

TAITA TAVETA COUNTY OFFICE OF THE GOVERNOR

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WUNDANYI



TENDER FOR

**PROVISION OF WIBA AND MEDICAL INSURANCE COVER
FOR THE COUNTY STAFF MEMBERS**

TENDER NO. TTCG/003/2017-2018

INVITATION DATE. 12TH JULY 2017

JULY 2017

Table of Contents

	Page
Section I INVITATION FOR TENDERS.....	3
Section II INSTRUCTION TO TENDERERS Appendix to instructions to tenderers	19
Section III GENERAL CONDITIONS OF CONTRACT.....	24
Section IV SPECIAL CONDITIONS OF CONTRACT	30
Section V SCHEDULE OF REQUIREMENTS	37
Section VI STANDARD FORMS	33
1. FORM OF TENDER	44
2. PRICE SCHEDULES.....	45
3. CONTRACT FORM.....	47
4. CONFIDENTIAL BUSINESS QUESTIONNAIRE FORM	48
5. TENDER SECURITY FORM	49
6. PERFORMANCE SECURITY FORM.....	50
7. LETTER OF NOTIFICATION OF AWARD.....	51

SECTION I-INVITATION FOR TENDERS

TENDER REF.NO: TTCG/003/2017-2018

TENDER NAME: PROVISION OF WIBA AND MEDICAL INSURANCE COVER FOR COUNTY STAFF MEMBERS

The County Government of Taita Taveta (TTCG) invites sealed tenders from the eligible Insurance Companies for the Provision of WIBA and Medical Insurance Cover for period of one (1) year renewable for a further period of one year subject to satisfactory performance.

Interested and eligible bidders may view the document from the County website www.taitataveta.go.ke or at Procurement Office, Taita Taveta County Government Headquarters-Wundanyi for detailed descriptions during normal office hours.

Interested and eligible bidders are required to download the tender documents from the website free of charge and immediately email their names and contact details to: info@taitataveta.go.ke for records and communication of any tender clarifications or addenda.

Prices quoted should be net inclusive of all taxes, and delivery costs, must be in Kenya Shillings and shall remain valid for 120 days from the closing date of the tender.

Completed tender documents enclosed in separate plain sealed envelopes and clearly marked with the tender number, tender name should be addressed and sent to:

**Director, Supply chain Management
County Government of Taita Taveta,
P.O BOX 1066-80300,
Wundanyi, Kenya.**

Email: info@taitataveta.go.ke

Or be deposited in the tender box provided at County Government of Taita at the reception of the Administration block (Headquarters), so as to be received on or before 26th July 2017 at 10.00 a.m.

Tenders will be opened immediately thereafter in the presence of the candidates representatives who choose to attend at Governors Boardroom.

Yours sincerely

**DIRECTOR, SUPPLY CHAIN MANAGEMENT
TAITA TAVETA COUNTY**

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.....	11
2.17 Modification and Withdrawal of Tenders.....	12
2.18 Opening of Tenders.....	12
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 TTCG.....	15
2.24 Post-Qualification.....	15
2.25 Award Criteria.....	16
2.26 TTCG's Right to Vary Quantities	16
2.27 TTCG's Right to Accept or Reject any or all Tenders.....	16
2.28 Notification of Award.....	16
2.29 Signing of Contract.....	17
2.30 Performance Security.....	17
2.31 Corrupt or Fraudulent Practices.....	18

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 TTTCG 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 66 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 TTCG 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 TTTCG, 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/= for the Hard Copy
- 2.2.3 The County Government of Taita Taveta 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 **One Hundred Thousand Kenya Shilling (100,000/=) only.**

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.
- e) Or any other form approved by the PPOA

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 120 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 26th July 2017 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

- 2.16.1** Tenders must be received by the Procuring entity at the address specified under paragraph 2.15.2 not later than 26th July 2017 at 10.00 a.m.
- 2.16.2 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.
- 2.16.3 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 **26th July 2017 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

