

TENDER DOCUMENT- REQUEST FOR PROPOSAL (RFP)

1. Invitation to tender

Tender Name: PROVISION OF INSURANCE BROKERAGE SERVICES – BROKERAGE FIRMS ONLY (MEDICAL, GLA, GPA AND MOTOR VEHICLES AND ASSETS)		Tender No: CWS/RSC/UG/KAM/006/2024
Location: Kampala, Uganda		Correspondence Language(s): English
Brief Summary Description of Program: Church World Service Inc. (CWS) is a faith-based organization transforming communities around the globe through just and sustainable responses to hunger, poverty, displacement and disaster. CWS operates through a Cooperative Agreement with the Department of State/ Bureau of Population, Refugees and Migration. CWS is based in Nairobi, Kenya with sub-offices in South Africa, Tanzania, Uganda and Rwanda. The purpose of this tender is to secure competitive proposals to select a bidder(s) for provision of insurance covers through brokerage firms for all staff and dependents based in Uganda. Interested, qualified, technically competent and eligible brokerage firms are hereby invited to apply for provision of insurance services for the Financial Year - FY2025. The insurance services are categorized into four; i) Medical Insurance Cover ii) Group Life Assurance (GLA) iii) Group Personal Accident (GPA) iv) Motor vehicle and assets Bidders must apply for all the categories. Brokers who will not apply for all categories will be disqualified. The offerors shall submit their tender in a folder with category name e.g. MEDICAL COVER and in that folder, submit two (2) separate sub-folders, duly named as “ Technical proposal ” and “ Financial proposal ”. The bidders whose technical proposal shall meet the minimum scores during the evaluation, shall proceed to financial evaluation where their financial folders will be opened. Offers will be submitted with the tender number “ CWS/RSC/UG/KAM/006/2024 ” on email subject. Insurance broker is mandated by CWS to obtain quotations from insurance companies that meets mandatory conditions listed below in section 3.3. The broker must ensure that the proposed Underwriter submits the mandatory requirements before the submission of the tender. All bidding instructions and information about this tender are detailed in the following sections.		
Tender package available from: July 23, 2024		Tender Package Pickup Location: https://cwsafrica.org/tenders/
Deadline for Offer Submission: Aug 5, 2024, 1700hrs EAT		Submit Offers to: Tenders@cwsafrica.org All proposals should have table of contents with numbers where specific documents are found

Questions and Answers (Q&A): If any, Submit Questions in writing to: Procurement@cwsafrica.org

- ✓ **Last Day for Questions:** July 26,2024, 1700hrs EAT
- ✓ **Questions will be answered by:** July 29, 2024, 1800hrs EAT
- ✓ All questions received will be consolidated and responses will be posted on this website <https://cwsafrica.org/tenders/>

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Documentation Checklist		
These documents are contained within this tender package:	✓	Invitation to Tender
	✓	General Conditions for Tender
	✓	Criteria and Submittals
	✓	Scope of Work/Technical Specifications
	✓	Confidential Employee's Details
	✓	Price Offer Sheet
	✓	Vendor Registration Form
	✓	Specific Terms and Conditions
	✓	Non-Disclosure Agreement (NDA)

2. General Conditions for Tender

Church World Service invites proposals for the goods, services and/or works described and summarized in these documents, and in accordance with procedures, conditions and contract terms. Church World Service reserves the right to vary the quantity of work/materials specified in the Tender Package without any changes in unit price or other terms and conditions and to accept or reject any, all, or part of submitted offers.

2.1 Confidentiality

Church World Service prohibits its employees from sharing, and any bidders from obtaining, confidential information related to this solicitation, including information regarding Church World Service's price estimates, competing bidders or competing offers, etc. Any information provided to one bidder must be provided to all other bidders.

This document contains confidential and proprietary information that is provided for the sole purpose of providing Bidders with a comprehensive understanding of Church World Service requirements towards the selection of vendors capable of providing services.

Reproduction of this document by photographic, electronic, or other means is permitted only for the purpose of preparing a corresponding proposal response and in any other subsequent activities that may be related to the provision of tendered services.

Bidders are required not to disclose to any other party, other than their employees and officers directly connected to responding to this document and tendered services, any information concerning this document. No news release, public announcement, or any other reference to this document or any program thereunder shall be made without expressed written consent from Church World Service.

Bidders are required to sign the enclosed Non-Disclosure Agreement (NDA) as provided in Annex IV and return it to Church World Service, as part of their response to this document.

