



National Police Service Commission



ADDENDUM

3rd June, 2024

TO: All bidders

REF: TENDER ON PROVISION OF INSURANCE SERVICES FOR GROUP PERSONAL ACCIDENT /WIBA AND GROUP LIFE COVER FOR NPSC STAFF TENDER NO NPSC/OT/T05/2023-2024

The National Police Service Commission is issuing this addendum to give clarification on the subject tender.

SECTION III - EVALUATION AND QUALIFICATION CRITERIA

A. MANDATORY EVALUATION CRITERIA

No.	Mandatory Requirements	YES/NO
1.	Valid Registration Certificate by Insurance Regulatory Authority as an underwriter for this category (attached certified copy)	
2.	Membership Certificate from the Association of Kenya Insurers (AKI)	
3.	Current and valid copy of business license from the county Government where the business is located	
4.	Properly bound and sequentially Serialized bid document	
5.	Valid Tax Compliance Certificate	
6.	Valid NHIF Compliance Certificate – Certified by Issuing Body	
7.	Valid NSSF Compliance Certificate – Certified by Issuing Body	
8.	Certificate of Incorporation	
9.	Provide a copy of CR-12 from Registrar of Companies	
10.	List at least six (5) key professional staff and their portfolio/tasks. 1Team Leader/Management, 3 technical and 1 support staff	
11.	Tender security of Kenya Shillings, Three Hundred Thousand Only (Kshs. 300,000.00); in form of a Demand Bank guarantee from a bank licensed and operating in Kenya, valid for 120 days.	
12.	Provide annual gross premiums turnover of at least Ksh.500 Million for the last two years specifically relating to provision of Group Life and Ksh 500	

	Million for the last two years specially relating to provision of GPA/WIBA Insurance services (Bidder MUST attach extract from IRA reports)	
13.	Submit a copy of the audited accounts for last three preceding years (2021, 2022,2023). Audit opinion must be unqualified	
14.	Claim settlement Declaration: Submit Declaration signed by the CEO/ Principal officer that the claims falling under these policies period shall be honored irrespective of date of reporting	
15.	Duly filled in, signed and rubber-stamped form of tender	
16.	Duly filled Confidential Business Questionnaire	
17.	Duly filled Certificate of Independent Tender Determination	
18.	Duly filled Form SD1 Self declaration confirming that the person/tenderer is not debarred in the matter of the Public Procurement and Asset Disposal Act 2015	
19.	Duly filled Form SD2 Self Declaration confirming that the person/tenderer will not engage in any corrupt or fraudulent practice	
20.	Duly filled Declaration and Commitment to the Code of Ethics	
21.	Power of Attorney to confirm that the person signing the tender has been lawfully authorized to sign.	

NB: Any Bidder who does not comply with any of the above requirements will be considered non-responsive and shall be disqualified.

B. TECHNICAL EVALUATION CRITERIA

No.	Evaluation Criteria	Maximum Points
A.	UNDERWITERS CAPACITY	20
1.	<p>Previous Clients. Submit letters of Recommendation from five Corporate Clients which should include summary of services rendered (must be Group Life and/or GPA/WIBA Insurance). (5 marks-1 mark for each recommendation)</p> <p>Attach contract/LSO/LPO/ from five Corporate Clients. The insurance portfolio handled for each of the clients must be more than five million shillings (Kshs 5,000,000.00) for provision of satisfactory Group Life and/or GPA/WIBA Insurance) 3 marks for each Contract/LPO/LSO for a contract with required portfolio. (15 marks)</p> <p>Reference checks shall be conducted by NPSC</p>	20
B	FINANCIAL ABILITY	20
1.	Audited Financial Statements. Submit Copies of the audited financial statements for the last three (3) financial years (2021, 2022, 2023) –2.5	5

	marks each year	
2.	Minimum Premium Turnover. Must provide evidence of a minimum premium turnover of; a) Ksh 500,000,000 for Group Life Insurance-7.5 marks b) Ksh 500,000,000 for Group Personal Accident (GPA) and WIBA Insurance Evidenced by IRA report of 2023- 7.5 marks	15
C	UNDERWRITER' CLAIMS MANAGEMENT AND SETTLEMENT	30
1.	Underwriter's Claims settlement ability State highest value of claim recently paid for Risks of relevant class of policies (Value of claims Recently paid for Risks Covered) for the last 5 Years. State the period used to settle the above highest value of claims upon presentation of all required documents, up to issuance of discharge voucher the formula below will be applied Least average period/respective bidder average period * 20 marks	20
2.	Ability to demonstrate with evidence that payment of last expense policy amount will be paid within 48 hours of notification of demise of a covered member. (Attach 5 No. support documents e.g. Claim Form and Debit Note /Payment Remittance) 2 marks for every claim paid within 48 hours from notification	10
E	COMPLIANCE	30
	Evidence of submission of all reports to IRA on-time	20
	i. Quarterly reports 2024 Q1 and Q2=10 Marks ii. Annual reports 2023=10 marks	
1.	Must i. Provide Declaration and Undertaking by the Underwriter on material representation, processing of claim, settlement of claim and No Award conditions. ii. Confirm Capacity to independently analyze risks and advise the NPSC on options for risk and cost management. iii. Provide Sample policy document factoring all TORs required by NPSC. iv. Attach sample proposal form/claim forms and all other required documents in claim processing explaining step by step claim procedures and documents required at each step. v. Provide Contact persons for each department for the servicing of this account.	10
	TOTAL	100%
	NB: a. To qualify for financial evaluation a tenderer must score a minimum of 80 points. Tenderer who score less than 70% at the technical evaluation stage will be disqualified from further evaluation.	