2.18.2 The tenderer's' 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 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 taking in to account the scope of the cover in relation to the premium, the policy excess amount, exclusion clauses among other pertinent terms and conditions 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 none 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

The following information for the procurement of WIBA and Medical Insurance Covers 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) Provisions in the Appendix to instructions to Tenderers

Instruction to tender reference	Particulars to Appendix to instructions to Tenderers
2.1 Eligible Tenderers	Providers of WIBA and Medical Insurance Covers
2.12 Tender Security	Kshs. 100,000/= in form of Bank guarantee and in the format provided in the tender document. The tender security shall be valid for an additional thirty (30) days after the expiry of the tender validity period.
2.14.1 Number of Copies Tender Documents Required	One original and 1 replica copy properly bound.
2.15.2 (b) State day, date and time of tender closing	26th July, 2017 at 10.00 A.M.
2.16.3 Bulk documents	To be delivered to the Procurement Office, Taita Taveta County Government
2.18.1 Tender opening	26th July, 2017 at 10.00 A.M.
2.22 The evaluation criteria	See (2) below under criteria for evaluation
2.29 Performance security	10% of the tender sum in form of Bank Guarantee and in the format provided in the tender document only.
3.7 Delivery of Services	Contract Period of one (1) year renewable for a further period of one year subject to satisfactory performance
3.8 Payment	Annual Premium will be either once or on equal installment depending on the availability of cash flows at the Beginning of the Policy.
2.9.3 Price Adjustments	No Price Adjustments allowed. However the policy should provide for additional staff/board Members and reduction of the same at a similar price.

CRITERIA OF EVALUATION

The evaluation criteria will be applied as indicated here below:-

1.	MANDATORY REQUIREMENTS - Bidders MUST meet all the mandatory requirements to qualify for technical evaluation	POINTS
a)	Submit tender security for Kes. 100,000.00.	YES/NO
b)	Valid (Current) Registration Certificate by Insurance Regulatory Authority (IRA) 2017	”
c)	Valid Registration Certificate by the Association of Insurance Brokers (AIBK)	”
d)	Submit a Copy of Valid Tax Compliance Certificate from KRA	”
e)	Submit a Copy of Current Single Business Permit from a County Government	”
f)	Submit a Copy of Certificate of Incorporation/Registration	”
g)	Submit Certified copy of Company registration (CR 12) and a schedule detailing information on Shareholding Percentages, Shares, Residence/Location and address of each Director	”
h)	Completion of Confidential Business Questionnaire Form(Must be filled, signed by an Authorized signatory and stamped/sealed)	”
i)	Duly Completed, signed and stamped/sealed form of tender	”
j)	Properly bound, good presented document. The tender document shall be paginated.	”
k)	Submit a copy of certified and each audited accounts for the last three (3) years- 2014, 2015 and 2016	”
2.	TECHNICAL EVALUATION	Scores
a)	Firms experience in provision of the similar services. <i>Provide List of at least five clients against the amount of Gross Premium for last three years (2014, 2015 & 2016 For WIBA and Medical Insurance Cover.</i>	15
b)	Provide a List of five Corporate Clients (5 Marks) and recommendation letters from at least five Clients _____ Corporate clients (5 Marks Each Recommendation Letter) for the period of last three years.	15
c)	Least period used to settle previous claims upon presentation of all required documents. (Attach evidence)	15
d)	Qualification and experience of Key staff proposed staff for assignment Team Leader <input type="checkbox"/> Member of ACII/AIIC (5 Marks) <input type="checkbox"/> Relevant degree (Insurance or business related) (5 Marks) <input type="checkbox"/> Relevant experience with at least 3 years after qualifications 5 Marks)	30