2.2 Conflict of Interest

If a company is owned by, whether directly or indirectly, in whole or in part, any Church World Service's employee or any person who is related to a Church World Service employee, the company must ensure that it and the employee disclose the relationship as part of or prior to submitting the offer.

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Conflict of interest on the part of a bidder will result in disqualification of the bidder from this RFP process. A Bidder will be deemed to have a conflict of interest with one or more parties in this bidding process, if they:

- a. Have a relationship with each other, directly or through common third parties, that puts them in a position to have access to information about or influence on the proposal of another bidder, or influence the decisions of Church World Service regarding this bidding process;
- b. Participated as a consultant in the preparation of the design, scope of work or technical specifications of requirements included in this RFP; or
- c. Church World Service employees, committee members, board members and their relatives (spouse and children) are not eligible to participate in the tender.

2.3 Fraudulent Practices

Church World Service requires all prospective bidders to adhere to the highest ethical standards during the entire RFP and accompanying evaluation, selection, negotiation and contracting process.

Church World Service will reject any RFP response or award of tender if it determines that a bidder has, directly or through an agent, engaged in either of the following:

- a) Canvassing – meant to influence Church World Service decision prior to, during or after submission of the RFP;
- b) Corrupt practice – This prohibition includes any request from any Church World Service employee, consultant or agent for anything of value from any company or individual in exchange for the employee, consultant or agents taking or not taking any action related to the award of a contract or the contract once awarded. It also applies to any offer from any company or individual to provide anything of value to any Church World Service employee, consultant or agent in exchange for that person taking or not taking any action related to the award of the contract or the contract.
- c) Fraudulent practice – misrepresentation or omission of fact;
- d) Collusive practice – Church World Service requires fair and open competition for this solicitation. No two (or more) companies submitting proposals can be owned or controlled by the same individual(s). Companies submitting offers cannot share prices or other offer information or take any other action intended to pre-determine which company will win the solicitation and what price will be paid.
- e) Coercive practice – harming or threatening to harm persons and other bidders involved in this process.

2.4. No Commitment to Contract and Cost of Bidding

This RFP should not be considered as an order or contract. This document shall neither be viewed as a request or authorization to perform work at Church World Service's expense.

Any work performed by a bidder in connection to responding to the RFP will be at the bidder's own discretion and expense.

This RFP does not commit Church World Service to award a contract or to pay any costs incurred in the preparation or submission of offers, or costs incurred in making necessary studies for the preparation thereof.

Bidders are hereby advised that Church World Service is not committed to any course of action as a result of its issuance of this RFP and/or its receipt of responses from bidders.

2.5 General Clauses

- Except where expressly varied in the contract, Church World Service Terms and General Conditions attached hereto will apply (Annex 3).

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- Should your offer be accepted, you will be required to sign and return a formal agreement confirming your acceptance.
- Church World Service reserves the right to make regular market comparisons of other vendors to ascertain that we are receiving the best and most competitive price.
- The service provider/s shall maintain true & correct records in connection with the goods to be supplied to Church World Service.

2.6 Pertinent Information

Church World Service is not bound to select any of the firms submitting bids and does not bind itself in any way to select the firm offering the lowest price. The contract will be awarded to the bid considered most responsive to the needs, as well as conforming to Church World Service's general principles, including economy and efficiency and best value for money.

2.7 Corporate Social Responsibility

Social standards: sellers either working or seeking to work with Church World Service must commit to respect internationally recognized human rights principles and labour standards, vendors or service providers must;

- a) Conduct their business in respect of fundamental human rights and be in no way complicit in human rights abuses.
- b) Uphold the abolition of all forms of forced labour.
- c) Uphold effective elimination of child labour.
- d) Guarantee a safe working environment for employees.

Environmental considerations.

Whenever possible and economically viable, Church World Service shall seek to procure goods and services that lessen the burden on the environment. The vendor's environmental performance shall be based on the following criteria:

- a) Environmental policy, committing the vendor to reduce environmental impacts
- b) Resources dedicated to environmental management (dedicated function or team).
- c) Implementation of an environmental management system.

2.8 Code of Conduct clause:

Principles of Conduct Clause: Vendors seeking to work with Church World Service shall respect the following principles:

- Business Ethics: Vendor is expected to maintain the highest degree of business ethics when working with Church World Service.
- Transparency of information provision: Vendor shall not be involved in any fraudulent activities, misrepresent information or facts for the purpose of influencing the selection and contract awarding process in its favour. No form of canvassing is allowed.
- Fair competition: Vendor shall not be involved in any corrupt, collusive or coercive practices.
- Officials not to benefit: The Vendor represents and warrants that no official of Church World Service has been, or shall be, admitted by the Vendor to any direct or indirect benefit arising from this Request for proposal, Purchase Order / Contract or the award thereof. The Vendor agrees that breach of this provision is a breach of an essential term of this Purchase Order/Contract.