	<p>C. FINANCIAL EVALUATION 1. The commercial evaluation and final ranking of the bids will take into consideration the scope of the cover in relation to the premium, Exclusion Clauses, and other pertinent terms and conditions of tender.</p> <p>2. The evaluation committee will determine whether the financial Bids are complete. The cost of items not priced shall be assumed to be included in other costs in the Financial Bid. In all cases, the total price of the Financial Bid as submitted shall prevail</p>	
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Note: To proceed to the financial evaluation, Tenderers/Bidders must score 80% and above of the technical score. Only Bidders who score 80% and above of the technical score shall proceed to the financial evaluation stage.

a) Financial Evaluation

For those Bidders who pass the technical evaluation stage, a financial comparison of the Bidders shall be undertaken for purposes of identifying the Bidder with the **lowest evaluated price** for consideration of a two (2) year contract subject to satisfactory performance.

SECTION V – SCHEDULE OF REQUIREMENTS

TERMS OF REFERENCE (TOR) FOR GROUP PERSONAL ACCIDENT /WIBA AND GROUP LIFE COVER FOR NPSC STAFF

TECHNICAL SPECIFICATION

All employees will be entitled to the benefits in the event of any injury or death as maybe assessed by the relevant Authority including but not limited to Doctors, Police or any other investigating body and as provided by Law.

No waiting period shall be applied to any of the group covers irrespective of illness, injury or any other condition obtaining at the time of commencement of the cover.

A. WIBA/GROUP PERSONAL ACCIDENT

1. The WIBA/GPA cover shall be a combined policy and shall cover staff for 24 hours for both on and off duty for occupational illness and accidents;
2. The policy limits applicable shall be any one person;
3. The cover shall include any occurrences out of riots, strikes and acts of terrorism;
4. There shall be no waiting period for any claim under cover; and
5. The certificates of insurance shall be issued to members annually.

B. BENEFITS LEVELS

Description of Benefits		Benefit Limits
Death	Based on annual basic salary	5 years salary
FTD	Based on annual basic salary	5 years salary
TTD	OSH Act 2007	Actual weekly earnings maximum of 52 weeks
Occupation illness	Any one event	Maximum ksh 1,000,000
Medical expenses	Any one event	Maximum ksh 1,000,000
Artificial appliances	Any one event	Maximum ksh 30,000
Hospital cash plan	From the 3 rd day onwards	Kshs 200 per day
Life assistant benefit		Ksh. 100,000
Geographical coverage		Worldwide
Timing	Hours	24hours both on & off duty
Riots, terrorism, civil strife		Inclusive
Limits of liability	If not specified	As per WIBA Act 2007 and as amended from time to time

C. ESTIMATED POPULATION

The estimated population of staff under WIBA/GPA is 248 permanent and pensionable staff, 3 seconded, 17 contractual and 2 deployment staff totaling to 270 with estimated annual earnings of Kshs.470 million as at April, 2024.

D. GROUP LIFE INSUARANCE COVER

1. The Group life cover benefit shall be an equivalent of five (5) times the annual basic salary of staff;
2. The cover shall be claimable in the event of death of the staff;
3. The insurance shall undertake member education on the provision of the Group Life cover and how to claim benefits;
4. That there shall not be any waiting period under the cover and shall cover all cause of death /permanent disability except accidental death; and
5. The certificate of insurance shall be issued to members annually.

detailed hereunder are benefit levels;

Description of Benefits		Benefit Limits
Death/PTD	Based on annual basic salary	5 years annual basic salary
Critical illness		5 years annual basic salary
Last expense	As per one event	Ksh. 200,000
Geographical coverage		World wide
Timing	Hours	24hours both on &off duty
Riots, terrorism, civil strife		Inclusive
Limits of liability	Of not specifies	As provided by Law

As a result of these clarification the closing date has **NOT** been changed it remains to be **11/06/2024 at 10:00 am**

All other terms and conditions remain the same.

**Commission Secretary/Chief Executive Officer
National Police Service Commission**