



UWEZO FUND OVERSIGHT BOARD - UFOB

TENDER NO. UWZ/NCB/003/2015-2016

**PROVISION OF INSURANCE COVERS
FOR UFOB STAFF AND DIRECTORS.**

**UWEZO FUND OVERSIGHT BOARD,
LONHRO HOUSE, 16TH FLOOR,
STANDARD STREET,
P.O. BOX 42009 - 00100,
NAIROBI.**

Email: procurement@uwezo.go.ke

**Advertisement Date: 20TH November 2015
Submission Deadline: 04TH December 2015**

Table of Contents

	Page
Section I INVITATION FOR TENDERS.....	4
Section II INSTRUCTION TO TENDERERS Appendix to instructions to tenderers	5
Section III GENERAL CONDITIONS OF CONTRACT.....	21
Section IV SPECIAL CONDITIONS OF CONTRACT	28
Section V SCHEDULE OF REQUIREMENTS	31
Section VI STANDARD FORMS	33
1. FORM OF TENDER	35
2. PRICE SCHEDULES.....	37
3. CONTRACT FORM.....	38
4. CONFIDENTIAL BUSINESS QUESTIONNAIRE FORM	39
5. TENDER SECURITY FORM	40
6. PERFORMANCE SECURITY FORM.....	41
7. INSURANCE COMPANY’S AUTHORIZATION FORM.....	42

SECTION I - INVITATION FOR TENDERS

Date: 20th November 2015

TENDER REF. NO.: UWZ/NCB/003/2015-2016

TENDER NAME: PROVISION OF STAFF AND DIRECTORS INSURANCE COVERS

- 1 Uwezo Fund is a socio economic empowerment initiative aimed at enabling women, youth and persons with disabilities access finances to promote their businesses and enterprises, thereby enhancing economic growth towards the realization of vision 2030. The Fund addresses Sustainable Development Goals No. 1 (end poverty in all its forms), No. 5 (Achieve gender equality and empower all women and girls, No. 8 (promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all) and No. 10 (Reduce inequality within and among countries) by providing affordable credit to youth women and persons with disabilities. The Fund was launched by His Excellency the President of the Republic of Kenya on 8th September 2013 and enacted through a Legal Notice No. 21 of the Public Finance Management (Uwezo Fund), Regulations, 2014.
- 2 The Uwezo Fund Oversight Board (UFOB) invites sealed tenders from eligible candidates for **provision of staff and directors insurance covers** as below

Item No.	Description of Insurance Cover
1.	Medical Insurance Cover
2.	Workmen Injury Benefits cover
3.	Group Life Cover
4.	Group Personal Accident (GPA)

- 3 Interested eligible candidates may obtain further information from and inspect the tender documents at the procurement office, situated at the **Uwezo Fund Oversight Board Office on 16th floor, Lonrho House** during normal working hours.
- 4 Interested eligible bidders may obtain the tender document free of charge from the Fund website: www.uwezo.go.ke and treasury supplier portal: www.supplier.treasury.go.ke or from the Fund's offices at Lonrho House, 16th Floor upon payment of a **non-refundable fee of KES 1,000.00** payable to the Uwezo Fund Oversight Board. Bidders who download the tender document must forward their particulars

immediately to info@uwezo.go.ke for record and communication, in case of any clarifications.

- 5 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.
- 6 Interested bidders must submit a bid security of 2% of their bid price from a reputable bank in Kenya or an insurance company approved by the PPOA. The bid security should be valid for 120 days from the tender submission deadline.
- 7 Completed tender documents are to be enclosed in plain sealed envelopes, clearly marked with the tender number and tender name and be deposited in the Tender Box at **the Reception ,16th floor of Lonrho House, Standard Street** or be addressed to:-

**CHIEF EXECUTIVE OFFICER
UWEZO FUND OVERSIGHT BOARD
P.O. BOX 42009 - 00100,
STANDARD STREET, NAIROBI.**

so as to be received on or before **Friday 4th December, 2015** at **10.00 a.m.**

- 8 Tenders will be opened immediately thereafter in the presence of candidates representatives who choose to attend at **UFOB Boardroom, 16th floor, Lonrho House.**