If at any time during the registration or procurement process Church World Service determines that the vendor is in violation of the above-mentioned principles, that vendor's request for registration or bid will be rejected as ineligible. All costs in relation to the cancellation of contracts shall be borne by the vendor.

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2.9 Pricing

Your offer should clearly state the following.

- Net price exclusive of VAT
- AT amount, applicable taxes, levies and fees
- Gross amount inclusive of VAT
- Full details of services offered
- Delivery and implementation period.
- Payment terms and discounts for early payment, if you do not concur with Church World Service standard payment terms.

2.10 Price Validity

Your offer must remain to be valid for 120 days until which time a Purchase Order/Contract if issued must be accepted by you.

2.11 General Terms and Conditions

Acceptance of your offer entails waiving by the seller of its General Conditions of sales. All terms and conditions not mentioned herein shall be governed by the buyers "Terms and General Conditions" are being considered as an integral part of the order. Submission of a proposal confirms acceptance of the general terms and conditions by the vendor.

2.12 Payment Terms

By bank transfer within 30 days after receipt of invoice and confirmation of satisfactory receipt of services.

2.13 Vendor Registration Form

Vendors must be registered with Church World Service. If you have issued to us your vendor registration form before, there is no need to re-submit. If, however you wish to update your registration with Church World Service you may send us the following;

- Updated Vendor registration form & Updated Licenses
- Financial statements.

2.14 Documents

The following are the required documents with each deliverable for payment.

- Monthly Invoice
- Filled Service Completion Report
- Goods and Services Received Note (to be issued by Church World Service)
- Any other document as required in the relevant Purchase Order/Contract.
- Distribution of documents will be confirmed against the Purchase Order/Contract.

2.15 Proposal Evaluation

The proposals shall be evaluated based on the submitted offers as well as vendor registration form and supporting documents. The evaluation will involve consideration of several factors such as the following, but not limited to;

- Delivery timeline per milestone/month Price of services/goods
- Compliance with the required Church World Service specifications

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2.16 Tender Basis:

- All offers shall be made in accordance with these instructions, and all documents requested should be furnished, including any required (but not limited to) supplier-specific information, technical specifications, drawings, bill of quantities, and/or delivery schedule. If any requested document is not furnished, a reason should be given for its omission in an exception sheet.
- Any requests for clarifications regarding the project that are not addressed in written documents must be presented to Church World Service in writing. The answer to any question raised in writing by any bidder will be issued to that bidder. In some cases, Church World Service may choose to issue clarifications to all bidders. It is a condition of this tender that no clarification shall be deemed to supersede, contradict, add to or detract from the conditions hereof, unless made in writing as an Addendum to Tender and signed by Church World Service or its designated representative.

2.17 Supplier Eligibility

Suppliers may not apply, and will be rejected as ineligible, if they:

- Are not registered companies.
- Are bankrupt or in the process of going bankrupt.
- Have been convicted of illegal/corrupt activities, and/or unprofessional conduct.
- Have been guilty of grave professional misconduct.
- Have not fulfilled obligations related to payment of social security and taxes.
- Are guilty of serious misinterpretation in supplying information.
- Are in violation of the policies outlined in Church World Service Anti Bribery or Anti-Corruption Statement
- Supplier (or supplier's principals) are on any list of sanctioned parties issued by; or are presently excluded or disqualified from participation in this transaction by: The United States Government or United Nations, the United Kingdom, the European Union, the United Nations, other national governments, or public international organizations.
- Additional eligibility criteria, if applicable, are stated in section 3.2 of this tender package.

2.18 Response Documents

Bidders can either utilize the response documents contained in this tender package to submit their offer or they can submit an offer in their own format as long as it contains all the required documents and information specified by this tender.

2.19 Acceptance of Successful Response

- i. Documentation submitted by bidders will be verified by Church World Service. The winning bidder will be required to sign a contract for the stated, agreed upon amount.
- ii. Church World Service will investigate allegations fully and will take appropriate action. Any company, or individual that participates in any of the above prohibited conduct, will have its actions reported to the appropriate authorities, will be investigated fully, will have its offer rejected and/or contract terminated, and will not be eligible for future contracts with Church World Service. Employees participating in such conduct will have his/her employment terminated.
- iii. Violations will also be reported to Church World Service' donors, who may also choose to investigate and debar or suspend companies and their owners from receiving any contract that is funded in part by the donor, whether the contract is with Church World Service or any other entity.
- iv. Failure to comply with any of the above requirements will justify rejection of the proposal. Church World Service reserves the right to negotiate with any of the bidders or other firms in any manner deemed to be in the best interest of the organization. It also reserves the right to negotiate and award separate or multiple contracts for the elements covered by this RFP if any combination it may deem appropriate, in its sole discretion; modify or exclude any considerations, information or requirements at any stage of procurement process, including during negotiations with bidders'/service providers.

