> <tbody> <tr> <td>1.....</td> <td></td> <td></td> <td></td> </tr> <tr> <td>2.....</td> <td></td> <td></td> <td></td> </tr> <tr> <td>3.....</td> <td></td> <td></td> <td></td> </tr> <tr> <td>4.....</td> <td></td> <td></td> <td></td> </tr> <tr> <td>5.....</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>If a citizen, indicate under “Citizenship Details” whether by Birth, Naturalization or Registration</p>	Name	Nationality	Citizenship Details	Shares	1.....				2.....				3.....				4.....				5.....			
Name	Nationality	Citizenship Details	Shares																						
1.....																									
2.....																									
3.....																									
4.....																									
5.....																									

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 tender?

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 procuring entity on the Form; or
2. If the tender, having been notified of the acceptance of its tender by the procuring entity 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 procuring entity up to the above amount upon receipt of its first written demand, without the procuring entity having to substantiate its demand, provided that in its demand the procuring entity 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: **The Commission Secretary**
National Gender and Equality Commission
P.O. Box 27512-00506
Nairobi

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

Address of Procuring Entity

To: _____

RE: Tender No. _____

Tender Name _____

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 14 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) _____

SIGNED FOR ACCOUNTING OFFICER

FORM RB 1

REPUBLIC OF KENYA
PUBLIC PROCUREMENT ADMINISTRATIVE REVIEW BOARD

APPLICATION NO.....OF.....20.....

BETWEEN

.....APPLICANT

AND

.....RESPONDENT (*Procuring Entity*)

Request for review of the decision of the..... (*Name of the Procuring Entity*) ofdated the...day of20.....in the matter of Tender No.....of20...

REQUEST FOR REVIEW

I/We.....,the above named Applicant(s), of address: Physical address.....Fax No.....Tel. No.....Email, hereby request the Public Procurement Administrative Review Board to review the whole/part of the above mentioned decision on the following grounds , namely:-

- 1.
 - 2.
- etc.

By this memorandum, the Applicant requests the Board for an order/orders that: -

- 1.
 - 2.
- etc

SIGNED(Applicant)

Dated on.....day of/...20...

FOR OFFICIAL USE ONLY

Lodged with the Secretary Public Procurement Administrative Review Board on day of20.....

SIGNED
Board Secretary