	<p>Other members (at least two members)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Membership to ACII/AIHK (5 Marks) <input type="checkbox"/> Relevant degree (Insurance or business related) (5 marks) <input type="checkbox"/> Relevant experience with at least 2 years after qualifications (5 Marks) <p>e) Financial capability;</p> <p>Certified/Audited financial statements for the last two years; Ratios to be applied: (From the last Audited Accounts)</p> <p>Liquidity ratios Current Ratio=Current Assets/Current Liabilities (ideal ratio) Acid test ratio=Current Assets-Stocks/Current Liabilities (ideal ratio)</p> <p>Profitability Ratios Gross Profit Ratio=Gross Profit/Sales (ideal ratio) Net Profit Ratio=Net Profit/Sales (ideal ratio)</p> <p>Solvency Ratios Debt-to-Asset Ratio=Total Liabilities/Total Assets (ideal ratio) Debt-to-Equity Ratio=Total Liabilities/Shareholder's Equity (ideal ratio)</p>	15
f)	Bidder must have paid up capital of at least Kshs.450 Million for Insurance companies.	10
	TOTAL TECHNICAL	100

NB:

1. Bidders must meet all the mandatory requirements to qualify for technical evaluation. Bidders who do not meet the mandatory requirements will not proceed to the technical evaluation stage and will be adjudged unresponsive.
2. To qualify at technical evaluation to proceed to financial evaluation, the bidder must score a minimum of 60%.

FINANCIAL EVALUATION

The Premium quoted: The firm that would offer the lowest premiums among the technically responsive bidders will be considered for award of tender.

The Financial evaluation and final ranking of the bids will take into consideration the scope of the cover in relation to the premium, the Policy Excess amounts, exclusion clauses, and other pertinent terms and conditions of tender

SECTION III - GENERAL CONDITIONS OF CONTRACT

Table of Clauses

	Page
3.1 Definitions.....	24
3.2 Application.....	26
3.3 Standards.....	26
3.4 Use of Contract Documents and Information.....	26
3.5 Patent Rights.....	26
3.6 Performance Security.....	27
3.7 Delivery of Services and Documents.....	27
3.8 Payment.....	27
3.9 Prices.....	28
3.10 Assignment.....	28
3.11 Termination for Default.....	28
3.12 Termination for Insolvency.....	29
3.13 Termination for Convenience.....	29
3.14 Resolution of Disputes.....	29
3.15 Governing Language.....	30
3.16 Applicable law.....	30
3.17 Force Majeure.....	30
3.18 Notices.....	30

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 Taita Taveta University College 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 Taita Taveta University College 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” mean 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.
 - e) Or any other form approved by the PPOA.
- 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

Special conditions of Contract shall supplement the General condition of Contract. Whenever there is conflict, the provisions herein shall prevail over those in the General Conditions of Contract.

ELIGIBILITY OF THE BIDDERS

INSURANCE SERVICE PROVIDER(S) PROVIDED THAT THEY:-

- a) Has a legal capacity to enter into a contract.
- b) Is not insolvent, in receivership, bankrupt or wound up.
- c) Is not precluded by PPRA from entering into contracts.
- d) He or his subcontractor is/are not debarred from public procurement.
- e) Has fulfilled tax obligation,
- f) Has not been convicted of corrupt or fraudulent practice.
- g) Not guilty of serious violation of fair employment laws or Practice

COUNTY GOVERNMENT OF TAITA TAVETA

The County Government of Taita Taveta wishes to have in place quality, tailor made, and affordable WIBA and Medical Insurance Cover for Staff Members

The prospective bidders are requested to:-

- Provide their quotation as per the laid down format herein contained
- State their most competitive premium (s)

Bidders who do not meet the foregoing condition in full will not be considered and their bids will therefore not be evaluated.

Bidders must confirm in writing here below that they possess the necessary capacity and capability to perform the contract.

CONFIRMATION

OTHER REQUIREMENTS

Bidders must state on the schedule provided here below details of the equipment and/or management system(s) on the firm's inventory available for due performance of the contract if awarded.