Head: Supply Chain Management Services
Ag. CHIEF EXECUTIVE OFFICER

SECTION II - INSTRUCTION TO TENDERERS

Table of Clauses

	Page
2.1 Eligible Tenderers.....	6
2.2 Cost of Tendering.....	6
2.3 Contents of Tender document.....	6
2.4 Clarification of Tender document.....	7
2.5 Amendments of Tender document.....	7
2.6 Language of Tenders.....	8
2.7 Documents Comprising the Tender.....	8
2.8 Tender Form.....	8
2.9 Tender Prices.....	8
2.10 Tender Currencies.....	9
2.11 Tenderers Eligibility and Qualifications.....	9
2.12 Tender Security.....	9
2.13 Validity of Tenders.....	10
2.14 Format and Signing of Tenders.....	11
2.15 Sealing and Marking of Tenders.....	11
2.16 Deadline for Submission of Tenders.....	12
2.17 Modification and Withdrawal of Tenders.....	12
2.18 Opening of Tenders.....	13
2.19 Clarification of Tenders.....	13
2.20 Preliminary Examination.....	13
2.21 Conversion to Single Currency.....	14
2.22 Evaluation and Comparison of Tenders.....	14
2.23 Contacting the Procuring Entity.....	15
2.24 Post-Qualification.....	16
2.25 Award Criteria.....	16
2.26 Procuring Entity’s Right to Vary Quantities	16
2.27 Procuring Entity’s Right to Accept or Reject any or all Tenders.....	16
2.28 Notification of Award.....	17
2.29 Signing of Contract.....	17
2.30 Performance Security.....	17
2.31 Corrupt or Fraudulent Practices.....	18

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.5,000/=
- 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

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 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, 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 90 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 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 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 **Friday 4th December, 2015** at **10.00 a.m.**

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 **Friday 4th December, 2015** at **10.00 a.m.**

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

The Procuring entity will open all tenders in the presence of tenderers' representatives who choose to attend, at Friday **4th December, 2015** at **10.00 a.m.** and in the location specified in the invitation for tenders. The tenderers' representatives who are present shall sign a register evidencing their attendance.

2.18.1 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.

2.18.2 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 30 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 is 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 fourteen (14) 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

Notes on the Appendix to the Instruction to Tenderers

1. The Appendix to instructions to tenderers is intended to assist the procuring entity in providing specific information in relation to corresponding clause in the instructions to Tenderers included in Section II and has to be prepared for each specific procurement.
2. The procuring entity should specify in the appendix information and requirements specific to the circumstances of the procuring entity, the procuring of the procurement, and the tender evaluation criteria that will apply to the tenders.
3. In preparing the Appendix the following aspects should be taken into consideration;
 - (a) The information that specifies and complements provisions of Section II to be incorporated.
 - (b) Amendments and/or supplements if any, to provisions of Section II as necessitated by the circumstances of the specific procurement to be also incorporated.
4. Section II should remain unchanged and can only be amended through the Appendix to instructions to tenders.
5. Any clause to be included in the appendix to instructions to tenderers must be consistent with the applicable public procurement law and regulations.

Appendix to instructions to Tenderers

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 appendix, the provisions of the appendix herein shall prevail over those of the instructions to tenderers.

