

Questions and Answers- insurance Services (Tanzania)

A. Dear Procurement Team,

Greetings from ARiS!

We kindly seek more clarification on the attached sheet - No.5 highlighted **in Red**

Answer.

Tender security (bid bond) is a requirement.

Additionally, please let us have sum insured /limits for the below class of insurance

1. Fidelity Guarantee
 - please specify no. of employees that will be insured – **86 employees to be on medical insurance only. Group life insurance and GPA will have 90 employees.**
 - Indemnity limit- **TZS. 100,000,000**

2. Limit for Public liability

**Answer: 1) Anyone claim /Event – TZS. 50,000,000
2) Anyone Period – TZS. 100,000,000**

3. Limit for Political violence and excess protector.

Answer: TZS. 300,000,000

4. Money Insurance

- Limit for money held in the safe out of business hours –
- Limit In Transit at any one time
- Limit for Money with senior employees or Directors
- And Limit for Estimated Annual Carry

Answer

Money Insurance

- Limit for money held in the safe out of business hours – **TZS. 5,000,000**
- Limit In Transit at any one time: **TZS. 5,000,000**
- Limit for Money with senior employees or Directors: **TZS. 5,000,000**
- And Limit for Estimated Annual Carry: **TZS. 10,000,000**

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B. Dear Church World Services

Good morning

Please assist with clarifications for the following area from tender document – request for proposal (RFP):

1. **Group Life Assurance** – when preparing a life assurance proposal an underwriter needs some details to look at when designing suitable benefits and pricing, please assist with staffs age band (for example age 20-25 = 3 staffs) and gender percentage of all staffs so that underwriters can have a room to prepare their proposals. [See below](#)

Staff Data

S/N	Staff ID Number	Gender	AGE	Current Salary
1	F001	F	40	5,772,389
2	M001	M	46	1,693,251
3	M002	M	39	3,931,786
4	M003	M	34	3,418,395
5	F002	F	50	1,456,560
6	M004	M	32	5,772,389
7	M005	M	35	3,201,681
8	F003	F	35	2,570,708
9	M006	M	37	2,766,667
10	F004	F	32	3,418,395
11	M007	M	33	5,367,500
12	F005	F	36	3,418,395
13	M008	M	37	2,570,708
14	M009	M	35	3,268,281
15	M010	M	33	3,418,395
16	M011	M	37	1,693,251
17	M012	M	50	2,766,667
18	F007	F	31	3,201,681
19	M013	M	36	5,772,389
20	F008	F	34	2,766,667
21	M014	M	32	2,570,750
22	F009	F	32	2,766,667
23	M015	M	37	7,488,246
24	F010	F	32	4,666,667
25	F011	F	29	2,570,708
26	M016	M	34	2,570,750
27	M017	M	30	4,397,788
28	F034	F	31	12,114,540
29	M018	M	33	6,704,482
30	M019	M	29	2,570,708
31	M020	M	37	5,367,500
32	F012	F	28	2,570,750
33	F013	F	34	2,766,667
34	F014	F	33	2,570,750
35	M021	M	35	5,367,500
36	M022	M	31	2,570,750
37	M023	M	34	2,570,750
38	F015	F	34	2,766,667

39	M024	M	31	2,570,750
40	F016	F	27	2,570,750
41	M026	M	29	2,570,750
42	M027	M	27	2,570,750
43	M028	M	34	2,570,750
44	M029	M	39	2,570,750
45	M030	M	31	2,766,667
46	F006	F	33	16,495,933
47	M031	M	31	2,570,750
48	M032	M	38	2,570,750
49	M033	M	29	2,570,750
50	F017	F	35	1,930,416
51	F018	F	40	2,570,750
52	F019	F	39	2,570,750
53	F020	F	29	2,766,667
54	M034	M	33	2,570,750
55	M035	M	33	1,158,682
56	M036	M	38	2,570,750
57	F021	F	29	3,633,333
58	F022	F	27	2,570,750
59	M037	M	33	2,570,750
60	M038	M	44	2,861,977
61	M039	M	27	1,069,278
62	M040	M	35	4,217,473
63	F023	F	35	2,464,592
64	F024	F	31	2,464,592
65	M055	M	38	15,357,513
66	F025	F	30	2,464,592
67	F026	F	37	2,464,592
68	F027	F	40	4,217,414
69	M041	M	42	7,490,000
70	M042	M	32	2,417,424
71	F028	F	36	2,133,333
72	F029	F	35	2,133,333
73	M043	M	37	2,766,667
74	M044	M	27	1,233,333
75	M045	M	38	1,233,333
76	M046	M	28	1,233,333
77	F030	F	45	4,294,000
78	M047	M	38	5,666,667
79	F031	F	34	5,666,667