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- v. Vendors must provide all requisite information and clearly and concisely respond to all points set out in this RFP. Please present your submission and proposal accordingly and sequentially. Offers that do not fully and comprehensively address the RFP will be rejected. Kindly note that unnecessary brochures not solicited for that provide beyond sufficient information are not encouraged. Proposal should be effectively prepared and organized according to the guidelines provided.
- vi. The normal terms of payment of Church World Service are within 30 days of satisfactory delivery of goods or services and documents in apparent good order. Bidders must therefore clearly specify in their offers the payment terms being offered, if different from these.

3. Criteria & Submittals

3.1 Contract Terms

Church World Service intends to issue a Fixed Price contract to one or several company(ies) or organization(s). The successful bidder(s) shall be required to adhere to the statement of work and terms and conditions of the resulting contract.

3.2 Specific Eligibility Criteria

Eligibility criteria must be met and the corresponding supporting documents listed below under “Tender Submittals” must be submitted with offers. Bidders who do not submit these documents may be disqualified from any further technical or financial evaluation.

Eligibility Criteria:

- Must be a legally registered
- Must be a registered Tax Payer
- Must be in good standing with Tax Governing Authority (URA)
- Must be licensed to operate a Business
- Must be licensed to undertake Insurance business activities in Uganda
- The underwriter must Authorize the identified broker to carry out business on its behalf.
- The vendor must submit all forms requested under the tender submittals below

3.3 Tender Submittals

Documents and required information listed in tender submittals are necessary in order to support the eligibility criteria and to conduct technical evaluations of received offers (and due diligence). While absence of these documents and/or information does not denote mandatory disqualification of suppliers, the lack of these items has the potential to severely and negatively impact the technical evaluation of an offer

NB: Please note that all documents provided by the underwriter will be verified with the relevant authorities where necessary to establish authenticity. Issuing of fake documents will render the tender submission non- responsive

Documents supporting the Eligibility Criteria for both Broker and Underwriter:

- Broker is required to submit eligibility documents to CWS
- Underwriter is required to submit the eligibility documents to the broker.

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No.	Description	Confirm attached (YES or NO)
1.	Attach Certificate of Incorporation/ Business Registration Certificate	
2.	Attach Valid Tax Compliance Certificate or tax clearance certificate specific to CWS Inc	
3.	Submit copy of valid Registration certificate with Insurance Regulatory Body	
4.	Valid Business Permit or Trade License.	
5.	Form 18	
6.	Form 20	
7.	Articles of Association	
8.	Provide Tender Security (Bid Bond) of 2% of the total bid amount from a reputable bank which is valid for 120 days from the deadline date of tender submission Tender security may be forfeited if: <ul style="list-style-type: none"> • 120 days has elapsed or upon notification of the tender outcome, whichever comes first • A bidder withdraws its tender during the period of tender validity • In the case of a successful bidder, fails to sign the contract 	
9.	Attach CWS Vendor registration form (to be filled in signed and stamped) Annex 1	
10.	Accurately filled in Church World Service Pricing Template (to be filled in signed and stamped) Annex 2	
11.	Signed CWS General Terms and Conditions. (To be signed and stamped) Annex 3	
12.	Signed CWS Non-Disclosure Agreement (NDA) (To be signed and stamped) Annex 4	
13.	Two (2) years audited books of accounts (2021/2022) or (2022/2023)	

Mandatory Requirements – Only firms meeting all that eligibility Requirements listed above shall proceed for further evaluation. Church World Service prefers certified copies of required documents either by the issuing body or firm or commissioner of oaths.

Price Offer:

The Price offer is used to determine which offer represents the best value and serves as a basis of negotiation before award of a contract. As a Fixed-Price contract, the price of the contract to be awarded will be an all-inclusive fixed price basis, either in the form of a total fixed price or a per-unit/deliverable fixed price. No profit, fees, taxes, or additional costs can be added after contract signing. Bidders must show unit prices, quantities, and total price, as displayed in the Offer Sheet in Annex 2. All items must be clearly labelled and included in the total offered price.