<i>Instruction to tender reference</i>	<i>Particulars of Appendix to instructions to tenderers</i>
2.1	<i>Insurance underwriters – Insurance companies</i>
2.12	<i>Tender security shall be 2% of the tender price from a reputable bank in Kenya or an insurance company approved by PPOA valid for 120 days from the date of tender opening.</i>
2.15.2 (b)	<i>Friday 4th December 2015 at 10.00 a.m.</i>
2.13	<i>Tender validity will be 90 days</i>
2.15.2 (b)	<p><i>The inner and outer envelope shall bear the words:</i></p> <p><i>(i) Tender Name: Provision of insurance covers for insurance covers</i></p> <p><i>(ii) Tender No.: UWZ/NCB/003/2015-2016 DO NOT OPEN BEFORE Friday 4th December, 2015 at 10.00 a.m.</i></p> <p><i>(iii) The inner envelope shall bear the name and address of the tenderer</i></p> <p><i>Tenders must be addressed and delivered to:</i> <i>Ag. Chief Executive Officer,</i> <i>Uwezo Fund Oversight Board,</i> <i>Lonhro House, 16th Floor,</i> <i>Standard Street,</i> <i>P.O. Box 42009 00100</i> <i>NAIROBI.</i></p>
2.16.1	<i>Tenders must be received on or before Friday 4th December, 2015 at 10.00 a.m.</i>
2.16.3	<i>Bulky tenders will be received at the Uwezo Fund Oversight Board Procurement Office on or before Friday 4th December, 2015 at 10.00 a.m.</i>
2.18.1	<i>The tenders will be opened at the time stated in the presence of tenderers of their representatives</i>

2.22.1	<i>As per the tender document</i>
2.24	<i>The post qualification of the bids will be undertaken on the basis of the customer reference checks based on the information provided by the bidder.</i> <i>Provide at least the names, addresses, telephone numbers and contact persons for at least five past clients of your firm.</i>

SECTION III - GENERAL CONDITIONS OF CONTRACT

Table of Clauses

	Page
3.1 Definitions.....	22
3.2 Application.....	22
3.3 Standards.....	22
3.4 Use of Contract Documents and Information.....	23
3.5 Patent Rights.....	23
3.6 Performance Security.....	23
3.7 Delivery of Services and Documents.....	24
3.8 Payment.....	24
3.9 Prices.....	24
3.10 Assignment.....	24
3.11 Termination for Default.....	25
3.12 Termination for Insolvency.....	25
3.13 Termination for Convenience.....	25
3.14 Resolution of Disputes.....	26
3.15 Governing Language.....	26
3.16 Applicable law.....	26
3.17 Force Majeure.....	26
3.18 Notices.....	27

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 superseded 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

3.81. 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 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

Notes on Special Conditions of Contract

1. The clauses in this section are intended to assist the procuring entity in providing contract-specific information in relation to corresponding clauses in the General Conditions of Contract
2. The Provisions of Section IV complement the General Conditions of Contract included in Section III, specifying contractual requirements linked to the special circumstances of the procuring entity and the insurance cover required. In preparing Section IV, the following aspects should be taken into consideration.
 - (a) Information that complement provisions of Section III must be incorporated; and
 - (b) Amendments and/or supplements to provisions of Section III, as necessitated by the circumstances of the specific insurance cover required must also be incorporated.
3. Where there is a conflict between the provisions of the special conditions of contract and the provisions of the general conditions of contract, the provisions of the special conditions of contract shall prevail over the provisions of the general conditions of contract.
4. Any clause to be included in this section must be consistent with the applicable public procurement law and regulations.

SECTION IV – SPECIAL CONDITIONS OF CONTRACT

4.1. CONDITIONS TO BE MET BY THE INSURANCE COMPANY

The following special conditions will form the evaluation criteria for the tender

STAGE 1: EVALUATION OF THE MANDATORY REQUIREMENTS (PRELIMINARY EVALUATION)

The insurance company shall meet the following mandatory requirement

1. Submit a copy of the certificate of registration/incorporation
2. Submit a copy of PIN Certificate
3. Submit a valid tax compliance certificate – TCC checker will be used of registration from the Insurance Regulatory Authority (IRA)
4. Submit a bid security of 2% of the bid price from a reputable bank or from an insurance approved by the PPOA. The bid security must be valid for at least 120days from the date set for submission.
5. Fully fill attached Confidential Business Questionnaire – S33 Form
6. Submit evidence of registration with the Commissioner of Insurance for the current year and a copy of the current license.
7. Submit evidence of membership to the Association of Kenya Insurers (AKI)

NB: Only bids found responsive at this stage will be considered for technical evaluation.