Description of Equipment/management System(s)	Effective Date of use	Condition

1. LETTER OF CONTRACT PERFORMANCE UNDERTAKEN BY KEY MANAGEMENT STAFF

We the undersigned do hereby confirm that we are Bon-a-fide employees of M/s. and are appropriately qualified and willing to diligently perform the contract if awarded.

FULL NAME (S)	TITLE/DESCRIPTION	SIGNATURE

2. PHYSICAL LOCATION OF OFFICIAL/REGISTERED OFFICES

Bidder must confirm here below the following contract/physical location details

Building		
Street/Road		
City		
Plot number		

CONTACT DETAILS

Postal Address		
E-Mail Address		
Telephone number(s)		

3. LIST OF CLIENTS

Bidders are required to state here below eight (8) names from reputable organizations of comparable size they are currently servicing and total client premium for the previous year (i.e. number of staff above. 3,000).

No.	NAME OF CLIENT	CLIENT PREMIUM FOR THE PREVIOUS YEAR	CONTACT PERSON AND TELEPHONE (If possible)	NUMBER OF EMPLOYEES
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				

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	Within twenty eight (28) days of receipt of the notification of Contract award, the successful tenderer shall furnish the County Government of Taita Taveta with a performance security of an amount equivalent to 10% of the total contract price.
3.16 Applicable law	The Laws of Kenya
Total Annual Basic Salary	The current Monthly Gross salary is Ksh.118, 667,531 giving a total of Ksh.1, 424,010,372.00 Per Annum. (NB: This amount may change based on the additional number of Staff to be recruited in the course of the year)

SECTION V – SCHEDULE OF REQUIREMENTS

TERMS OF REFERENCE/ SCHEDULE OF REQUIREMENTS FOR PROVISION OF WIBA AND MEDICAL INSURANCE COVER FOR THE MEMBERS FO STAFF

The County Government of Taita Taveta seeks to Contract a Reputable Insurance Firms to provide a WIBA and a staff medical insurance scheme that entails benefits which ensure members of staff receive quality medical care.

The Proposed Staff Medical Schemes shall be fully enhanced medical scheme cover and is intended to provide the all employees and their dependents quality and affordable medical and health care services on 24 hours cover basis taking into account unpredictable nature of sicknesses and/or accidents.

While it is appreciated that the medical schemes come with inherent controls and procedures, the County is hoping that the selected provider will look at the possibility of ensuring that any controls and procedures are not bureaucratic and cumbersome.

MEDICAL INSURANCE COVER:

The Medical Scheme is expected to cover the following:-

IN-PATIENT COVER

The In-patient cover benefit shall cater for illnesses requiring hospitalization and will be fully enhanced with pre-existing illnesses, chronic and HIV/AIDS conditions and will cater for the following benefits.

- 1) Accidental and illness hospitalization (accommodation, doctor(s)' fees, operating theatre, ICU charges, physiotherapy, prescribed drugs, dressings surgical appliances, X-rays).
- 2) In-patient and day care surgery.
- 3) Admission bed (ward bed, private or semi-private).
- 4) First non-elective and emergency caesarean.
- 5) Hospitalization due to dental and optical cases.
- 6) Gynecological illnesses.
- 7) Post hospitalization benefits.
- 8) Ambulance rescue/evacuation (both road and air).

- 9) Treatment while in hospital; and.
- 10) Discharge from hospital and the cost of treatment thereof.
- 11) Renal cases.
- 12) Lodger Fee.
- 13) Referrals locally or abroad, it's being understood that where the Referral is out of the Work Station of the affected Staff including abroad, in addition to medicals services costs and related charges, the Beneficiary and an accompanying adult will be eligible for transport and maintenance costs during the period of the Referral;

OUT-PATIENT COVER:

The Outpatient scheme shall deal with cases of illness not requiring admission into a hospital and will include examinations, diagnosis and speedy treatment at health clinics and/or hospitals with the aim of preventing any ailment or illness from deteriorating into cases that require hospitalization. The outpatient cover shall encompass the following benefits:

- 1) Routine outpatient consultation;
- 2) Diagnostic Laboratory and Radiology services;
- 3) Prescribed Physiotherapy;
- 4) Prescribed drugs and dressings;
- 5) HIV/AIDS related conditions and prescribed ARVs;
- 6) Routine Immunization (KEPI) / baby friendlies.
- 7) Routine Antenatal checkups (Max 1 U/S exam);
- 8) Postnatal care up to six weeks post-delivery;
- 9) Chronic and recurring conditions;
- 10) Outpatient Emergency Ambulance Services;
- 11) Dental services;
- 12) Optical services;
- 13) Immunizations;
- 14) Counseling services;
- 15) Specialist opinion on referral basis;
- 16) Health Education (wellness programs);
- 17) Renal treatment;
- 18) Wellness clinic

Any additional benefits should be specified by the bidder.

PARTICULARS/REQUIREMENTS OF MEDICAL SCHEME

The bidder is expected to provide the following:-

- 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 cover exclusions i.e. give specific details of each excluded condition.
- Dependents eligibility
- Last expense rider (member and dependents)

ADD-ONS TO THE COVER

1. Local emergency road and air evacuation for transportation of a sick Member for treatment from an area where facilities for adequate care do not exist to the next available hospital or licensed medical facility will be covered within the annual inpatient limit.
2. Claims related to expenses arising whilst the Member is temporarily abroad and requiring emergency treatment for an illness or injury that occurs during the period of travel.
3. Treatment costs arising from a condition that warrants treatment overseas because the treatment is not available in East African Region (Kenya Uganda Tanzania & Burundi) to be covered.
4. Health talks will be arranged on a regular basis to provide any other add-ons to the medical cover.
5. New members.
6. New members 'premium shall be paid on pro rata basis.
7. Reimbursement: cases of reimbursement should be honored when they arise.
8. Other details

The bidder should clearly indicate if there are any other terms like co-pay, waiting period

NETWORK COVERAGE:

The bidder should have extensive and reputable network of Hospitals, Clinics, Pharmacies and Laboratories within easy reach of the members and their dependents. The bidder is required to provide the following:-

- 1) Full details of towns where the insurance company is represented.
- 2) The appointed hospitals, clinics and doctors all over the country that can be accessed by employees and their dependents.
- 3) Full details of the medical cover outside Kenya and all exclusions that are applicable.

NB: All TTCG employees are resident in Taita Taveta County, Kenya. However, their family members (dependents) may not necessarily stay within the county but are distributed in all counties in Kenya. Once in a while, staff may be required to perform their duties out of station or travel within the county, within the country or overseas to attend training, seminars or workshops. The bidder should therefore make provision for such cases in the proposal.

The bidder should be able to:

Meet/ reimburse the cost of treatment of members' staff and their dependents the staff treatment and/or 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.

CASE MANAGEMENT:

Details are required on how the service provider intends to cost and address the following issues, as well as the service agreement for turnaround times for the same.

1. Admission of Members into the cover; no waiting period and no co-payment.
2. Bed entitlement private to standard room (indicate maximum bed rates).
3. Admission and Management of Members with pre-existing, chronic conditions and HIV/Aids cover;
4. Psychiatric Illness per family.

5. Congenital conditions and prematurity.
6. First ever emergency caesarian section.
7. Maternity.
8. Post hospitalization.
9. Procedure for coverage of excluded conditions (indicate terms for coverage for both In and Out patient);
10. Illness related to dental and Optical.
11. Road and air evacuation.
12. Lodger fee.
13. Baby friendly Vaccinations.
14. Health check - ups for board and staff members spouses.
15. Procedure to be followed to procure prescription drugs not offered at hospital Pharmacy;
16. Procedure to be followed for overseas cover.
17. Procedure to be followed to procure last expense.

CLAIMS SETTLEMENT TURNAROUND TIME.

The bidder is expected to demonstrate and give details of the claims settlement turnaround time.

NB: The time indicated will be used to review the performance of the Broker and the underwriter for any future renewal of contract.