Bidders must include VAT, customs duties, applicable taxes, levies and fees if any in their offer

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3.4 Currency

Offers should be submitted in: **Uganda Shillings (UGX)**

Payments will be made in: **Uganda Shillings (UGX)**

3.5 Tender Evaluation (Trade-Off Selection Method)

Based on the above submittals, a Church World Service (CWS) Evaluation Committee will conduct a tender evaluation process. Church World Service reserves the right to accept or reject any or all proposals, and to accept the offer(s) deemed to be in the best interest of CWS. CWS will not be responsible for or pay for any expenses or losses which may be incurred by any bidder in the preparation of their tender.

Evaluations will be conducted as described in the following subsections:

3.5.1 Scoring Evaluation Trade-Off Method

Trade-Off Method

Church World Service Evaluation Committee will conduct a technical evaluation which will grade technical criteria (each criteria is given a percentage, all together equalling 100%). Bidder's proposals should consist of all required technical submittals so that Church World Service committee can thoroughly evaluate the technical criteria listed herein and assign points based on the strength of a technical submission.

Award criteria shall be based on the proposal's overall "**value for money**" (quality, cost, delivery time, etc.) while taking into consideration donor and internal requirements and regulations. Each individual criteria has been assigned marks (percentage) prior to the release of this tender based on its importance to Church World Service in this process.

Bidder(s) with the best score will be accepted as the winning bidder(s), assuming the price is deemed fair and reasonable and subject to the additional due diligence in section 3.5.2.

The evaluation shall be carried out in three stages i.e. Completeness and eligibility to check for mandatory requirements, Technical and Financial evaluation. Technical shall carry 70% while Financial shall carry 30%. Only firms meeting all the mandatory requirements shall proceed for technical evaluation. Those who score 45 % out of 70 % on the technical evaluation stage will proceed to the financial evaluation.

Evaluation Criteria	Marks (%)
	(A)
An annual premium turnover of at least Uganda Shillings (UGX) 450 million in the last financial years (2022/2023)	10%
Below Uganda Shillings (UGX) 450M - 0 points	
450M and above 10points	
Five (5) current recommendation letters from clients with insurance contract of Minimum sum of Uganda Shillings (UGX) 400 million each. 3 points per letter, duly stamped or on letter head and signed by issuing organization- (5 Reference letters). (15 points)	15%

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<p>The applicant/ broker should submit the following in respect to the principal officer</p> <ul style="list-style-type: none"> i). Curriculum vitae and copies of certificates. (2 points) ii). Evidence of at least five years' experience in insurance business (2 points) iii). A valid membership certificate from the recognized insurance professional body or regulatory body (2 points) iv). Identification documents (national identification card/ passport/ Alien ID card) (2 points) v). Appointment letter or Work permits valid for a period of at least two years in case of foreigners. (2 points) 	10%
<p>Attach Company profile including at least the following</p> <ul style="list-style-type: none"> i) Geographical coverage. Summary of all in-country office locations (2 points) 	5%
<p>Attach Excel analysis of at least three underwriters for <u>medical insurance</u> and recommend one underwriter that the broker prefers to work with under <u>medical category</u>. The recommendation should include a summary justification for selecting the preferred underwriter. The analysis should list all benefits like pre-term, neo-natal complications etc. This should be as per section 5.2 below.</p> <p>The analysis shared should have proposals from respective underwriters including professional indemnity covers</p>	10%
<p>Attach Excel analysis of at least three underwriters for <u>motor vehicle and assets (all risks)</u> and recommend one underwriter that the broker prefers to work with under motor <u>vehicle and assets (all risks) category</u>. The recommendation should include a summary justification for selecting the preferred underwriter. The analysis should list all the benefits. This should be as per section 5.4 below.</p> <p>The analysis shared should have proposals from respective underwriters including professional indemnity covers</p>	10%
<p>Attach Excel analysis of at least three underwriters for <u>group life assurance (GLA)/ Work injuries benefit act (WIBA)</u> or its equivalent and recommend one underwriter that the broker prefers to work with under <u>GLA/ WIBA category</u>. The recommendation should include a summary justification for selecting the preferred underwriter. The analysis should list all benefits like last expense, etc. This should be as per section 5.3 below.</p> <p>The analysis shared should have proposals from respective underwriters including professional indemnity covers</p>	10%
TOTAL TECHNICAL SCORE	70%
<p>FINANCIAL SCORING CRITERIA (ONLY FOR FIRMS SCORING 45% OUT OF 70% AND ABOVE FOR TECHNICAL SCORE).</p> <p>The tender will NOT be automatically awarded to the lowest bidder, but the most responsive evaluated bidder.</p>	
<p>Lowest bidder gets 30 % Others get relative to this using the following formula= (Amount quoted by lowest firm/ Amount quoted by this firm) x 30%.</p> <p>To get total price will be added for premiums in all categories</p>	30%
TOTAL FOR FINANCIAL SCORE (30%)	30%
TOTAL POSSIBLE SCORE:	100%

The best vendors will be required to make an oral presentation of their proposals before final determination of tender award. Collusion between or among bidders will lead to disqualification.