STAGE 2: TECHNICAL EVALUATION REQUIREMENTS

S/NO.	CRITERIA	MAXIMUM POINT
1	Specific experience of the insurance company in provision of similar services (Previous/past performance with other similar organization will be considered)	40
2	Qualifications and competence of at least three (3No) key members of staff of the company	15
3	Demonstrate the financial and technical capacity to settle the claims: - <ul style="list-style-type: none">• Financial analysis (profitability solvency) 15 points• Sales and customer support 15 points• Quality management system 10 points• Litigation history 5 points	45
	Total Scores	100
	Pass mark	70

The following documents **MUST** be submitted for use during technical evaluation

1. Evidence in form of recommendation letters for the last five years from at least five major clients and the total clients premiums for the previous year
2. Experience in provision of services similar nature and magnitude in each of the last three years. Details of services underway and contractually committed and addresses of clients who may be contacted for further information on those contracts
3. Qualification and experience in insurance matters of at least three key members of staff
4. Evidence of annual gross premiums in previous year of at least Kshs. 20 million. The bidder **MUST** submit copy of audited accounts for the last three years.
5. Evidence of paid up capital of at least Kshs. 5 million to be provided
6. Evidence of good standing as a member of the Association of Kenya Insurers – AKI (Attach membership certificate)
7. Attach company statement on quality management system, in a particular document how client’s claims, request or inquiries are responded to
8. Attach company statement on litigation history

NB: Only bids found responsive and attaining the pass mark at this stage will be considered for financial evaluation regardless of the cost of their bid.

STAGE 3: FINANCIAL EVALUATION

The bid which is responsive at the technical stage and offers the lowest bid price will be considered for award.

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	10% of the contract sum
3.7 Delivery of Services	For a period of 12 months. This may be renewed for a further 12 months subject to performance being satisfactory.

3.8 Payment	As per the contract agreement
3.9 Price adjustment	Price adjustments will only be allowed after successful negotiations between the two parties, within acceptable terms and shall be in writing.
3.16 Applicable law	Laws of Kenya
3.18 Notices	Ag. Chief Executive Officer, Uwezo Fund Oversight Board, Lonhro House, 16 th Floor, Standard Street P.O. Box 42009 00100 <i>NAIROBI.</i>

SECTION V - SCHEDULE OF REQUIREMENTS

POST TITLE: CONSULTANT
JOB: PROVISION OF DIRECTORS' AND STAFF GROUP
INSURANCE COVERS

INTRODUCTION

Uwezo Fund is a socio economic empowerment initiative aimed at enabling women, youth and persons with disabilities access finances to promote their businesses and enterprises, thereby enhancing economic growth towards the realization of vision 2030. The Fund addresses Sustainable Development Goals No. 1 (end poverty in all its forms), No. 5 (Achieve gender equality and empower all women and girls, No. 8 (promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all) and No. 10 (Reduce inequality within and among countries) by providing affordable credit to youth women and persons with disabilities.

THE SCOPE OF WORK

Introduction

The Fund was enacted through a Legal Notice No. 21 of the Public Finance Management (Uwezo Fund), Regulations, 2014.

It is now compulsory for all employers to provide adequate medical and Work Injury related covers for all its employees in accordance with Employment Act, 2007 and Work Injury Benefits Act, 2007 respectively. Further, the Board wishes to provide Group Personal Accident and Group life covers to all its employees within the prevailing Government limits.

For this reason, UFOB intends to contract the services of an experienced and reputable Insurance Company to **underwrite** and provide **Medical, GPA, WIBA and Employee Group Life Insurance Covers** to its Staff. The Board will pay a **one-off premium** before commencement of the covers.

Objective of the Cover

The primary objective of the cover is to provide a comprehensive in-patient and outpatient insurance medical Cover for the Board of Directors and staff (their immediate dependants, i.e. spouses and their children).

Scope

The provider is expected to provide efficient and effective medical services for Board of Directors and members of staff of the Board and their immediate dependants. It should be a service that is easily available and accessible to Directors and members of staff as and when required throughout the country. The number of the Board of Directors and staff to be covered may change from time to time and it is expected when medical Providers change from time to time all staff and Board of UFOB will be advised accordingly.