80	M048	M	39	5,666,667
81	M054	M	67	18,455,000
82	M049	M	29	3,331,266
83	F032	F	29	3,331,266
84	F033	F	25	2,133,333
85	M050	M	23	2,133,333
86	M051	M	38	2,133,333
87	M052	M	28	2,133,333
88	M053	M	48	2,133,333
89	M056	M	35	2,464,592
90	F034	F	31	2,464,592
TOTAL SALARY				330,761,903

GENDER PERCENTAGE		
GENDER	NUMBER	
F	35	39%
M	55	61%

2. For the Asset All Risk, it has been instructed to issue other covers, but we lack useful information for those covers, please have a look at below mentioned and assist accordingly:

- **Fidelity Guarantee cover** – please assist to have number of staffs required to be covered under this polices as well as the limit of indemnity or amount of the coverage for underwriters to issue proposals for this cover.
- **Fire & special perils** – for assets shared with us will be covered under all risk and fire and perils will be included in the policy, but if the office buildings need to be covered will then be in the fire and special perils of which will require to have a value of the buildings so that underwriters can easily prepare their proposals. Please let us know if buildings are to be included and if , yes please assist us with values of the buildings. –

Answer:

CWS will not take an insurance cover for the building because that is the responsibility of the landlord.

- **Machinery breakdown** – please assist us to know if there are machines or generators to be covered since the list being shared includes only assets.

Answer

There are five Generators. Please clear the filters and all assets will be displayed. We have also posted the revised asset list with all filters cleared. See separate document labelled “Annex 5- List of Assets (Tanzania)- REVISED”.

- **Money** – for money insurance cover please assist to have the limit of cash carrying per year, limit of money kept/stored in the safe and limit per transit from bank to office or from office to bank.

Answer

Money Insurance

- Limit for money held in the safe out of business hours – TZS. 5,000,000
- Limit In Transit at any one time: TZS. 5,000,000
- Limit for Money with senior employees or Directors: TZS. 5,000,000
- And Limit for Estimated Annual Carry: TZS. 10,000,000

- **Public liability** – for the public liability cover, please assist to have the limit of indemnity to be covered under this policy.

Answer: 1) Anyone claim /Event – TZS. 50,000,000
2) Anyone Period – TZS. 100,000,000

3. Please clarify on the Professional Indemnity cover for each proposal issued by underwriter, shall it be a cover to protect a CWS against loss of or damage to caused by their professions, please assist to share the value to be covered or a limit of indemnity.

Answer: It is not a cover to protect a CWS against loss of or damage to, caused by their professions. However, this is a cover taken by service providers like medical practitioners providing medical services to CWS staff. Therefore, the limit is determined by the service provider.

C. Dear CWS Procurement Team

Greetings

We are in the process of preparing our submission for the current tender and have a few questions that we need clarification on below categories:

1. 1.Group Life Assurance:

- Could you please provide the gender, age, annual salary and ratio details as required for the quotation request.

Answer: Refer to question A above. See table labelled "**Staff data**"

2. Motor vehicle and assets

- Could you kindly furnish us with a separate list of assets as specified in the tender documents as one of the quotation purpose requirements?

Answer: See separate document labelled "**Annex 5- List of Assets (Tanzania)- REVISED**".

Your assistance in addressing these questions will be greatly appreciated, as it will help us ensure our submission is complete and compliant with the tender requirements.

Thank you in advance for your support.

D. Dear Procurement Team,

Good afternoon!

Kindly share with us the below information that we think might need clarification.