FINANCIAL STABILITY:

The bidder should provide documentary proof that they are financially sound and is fully licensed and registered as a medical insurance cover provider/broker.

SPECIAL MEDICAL TREATMENT:

There are cases, which may require special treatment owing to medical history of a member of staff and/or dependent.

The bidder is required to propose on how such a case is dealt with in case it occurs.

EXCLUSIONS AND REQUIREMENTS:

The bidder must state clearly requirements, special conditions and/or exclusions applicable to the schemes.

REFERENCES AND KEY PERSONNEL:

The bidder must demonstrate its ability, knowledge and experience in the provision of medical insurance services and give details of key personnel charged with management the medical scheme.

MEDICAL UTILIZATION REPORTS

Utilization of cover for both in and outpatient should be 100% and provision of utilization reports for staff and TTCG in general to be submitted on quarterly basis. The proposed scheme will be for one (1) year and the bidder is expected to tender based on information provided above. However, any bidder may seek clarity by contacting (TTCG) officials. The quote should be on the premium paid on yearly basis.

NHIF REBATE:

The cover should provide special consideration to the revised NHIF contribution and rebate/entitlements and coverage. The following limits shall apply to the various cadres of employees in TTCG.

SCOPE OF COVER (MEDICAL BENEFITS SCHEDULE)

The current staffing to benefit from the said medical cover at TTCG comprises Level I Staff(s) Level II Staff(s) and Level III Staff(s) together with their dependents. The summary of TTCG population for consideration of medical cover is as follows:-

CATEGORIES	NUMBER OF EMPLOYEES	NUMBER OF DEPENDANT	TARIFF (KES) LIMITS FOR OUTPATIENT	TARIFF LIMITS(KES) FOR IN-PATIENT
LEVEL 1	1	M+5	300,000	10,000,000
LEVEL II	1	M+5	250,000	5,000,000
LEVEL 11	39	M+5	250,000	2,000,000

The cover should be for staff member plus as applicable up to a maximum of five dependents (**M+5**)

STAFF AGE LIMITS FOR COVER

Employees actively in service between the ages of **18 years** and **65 years** will be eligible for cover. A member already in the scheme can have cover extended up to **70 years**.

Dependent children will be eligible for cover from **0 month (a term baby of 38 weeks)** of age up till the age of **18 years** or to the age of **25 years** if residing with their parents and enrolled full-time in a recognized post-secondary institution.

The waiting period before cover commences for a new employee at least **30 days**.

COVERAGE FOR HOSPITALISATION (OUTPATIENT COVER)

Members of the scheme will have a choice of medical attendant but treatment will be restricted to medical practitioners registered with the Kenya Medical Practitioners & Dentists Board. The cover should be available on reimbursement basis and credit basis.

DENTAL COVER – TO A MAXIMUM OF KES. 30,000

The Dental cover should provide for cost of fillings, x-rays, extractions including surgical extraction together with anesthetics fees, accidental, non-accidental dental.

OPTICAL COVER OPTICAL COVER - TO A MAXIMUM OF KES. 30,000 FOR LEVEL 1 & 11 AND 75,000.00 FOR LEVEL 1

The Optical cover should provide for the cost of eye glasses, testing frames and replacements and any other treatment as advised by optician.

MATERNITY COVER

Delivery (normal and caesarean sections) and related complications will be covered within the inpatient limit up to **KES. 150,000**. Prenatal, postnatal and ultrasound shall also be covered within the outpatient limit.

LAST/FUNERAL EXPENSE COVER

The sum assured of **KES. 100,000** will be payable within 48 hours of confirmation of death of a member and dependents of the scheme by the employer as and when it occurs. This is covered within the inpatient limit.

GENERAL CHECK UPS

This is to be covered within the inpatient limit up to **KES. 15,000**.

MEDICAL SERVICE PROVIDERS

This is to be sufficient and adequate for medical services provision specialists registered with the Kenya Medical Practitioners & Dentists Board within all the 47 counties in Kenya.