The following should be **NOTED:**

- Total number of Board of Directors anticipated to be covered are 5 which may change from time to time;
- Total number of permanent staff to be covered is 36 which may change from time to time;
- Dependants of UFOB staff only to the maximum of five (5No) Children aged between zero years to twenty four (24) years and one (1) spouse. i.e. M+6

Specific services

The provider is expected to cover:

i. Insurance Inpatient Medical Services (refer to summary schedule):

- ❖ General in patient service
- ❖ Medical services for pre-existing and chronic including hypertension, asthma, diabetes, cancerous related illness, arthritis, pre-existing surgical conditions;
- ❖ Medical services for HIV/AIDs including counseling, treatment , providing anti-retroviral and other related drugs ;
- ❖ Overseas cover while traveling outside Kenya;
- ❖ Post Hospitalization benefits;
- ❖ ICU & theatre charges;
- ❖ Accommodation-standard private room;
- ❖ Accommodation for accompanying parent and/guardian for hospitalized children;
- ❖ Provision of drugs to Board members and staff and their (staff) dependants as prescribed by a medical practitioner;
- ❖ First emergency Caesarian Section;
- ❖ Annual health check, including cancer screening
- ❖ Well woman well man medical services;
- ❖ No waiting period;
- ❖ No limit on inpatient procedures;
- ❖ Congenital conditions and
- ❖ Value addition to the fund.

ii. Insurance Out-patient Medical Services (refer to summary schedule)

- ❖ Consultation;
- ❖ Surgery;
- ❖ Dressing;
- ❖ Physiotherapy;
- ❖ Laboratory tests;
- ❖ HIV/Counseling ,testing and provision of ant-retroviral drugs;
- ❖ Attendance to other opportunistic and terminal diseases such as TB, cancer etc; an
- ❖ Pre- existing and congenital conditions;
- ❖ Any other out-patient services agreed with the Board and not mentioned herein above;
- ❖ Value addition to the Board.

iii. Insurance Dental Cover (refer to summary schedule)

- ❖ Value addition to the Board.

iv. Insurance Optical Cover (refer to summary schedule)

- ❖ No limit on eyesight correction devices like glasses etc; and
- ❖ Value addition to the Board;

v. Maternity

- ❖ Premium option with the limits; Normal delivery: KES 150,000 and KES 250,000 for Caesarian section; and
- ❖ Value addition to the Board.

vi. Last expenses

- ❖ KES100,000; and
- ❖ Value addition to the Board

vii. Road and Air Evacuation

- ❖ Value addition to the Board

viii. Other general requirements

- ❖ Special waivers on waiting period;
- ❖ Appointed service providers;
- ❖ Additional service providers;
- ❖ Admission procedures: Planned/scheduled/Non-emergency admissions, emergency admissions;
- ❖ Claims settlement: credit arrangement, reimbursement payments, claims settlement periods, last expense payments, claims forms;
- ❖ Proposal forms, additional members (staff and/or dependants), swapping of members, list of all members of the scheme;

- ❖ Premium; and
- ❖ Exclusions.

ix. Country wide Net work

The Health Insurance Provider is expected to have a country wide Network that can enable Board of Directors and staff of UFOB plus their (staff) dependants to access medical services as and when the need arises. Where such facilities registered by the Health Insurance Provider cannot be accessed, the Health Insurance Provider should be able to:

- a) Meet/ reimburse the cost of treatment of Board members, employees and their (staff) dependants and/or; and
- b) Liaise with the local medical institutions and private doctors to offer the needed service.

Such a scenario may be in cases of emergency and being in a region where the Health Insurance Provider does not have a network. This will ensure that the staff and Board of Directors of UFOB are at all times able to access medical attention in the course of their duties anywhere in the country.

UFOB will provide the health insurance provider with a list of the areas of operations outside Nairobi to enable them arrange for appropriate medical facilities for the staff and the Board of Directors of UFOB.

Provision of Quarterly Reports

The Health Insurance Provider is expected to furnish the UFOB with quarterly returns (scheme performance reports) on the utilization of the employees' medical entitlements to enable the UFOB inform the staff accordingly.

Misuse of the Medical Cover

The Health Insurance Provider is expected to report to UFOB immediately in case of any misuse of the medical cover by the beneficiaries.