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3.5.2 Additional Due Diligence

Upon completion of both the technical and financial evaluations Church World Service may choose to engage in additional due diligence processes with a particular supplier or supplier(s). The purpose of these processes is to ensure that Church World Service engages with reputable, ethical, responsible Suppliers with solid financials and the ability to fulfill the contract. Additional due diligence may take the form of the following processes (though it is not limited to):

- Reference Checks
- Supplier's facility visits
- Analysis of audited financial statements
- Determination of relations and affiliations between bidders
- Other appropriate documented methods giving Church World Service increased confidence in the supplier's ability to perform.

4. Offer Form

Bidders must submit their own independent offer including at least (but not limited to):

- All documents requested in the "Eligibility Criteria" section of this Tender Package
- All documents requested in the "Tender Submittals" section of this Tender Package
- All information listed in the "Documents Comprising the Proposal" section below

All offers must be duly signed (including position and full name of the signer) and stamped, with the date of completion.

Documents Comprising the Proposal

The following information must be included in the offer of any potential bidder:

- **Table of contents with numbers where specific documents are found**
- Cover Letter explaining interest to be a contracted vendor or supplier, and the details of the Proposal. The content of the cover letter shall include the following information:
 - A detailed specification of the offered goods, services and/or works (Proposal)
 - Warranty (if necessary and appropriate)
 - Delivery time
 - Price validity date (for this purpose and as stated on the advertisement, quote given shall remain unchanged for 120 working days)
 - A Price Offer detailing the unit price only, using the Price Offer Sheet template provided in section 6
 - Completed and signed Church World Service Vendor Registration Form (template provided in section 6)
 - Other important documents bidder feels need to be attached to support their proposal

The original proposal shall be signed by the bidder or a person or persons duly authorized to bind the bidder to the contract. Financial offer pages of the proposal shall be initialled by the person or persons signing the proposal and stamped with the company seal.

Any interlineations, erasures, or overwriting shall be valid only if they are initialled by the person or persons signing the proposal.

Email submission

Bids will be submitted by email to the following dedicated, controlled, & secure email address:

Tenders@cwsafrica.org

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When Bids are emailed, the following conditions shall be complied with:

- The RFP number shall be inserted in the Subject Heading of the email.
- Proposal documents required, shall be included as an attachment to the email in PDF, or the same type of files provided as a ZIP file.
- Make sure that the total attachments size is not bigger than **30 MB and are in one/ single zipped folder**

5. Scope of Work/Technical Specifications

5.1 Background

Church World Service seeks to procure medical insurance cover for its employees and their legal dependents from reputable and competent medical insurance provider. The cover will be a comprehensive group medical insurance cover to cater for outpatient, inpatient, optical, dental, and maternity services. The proposed Staff

The Medical Scheme shall be a fully enhanced and anticipated to provide all employees and their dependents with quality medical and health care services on 24 hours' basis. The extent of cover will however be dependent on the prevailing terms and conditions as agreed with the Insurance Company.

GPA are to cover Church World Service employees against accidents, losses and other perils.

Group Life Assurance (GLA) is aimed to protect employees against being unable to work due to illness or injury or, in the worst instance death

5.2 SCOPE OF WORK FOR THE PROVISION OF MEDICAL INSURANCE

RISK SCHEDULE 2025

Please note the Risk Specifications:

1. Quote must be based on Enhanced Benefits coverage.
2. Cover must be credit based and the mode of identification be use of biometric smart cards.
3. Bidder must provide relevant cover details (clauses, exclusions, policy conditions, consultation limit etc.
4. Confirmation from underwriters that they will facilitate medical treatment not locally available in Uganda on credit basis is required. If possible, specify the countries and medical health facilities to be used in such cases.
5. Bidders shall be required to quote based on the Summary of cover benefits provided. Bidders who provide offers that are below these criteria shall be declared non-responsive and will not be evaluated in this category.
6. Any other cover enhancements above what is given and value additions will be an added advantage and will be evaluated accordingly.
7. Proposal on optional individual/family Excess of Loss (XOL) on the scheme limit will be given due consideration.
8. We are also inviting proposals on optional individual air/road evacuation schemes for staff and their dependents. These will be considered value add and quote shall not form part of the tender price.