SERVICE LEVEL AGREEMENTS:

- 1) 24-hour coverage, doctors, ambulance and access to medication and hospital.
- 2) Hospital network coverage is a requirement:
- 3) Demonstration of Service provision in all cities and major towns in all categories of cover.
- 4) The successful Bidder to provide Quarterly usage statements to staff
- 5) Evacuation during emergencies such as accident.
- 6) Indicate clearly other value added services available under your proposal.

Note: The salary refers to the Basic salary for Medical Cover and Gross Pay for WIBA Cover

<p>NOTE: Comprehensive list staff and their respective earnings shall be available to the successful tenderer before signing the contract</p>
--

WORK INJURY BENEFIT ACT COVER – (WIBA PLUS)

The objective of this contract is to provide Work Injury Benefit Act/GPA (WIBA Plus) Cover the Member of Staff. This is as per the Act of Parliament to provide for compensation to employees for work related injuries and diseases contracted in the course of their employment and for connected purposes. The compensation is as per the scale of benefits as described in the act.

SCOPE

Estimate annual earnings for the **One Thousand Two Hundred and Thirty Six (1236)** staff members' vast majority are office staffs at Monthly Gross pay of **KES. 118,667,531 Per Month** With the following benefits at minimum (Offerors can include additional benefits);

- 1) Death – 3 years' salary
- 2) Permanent Total Disability – 3 years
- 3) Temporary Total Disability – Actual weekly earnings salary up to 104 weeks.
- 4) Medical expenses – Above 250,000 KES
- 5) Funeral expenses – Above 200,000 KES (includes member and spouse)
- 6) Excess 5,000/- on each and every claim apart from funeral expenses, accumulation limit Kshs. 100,000,000/-
- 7) Occupational illness
- 8) Exposure clause
- 9) Hijack clause.
- 10) Jurisdiction clause
- 11) Terrorism, riot and political violence coverage
- 12) Repatriation clause – Kshs. 100,000/-
- 13) Disappearance clause
- 14) Airfares for treatment clause above 200,000/-
- 15) Worldwide coverage

We undertake, if our tender is accepted, to place insurance covers in accordance with the details specified herein above.

Name of the Insurance provider.....

Name of signatory:

In the capacity of.....

Authorized Signature... ..

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:
County Secretary
County Government Taita Taveta

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 of120 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 _____ 2014

[Signature]

[In the capacity of]

Duly authorized to sign tender for and on behalf of _____

PRICE SCHEDULE OF SERVICES

NAME OF TENDERER _____ TENDER NUMBER _____

1. MEDICAL INSURANCE COVER

a) Inpatient Cover.

CATEGORIES	COVER LIMIT	MEMBERS	FAMILY SIZE	PREMIUM(KSHS)
LEVEL 1	10,000,000.00	1	M+5	
LEVEL 2	5,000,000.00	1	M+5	
LEVEL 3	2,000,000.00	39	M+5	
TOTAL(KSHS)				

b) Outpatient Cover.

CATEGORIES	COVER LIMIT	MEMBERS	FAMILY SIZE	PREMIUM(KSHS)
LEVEL 1	300,000.00	1	M+5	
LEVEL 2	250,000.00	1	M+5	
LEVEL 3	250,000.00	39	M+5	
TOTAL(KSHS)				

c) Maternity Cover.