Reporting

The Health Insurance provider shall be responsible to the Chief Executive Officer of UFOB through the Manager, Human Resources.

Outputs/Deliverables

The Health Insurance Provider shall be responsible for the following deliverables:

- (i) Conduct a debriefing exercise and submit a report;
- (ii) Furnish the UFOB with the package of the Employee Health Insurance Scheme it offers and how it operates, giving full details;
- (iii) Do a presentation of the services that they offer;
- (iv) Submit Quarterly reports on the progress of the medical scheme and its utilization by individual staff members; and

- (v) Educate UFOB staff on medical cover Benefits and the Hospitals and chemists to be used.

Date of inception/ commencement

The Medical Insurance Provider is expected to start providing the employee medical cover **immediately** after notification of award by the UFOB and signing of a contract.

Period of Cover

The contract period shall be twelve **(12) months** from the date of the execution of the contract. The contract may be renewed for another year by mutual agreement between parties, based on the performance of the Health Insurance Provider during the first year.

SUMMARY OF THE NUMBER TO BE COVERED AND OTHER DETAILS

Total number to be covered;	<ul style="list-style-type: none"> ➤ 5(no) Board Members, ➤ 36(no) UFOB staff, and ➤ 110(no) dependants of UFOB staff. <p>Estimated Total of 151(no)</p>
Period of Cover	<ul style="list-style-type: none"> ➤ Twelve (12) months. <p>This may be renewable for a Maximum period of two years excluding the year of inception subject to provisions of the exit clause in the contract and annual satisfactory performance review.</p>
Mode of Payment	<ul style="list-style-type: none"> ➤ Lump sum by RTGS
Payment for new members	<ul style="list-style-type: none"> ➤ Lump sum by RTGS
No. of Dependants	<ul style="list-style-type: none"> ➤ 151(no) Dependants ➤ From Zero years to 24 years for Maximum of four Children ➤ One Spouse
No. of groups	<ul style="list-style-type: none"> ➤ Directors: 5(no) ➤ Staff: 36(no)

Limits per group	<p>A: Directors Insurance:</p> <ul style="list-style-type: none"> ➤ In patient – KES. 2M, ● ➤ out-patient - KES 100,000.00 and ➤ Last Expense KES 100,000.00 <p>B: Staff Insurance</p> <ul style="list-style-type: none"> ➤ <i>In-patient Insurance:</i> KES 4,000,000.00 ➤ <i>Staff Out-patient Insurance:</i> KES 200,000.00 (including the CEO) ➤ <i>Maternity:</i> Normal KES 100,000.00 Caesarian Section KES 150,000.00 ➤ <i>Dental:</i> KES 30,000 annually per family ➤ <i>Optical:</i> KES 30,000 annually per family. ➤ <i>Last Expense:</i> KES 100,000.00.
What will be covered;	<ul style="list-style-type: none"> ➤ ➤ As per terms of reference

TERMS OF REFERENCE (TOR) FOR PROVISION OF WORK INJURY BENEFITS ACT COVER

PROPOSED INSURED:	UFOB
CLASS OF INSURANCE:	WORK INJURY BENEFITS ACT- 2007 (STATUTORY)
PERIOD:	➤ 12 Months from the Commencement Date
COVER:	➤ Legal liability in respect of accidental death, bodily injury or illness/disease as declared arising out of and in the course of employment
INSURED PERSONS:	<ul style="list-style-type: none"> ➤ All Staff (including the Chief Executive Officer) ➤ Actual No. 36(no)
BENEFITS & LIMITS:	<ul style="list-style-type: none"> ➤ Death – 96 months ➤ Permanent and Total Disability – 96 months ➤ Temporary Total Disability - Maximum of 12 months ➤ Medical expenses - KES 100,000/- per person per accident ➤ Funeral Expenses – KES 30,000/- per person
SPECIAL CLAUSES:	<ul style="list-style-type: none"> ➤ Cancellation Notice - 30 days ➤ Record Warranty ➤ Safety Health Committees Warranty ➤ Statutory Requirements ➤ Transport of Workers Clause ➤ Riots, Strike & Civil Commotion ➤ Subject to Annual Declaration And Premium Adjustment ➤ Jurisdiction – Kenya ➤ Including Workers Outside Kenya, Subject To Kenyan Jurisdiction Clause
EXCESS:	➤ Value addition to the Board
INSURER:	
PREMIUM:	