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Scope of the Cover:

1. Inpatient Cover

The In-patient cover benefit shall cater for illnesses requiring hospitalization with the provision of high-quality health care in case of hospitalization. The in-patient cover benefits will be fully enhanced with the provision of benefits including but not limited to post hospitalization benefits, pre-existing illnesses, congenital, chronic and HIV/AIDS related conditions, terrorism among other benefits to be specified by the bidder with the respective limits.

2. Outpatient Cover

The Out-patient cover will cover cases of illness not requiring admission into a hospital including examinations, diagnosis at health clinics and/or hospitals with the aim of preventing any ailment or illness from growing into

cases that require hospitalization. The Out-patient services should provide quality medical services including but not limited to the following benefits: Routine outpatient consultation; Diagnostic Laboratory and Radiology services; Prescribed Physiotherapy; Prescribed drugs and dressings; Routine Antenatal check-ups and postnatal care, HIV/AIDS related conditions and prescribed ARVs; Routine Immunization e.g. Expanded Program on Immunization(EPI)/ baby friendly vaccines, Travel Vaccines, family planning, Chiropractors among other benefits to be specified by the bidder with the respective limits.

a) Additional benefits:

The medical insurance cover should also provide for the following additional benefits:

- i. Dental cover
- ii. Optical
- iii. Fully insured maternity cover
- iv. Covid-19

b) Exclusions and Requirements

The bidder must state clearly requirements, special conditions and/or exclusions applicable to the schemes and provide options on how to deal with the exclusions.

3. Case Management

The bidder is expected to provide details on the following:

- i. Detailed description on how the cover is going to be administered.
- ii. An analysis on how the service provider intends to address the following:
 - a. Eligibility ages for the cover for employees and their dependents;
 - b. Admission of members into the cover;
 - c. Admission of a new born into the cover;
 - d. Procedure to be followed for overseas cover;
 - e. Procedure to be followed to procure last expense (if any in your package);
 - f. Any other areas requiring emphasis
- iii. Claims Settlement Turnaround Time: provide details of the claims settlement turnaround time. Note the time indicated will be included as part of the Service Level Agreement to review the performance of the Tenderer after contracting.

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4. Value Additions and Enhancements

- Provide enhancements/riders above the stated risk schedule such as cover for medical health check-ups etc. The highest number and value of enhancements/riders will be more attractive.
- Provide any other value additions
- Provide cover details such as policy conditions, exclusions, excess
- Details on limits and warranties etc.

5. Geographical 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:

- Full details of towns where the insurance company is represented in respective Counties or districts in Uganda.
- The appointed hospitals, clinics, doctors and specialists all over each province that can be accessed by employees and their dependents.
- Full details of medical treatment outside Uganda and all exclusions that are applicable.

Medical Cover Details

The Church World Service Inc. team is constituted of approximately 58 Staff members.

RSC project staff

Item No.	Family size	Number of staff with this family size	Total members in a family
1	M	13	13
2	M+1 dependant	14	28
3	M+2 dependants	9	27
4	M+3 dependants	11	44
5	M+4 dependants	5	25
6	M+5 dependants	3	18
7	M+6 dependants	2	14
8	M+7 dependants	0	0
9	M+8 dependants	1	9
	TOTAL	58	178

NOTE: The numbers of staff above is not final because number of staff may decrease or increase. However, bidders will be evaluated based of the numbers provided and the successful bidder will be provided with exact numbers at the time of contracting.

The breakdown for the cover is tabulated below.

Offers should include quotations based on the following details:

Provide premium rate and costing for each of the benefits below and the basis for of costing for subsequent additional members and dependents.

- ✓ Inpatient limit – UGX.150,000,000 per family member
- ✓ Outpatient limit – UGX.5,000,000. per family member
- ✓ Dental limit – UGX. 2,000,000 per family member
- ✓ Optical limits – UGX.1,000,000 per family member

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- ✓ Maternity limit – per family (CS= UGX. 8,000,000..... Normal Delivery= UGX.5,500,000 and Maternity Related Complications a minimum of UGX. 6,000,000... per family within inpatient)

5.3 SCOPE OF WORK FOR THE PROVISION OF COMPREHENSIVE GROUP LIFE ASSURANCE AND GROUP PERSONAL ACCIDENT COVER

Introduction:

Purpose of Cover: Indemnity to the employee in respect of bodily injury by accident or disease arising out of and in the course of employment of an employee including medical expenses and last expense as per policy.