COVER LIMIT	MEMBERS	PREMIUM(KSHS)
150,000.00	41	

d) Dental Cover

CATEGORIES	COVER LIMIT	MEMBERS	FAMILY SIZE	PREMIUM(KSHS)
LEVEL 1	75,000.00	1	M+5	
LEVEL 2	30,000.00	1	M+5	
LEVEL 3	30,000.00	42	M+5	
TOTAL(KSHS)				

e) Optical Cover

CATEGORIES	COVER LIMIT	MEMBERS	FAMILY SIZE	PREMIUM(KSHS)
LEVEL I	75,000.00	1	M+5	
LEVEL 2	30,000.00	1	M+5	
LEVEL 3	30,000.00	42	M+5	
TOTAL(KSHS)				

WORK INJURY BENEFIT ACT COVER – (WIBA PLUS)

The objective of this contract is to provide Work Injury Benefit Act/GPA (WIBA Plus) Cover the Member of Staff. This is as per the Act of Parliament to provide for compensation to employees for work related injuries and diseases contracted in the course of their employment and for connected purposes. The compensation is as per the scale of benefits as described in the act.

SCOPE

Estimate annual earnings for the **One Thousand Two Hundred and Thirty Six (1236) staff members** at Monthly Gross pay of **KES. 118,667,531 Per Month** With the following benefits at minimum (Offerors can include additional benefits);

- 1) Death – 3 years' salary
- 2) Permanent Total Disability – 3 years
- 3) Temporary Total Disability – Actual weekly earnings salary up to 104 weeks.
- 4) Medical expenses – Above 250,000 KES
- 5) Funeral expenses – Above 200,000 KES (includes member and spouse)
- 6) Excess 5,000/- on each and every claim apart from funeral expenses, accumulation limit Kshs. 100,000,000/-
- 7) Occupational illness
- 8) Exposure clause
- 9) Hijack clause.
- 10) Jurisdiction clause
- 11) Terrorism, riot and political violence coverage
- 12) Repatriation clause – Kshs. 100,000/-
- 13) Disappearance clause
- 14) Airfares for treatment clause above 200,000/-
- 15) Worldwide coverage.

WIBA INSURANCE COVER

TOTAL MONTHLY GROSS SALARY	TOTAL NUMBERS OF EMPLOYEES	PREMIUM(KSHS)
118,667,531	1236	

PREMIUM SUMMARY COST.

Item No.	Description Of Insurance	PREMIUM(KSHS)
1	Inpatient Cost	
2.	Outpatient Cost	
3.	Maternity Cost	
4.	Dental Cost	
5.	Optical Cost	
6.	WIBA COVER	
GRAND TOTAL(KSHS)		

Total Amounts in words:

To be carried to the Form of Tender:

Tenderer's name: -----

Signature: -----

Date: -----

Stamp:

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 WIBA and Medical Insurance Covers and has accepted a tender by the tenderer for the Provision of the Insurance 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 Insurance Cover (WIBA and Medical 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 FORM

You are requested to give the particulars indicated in Part 1 and either Part 2(a), 2(b) or 2 (c) whichever applies to your type of business
 You are advised that it is a serious offence to give false information on this form

<p><i>Part 1 – General:</i></p> <p>Business Name </p> <p>Location of business premises. </p> <p>Plot No..... Street/Road </p> <p>Postal Address Tel No. Fax E mail</p> <p>Nature of Business </p> <p>Registration Certificate No. </p> <p>Maximum value of business which you can handle at any one time – Kshs. </p> <p>Name of your bankers Branch </p>

	<p style="text-align: center;">Part 2 (a) – Sole Proprietor</p> <p>Your name in full Age </p> <p>Nationality Country of origin </p> <ul style="list-style-type: none"> • Citizenship details • 																				
	<p style="text-align: center;">Part 2 (b) Partnership</p> <p>Given details of partners as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 40%;">Name</th> <th style="width: 20%;">Nationality</th> <th style="width: 30%;">Citizenship Details</th> </tr> </thead> <tbody> <tr> <td>Shares</td> <td></td> <td></td> <td></td> </tr> <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> </tbody> </table>		Name	Nationality	Citizenship Details	Shares				1.	2.	3.
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	Part 2 (c) – Registered Company																												
	Private or Public State the nominal and issued capital of company- Nominal Kshs. Issued Kshs. Given details of all directors as follows																												
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4.																										
5.																										
	Date Signature of Candidate																												

- If a Kenya 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:

County Government of Taita Taveta

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