TERMS OF REFERENCE (TOR) FOR PROVISION OF GROUP LIFE COVER

PROPOSED INSURED	Uwezo Fund Oversight Board - UFOB
OCCUPATION	➤ Staff of UFOB
CLASS OF INSURANCE	➤ GROUP LIFE COVER
PERIOD OF INSURANCE	➤ 12 Months from the Commencement Date
SUMMARY OF COVER	➤ Death Within 365 Days
BENEFITS PER MEMBER	<ul style="list-style-type: none"> ➤ Death3 Years Basic Salary ➤ Free Cover Limit of KES 10 Million ➤ Free Last Expense Of KES 100,000.00 ➤ Free Critical Illness Of 75% Of Sum Assured, Max. KES 7.5 Million Per Life ➤ Free Disability Income Benefit Of 75% of Sum Assured.
MEMBERSHIP	➤ Total – 36(no)
SCOPE OF COVERAGE	➤ 24 hours Worldwide, Duty And Pleasure
ESTIMATED ANNUAL BASIC EARNINGS	➤ KES 31,748,076.00
PREMIUM	<ul style="list-style-type: none"> ➤ Gross Premium KES ➤ Insurance Training Levy 0.2% KES..... ➤ Stamp Duty KES..... ➤ TOTAL PREMIUM KES.....

TERMS OF REFERENCE (TOR) FOR PROVISION OF GROUP PERSONAL ACCIDENT (GPA)

PROPOSED INSURED	➤ Uwezo Fund Oversight Board - UFOB
CLASS OF INSURANCE	➤ Group Personal Accident ➤ Staff population: 36No
INSURED PERSONS	➤ All Staff – including the CEO ➤ Actual: 36No.
PERIOD OF INSURANCE	➤ 12 Months from the Commencement Date
COMPENSATION LIMITS	➤ Death : 5 Million ➤ Permanent Total Disability: 5 Million ➤ Temporary Total Disablement: ➤ Actual weekly earnings (Maximum 104 Weeks)
SPECIAL CLAUSES	<ul style="list-style-type: none"> ➤ Trustees clauses ➤ Disappearance clause ➤ Exposure clause ➤ Payment on account ➤ Including riots, strikes and civil commotion ➤ Including earthquake, flood, volcanic eruption and other convulsions of nature ➤ Including motor cycle ➤ Including flying in any licensed aircrafts as a passenger ➤ Including airfares and the transportation costs for treatment ➤ Including amateur sports and games ➤ Temporary total disablement payable in addition to capital compensation

SECTION V - SCHEDULE OF REQUIREMENTS

No.	Particulars of Insurance	Value to be insured	Risks to be covered
1.	MEDICAL INSURANCE COVER	As per terms of reference	As per terms of reference
2.	WORK INJURY BENEFITS	As per terms of reference	As per terms of reference
3.	GROUP LIFE COVER	As per terms of reference	As per terms of reference
4.	GROUP PERSONAL ACCIDENT (GPA)	As per terms of reference	As per terms of reference

NB:

- Bidders are advised to quote for each item separately.
- Award for the contract will awarded on an item basis and will be considered separately for each policy.

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 _____

NOTE: THIS FORM SHOULD BE FILLED FOR EACH ITEM/POLICY BIDDED FOR SEPARATELY.

Price Schedule Form

ITEM NO.	DESCRIPTION OF INSURANCE COVER	TOTAL PREMIUM (KSHS.)
1.	MEDICAL INSURANCE COVER	
2.	WORK INJURY BENEFITS	
3.	GROUP LIFE COVER	
4.	GROUP PERSONAL ACCIDENT (GPA)	

NB:

- **Bidders are advised to quote for each item separately.**
- Award for the contract will awarded for lot and will be considered separately for each policy.

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

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 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:
[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

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