1. Under medical insurance- Limits required for individual /family members
 - a) Inpatient limit- **TZS. 100,000,000**
 - b) Outpatient limit- **TZS. 3,500,000**
 - c) Dental limit- **TZS. 1,500,000**
 - d) Optical limit- **TZS. 1,000,000**
 - e) Maternity limit- **TZS. 100,000,000**
 - f) Normal delivery- **TZS. 100,000,000**
 - g) Maternity related complications- **TZS. 100,000,000**
NB: Overall Maternity cover to be up to full IP

2. Under Equipment and Assets- Share the sum insured for
 1. All Risk- **TZS 500,000,000**
 2. Burglary- **TZS 400,000,000**
 3. Electronic Equipment- **TZS - TZS 400,000,000**
 4. Fidelity Guarantee- **number of employees? 90 staff**
 - a) Any one person- **TZS 50,000,000**
 - b) Aggregate limit per year- **TZS 100,000,000**
 5. Machinery Breakdown- **TZS 200,000,000**
 6. Money- **TZS 5,000,000**
 7. Motor Commercial- **TZS 100,000,000**
 8. Motor Private- **TZS 400,000,000**
 9. Public Liability
 - a) Any one claim/event- **TZS 50,000,000**
 - b) Any one period- **TZS 100,000,000**
 10. Political violence and Excess protection- **TZS 300,000,000**

Also, clarify if the requested underwriter documents to be submitted should comprise: ?

1. Legal Business Registration- Certificate of Incorporation/Certificate of Registration- **Yes.**
2. Memorandum of Association – **Not required but you can attach.**
3. Tax Registration Certificate - **Yes.**
4. Valid Tax Compliance Certificate from Tanzania Revenue Authority- **- Yes.**
5. Valid Business Permit/Trade License - **Yes.**

E. Dear Church World Service

I hope this email finds you well.

As per section 3.3, it requires submission of eligibility documents of Broker and Underwriter. Please clarify that, are documents for both broker and underwriter being sent together to CWS during submission of bid or underwriter's documents are shared with CWS when a broker's is successful and being appointed?

Answer. Eligibility documents for the broker are required by CWS. The broker is expected to receive eligibility documents from underwriters and these documents will be required as part of due diligence for successful underwriters that the broker has recommended.

F. Dear CWS procurement team,

I hope all is well with you,

Reference is made from the tender advertised, regarding the provision of insurance services as a broker.

We SUMAJKT Insurance Brokers wishes to receive the below membership data for us to share our quotations for Group life cover (GLA) and Group Personal Accident covers as requested, the details required are as follows.

- Staff's Date of Birth
- Their Genders
- List of their Monthly Salaries (either Basic or Net Salary)
- Claims history of death and disabilities for at least past 3 years (if any)- **No claim so far**

Answer: Refer to question A above. See table labelled "**Staff data**"

Your quick response on this will be highly appreciated.

G. Dear Team,

We would like to request for the staffs data as per attached excel format so that we can provide the quotation for the same, however if that's not possible kindly assist with staffs gender male and female with the minimum and maximum age of the staffs.

Please note that the staff data will be held in strict confidence. A confidentiality agreement can be provided as per the requirements of **Church World Services Inc. (CWS)**

Answer: Refer to question A above. See table labelled "Staff data"

H. Dear Procurement Committee

I would also like to request the proposed benefits of Medical Insurance so as we can prepare the competitive quote from the insurers and in Group Life Insurance to know the Free Cover Limit. Thank you and looking forward to hearing from you soon.

Answer:

Under medical insurance- Limits required for individual /family members

- Inpatient limit- **TZS. 100,000,000**
- Outpatient limit- **TZS. 3,500,000**
- Dental limit- **TZS. 1,500,000**
- Optical limit- **TZS. 1,000,000**
- Maternity limit- **TZS. 100,000,000**
- Normal delivery- **TZS. 100,000,000**
- Maternity related complications- **TZS. 100,000,000**
- **NB: Overall Maternity cover to be up to full IP**

I. Dear Procurement Committee,

Greetings from FED insurance Brokers Ltd,

We are happy to participate on the tender posted on your advert in Provision of Insurance Brokerage Services. We are kindly requesting for the information or value of various policies,

- -Fidelity Guarantee, - TZS. 100,000,000
- -Public Liability, the Limit of Liability
Answer: 1) Anyone claim /Event – TZS. 50,000,000
2) Anyone Period – TZS. 100,000,000
- -Money Insurance we would like to know:
 - The Estimated Annual Carryings,
 - Money in transit, and
 - Cash during and after working hours.

Answer

Money Insurance

- Limit for money held in the safe out of business hours – TZS. 5,000,000
- Limit In Transit at any one time: TZS. 5,000,000
- Limit for Money with senior employees or Directors: TZS. 5,000,000
- And Limit for Estimated Annual Carry: TZS. 10,000,000