Group life Assurance (GLA) and Group Personal Accident (GPA) are separate covers each with its own policy.

Provide cover enhancements/ riders above stated risk schedule such as critical illness, last expense etc.

-The highest number and value of enhancements/riders will be more attractive.

-Provide any other value additions.

-Provide cover details such as policy conditions, exclusions, excess limits and warranties etc.

The Insured: Church World Service

Number of Staff: 671 staff

Location	No. of Staff	Annual Salary in (UGX)
Kampala	58	3,196,450,351

Group Life Assurance Cover:

Group Life Assurance (GLA) is a cover usually obtained by an employer on the lives of the employees as a group. The employer takes out this insurance for the employees with the aim of protecting them against being unable to work due to illness or injury or, in the worst instance of death. Under GLA cover, the employer can provide death benefits to the dependents of the employees who die in service. Their families can then be provided with help at a time when it is most needed.

Under GLA the areas of focus are as below;

- Death Benefit (illness) (5 years salary)
- Permanent Total Disability (5 years salary)
- Last expense for employee, spouse and children
- Last expense for parents and parents in law
- Maternity/paternity cash
- Grief and bereavement counselling
- Hospitalization cash
- Critical illness
- Free cover limit

Group Personal Accident (Workman's compensation):

Personal Accident (GPA) cover is intended to address the workplace and off-duty risks. This cover provides compensation to employees if they suffer bodily injury solely and directly caused by accidental, violence, visible and external means.

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Church World Service seeks proposals for the provision of a combination of the GLA and GPA Insurance cover for its employees.

Proposals must clearly outline the benefits and quotations for GLA and GPA covers including but not limited to any additional arrangements and riders.

Group Life Assurance (GLA and Group Personal Accident (GPA) are separate covers each with its own policy. The GLAs compensation for Death or total permanent disability is 5years salary while the GPA compensation is 5 years salary

Under GPA the areas of focus are as below;

- Death
- Permanent Total Disability
- Temporary Total Disability
- Life Assistance Benefit
- Medical Expenses
- Funeral Expenses
- Confirmation that the policy covers all occupational diseases and confirmed occupational exposures to COVID-19

Proposals must also articulate the following:

Comprehensive Scope of the cover including but not limited to geographical scope of the cover and age limit, terrorism etc.; General conditions, Value Added services (where applicable) and Exclusions and/or special clauses.

Any additional benefits not captured herein may also be included.

5.4. SCOPE OF WORK FOR THE PROVISION OF MOTOR VEHICLES & ASSETS INSURANCE COVER

Motor Vehicle & Asset Insurance Cover is to cover Church World Service Motor Vehicle/Assets and employees against accidents, losses and other perils, as summarized

Uganda Assets Insurance - FY25

See annex 5- Asset list (Uganda)

Equipment and Assets to be covered under the following policies.

- All risks
- Burglary
- Electronic Equipment
- Fidelity Guarantee
- Fire & Special perils
- Machinery breakdown
- Money
- Motor Commercial
- Motor Vehicle – Private
- Public Liability
- Please also consider Political violence and Excess Protector.

Please note the Risk Specifications:

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- a) Bidders shall be required to quote based on the General Risk Schedule given below. Bidders who provide offers that is below these criteria shall be declared nonresponsive and will not be evaluated in this category. Any other cover enhancements or riders above what is given below, and value additions will be an added advantage and will be evaluated accordingly.
- b) Bidder must provide relevant cover details (clauses, exclusions, policy conditions, warranties, excess limits) etc.
- c) Schedule of staff on contract covered under Group Life and GPA and Motor Vehicle and asset.
- d) Public Liability Cover.
- e) Cash in transit.

6.0 Attachments to the Tender Package

1) **Annex 1: Vendor information Form**

This is attached separately alongside this tender document.

2) **Annex 2: Price Offer Sheets**

- a) Annex 2. Price offer (Medical)
- b) Annex 2-Price offer (Group Life Assurance)
- c) Annex 2- Price offer (GPA)
- d) Annex 2- Price offer (Assets)
- e) Annex 2-Price offer (Motor vehicle)

The above annexes are attached separately alongside this tender document.

3) **Annex 3: Church World Service Terms & Conditions**

This is attached separately alongside this tender document.

4) **Annex 4: Non-Disclosure Agreement (NDA)**

This is attached separately alongside this tender document.

5) **Annex 5- List of Assets (Uganda)**

This is attached separately alongside this tender document.