



**TENDER DOCUMENT  
FOR  
THE PROVISION OF MEDICAL INSURANCE  
COVER FOR SHERIA SACCO SOCIETY LTD GROUP**

**TENDER REF NO – SHSC/TENDER/SC/008/2022**

**JULY 2022**

## TABLE OF CONTENTS

<b>SECTION I INVITATION TO TENDER.....</b>	<b>6</b>
<b>PART 1 - TENDERING PROCEDURES .....</b>	<b>8</b>
<b>SECTION I - INSTRUCTIONS TO TENDERERS.....</b>	<b>9</b>
A. General .....	9
1. Scope of Tender .....	9
2. Definitions .....	9
3. Fraud and Corruption.....	9
4. Eligible Tenderers.....	10
5. Qualification of the Tenderer .....	12
B. Contents of Tendering Document .....	12
6. Sections of Tendering Document.....	12
7. Clarification of Tender Document, Site Visit, Pre-Tender Meeting .....	12
8. Clarification of Tendering Document .....	13
9. Amendment of Tendering Document.....	13
C. Preparation of Tenders .....	14
10. Cost of Tendering .....	14
11. Language of Tender.....	14
12. Documents Comprising the Tender .....	14
13. Form of Tender and Schedule of Requirements.....	15
14. Alternative Tenders.....	15
15. Tender Prices and Discounts .....	15
16. Currencies of Tender and Payment .....	15
17. Documents Establishing Conformity of Services.....	15
18. Documents Establishing the Eligibility and Qualifications of the Tenderer .....	17
19. Period of Validity of Tenders.....	17
20. Tender Security.....	17
21. Format and Signing of Tender .....	18
D. Submission and Opening of Tenders .....	19
22. Sealing and Marking of Tenders .....	19
23. Deadline for Submission of Tenders .....	19
24. Late Tenders .....	20

<b>25.</b>	<b>Withdrawal, Substitution and Modification of Tenders .....</b>	<b>20</b>
<b>26.</b>	<b>Tender Opening .....</b>	<b>20</b>
<b>E.</b>	<b>Evaluation and Comparison of Tenders .....</b>	<b>21</b>
<b>27.</b>	<b>Confidentiality.....</b>	<b>21</b>
<b>28.</b>	<b>Clarification of Tenders .....</b>	<b>21</b>
<b>29.</b>	<b>Deviations, Reservations, and Omissions .....</b>	<b>22</b>
<b>30.</b>	<b>Determination of Responsiveness.....</b>	<b>22</b>
<b>31.</b>	<b>Non-conformities, Errors and Omissions.....</b>	<b>22</b>
<b>32.</b>	<b>Arithmetical Errors.....</b>	<b>23</b>
<b>33.</b>	<b>Comparison of Tenders and Conversion to Single Currency.....</b>	<b>23</b>
<b>34.</b>	<b>Margin of Preference and Reservations .....</b>	<b>23</b>
<b>35.</b>	<b>Evaluation of Tenders .....</b>	<b>24</b>
<b>F.</b>	<b>Abnormally Low Tenders and Abnormally high tenders .....</b>	<b>24</b>
<b>36.</b>	<b>Abnormally Low Tenders .....</b>	<b>24</b>
<b>37.</b>	<b>Abnormally High Tenders .....</b>	<b>25</b>
<b>38.</b>	<b>Qualification of the Tenderer .....</b>	<b>25</b>
<b>39.</b>	<b>Procuring Entity's Right to Accept Any Tender, and to Reject Any or All Tenders<sup>26</sup></b>	
<b>G.</b>	<b>Award of Contract.....</b>	<b>26</b>
<b>40.</b>	<b>Award Criteria.....</b>	<b>26</b>
<b>41.</b>	<b>Notice of Intention to enter in to a Contract .....</b>	<b>26</b>
<b>42.</b>	<b>Standstill Period.....</b>	<b>26</b>
<b>43.</b>	<b>Debriefing by the Procuring Entity.....</b>	<b>26</b>
<b>44.</b>	<b>Negotiations.....</b>	<b>27</b>
<b>45.</b>	<b>Letter of Award.....</b>	<b>27</b>
<b>46.</b>	<b>Signing of Contract.....</b>	<b>27</b>
	<b>SECTION II - TENDER DATA SHEET (TDS) .....</b>	<b>29</b>
	<b>SECTION III - EVALUATION AND QUALIFICATION CRITERIA .....</b>	<b>32</b>
<b>47.</b>	<b>General Provision .....</b>	<b>32</b>
<b>48.</b>	<b>Preliminary examination for Determination of Responsiveness .....</b>	<b>32</b>
<b>49.</b>	<b>Post Qualification Criteria (ITT 38) Post qualification and Contract award (ITT39), more specifically,.....</b>	<b>32</b>
<b>50.</b>	<b>History of non-performing contracts:.....</b>	<b>33</b>
<b>51.</b>	<b>Pending Litigation .....</b>	<b>33</b>

<b>52</b>	<b>Litigation History.....</b>	<b>33</b>
	<b>Technical evaluation parameters and scores.....</b>	<b>36</b>
H.	SECTION IV- TENDERING FORMS .....	39
A.	TENDERER'S ELIGIBILITY-CONFIDENTIAL BUSINESS QUESTIONNAIRE.....	43
I.	Are there any person/persons in... ..( <i>Name of Procuring Entity</i> ) who has/ have an interest or relationship in this firm? Yes/No.....	44
J.	Conflict of interest disclosure.....	45
B.	CERTIFICATE OF INDEPENDENT TENDER DETERMINATION .....	47
C.	SELF-DECLARATION FORMS .....	49
<b>53.</b>	<b>FORM SD 1.....</b>	<b>49</b>
D.	SELF DECLARATION THAT THE PERSON/TENDERER IS NOT DEBARRED IN THE MATTER OF THE PUBLIC PROCUREMENT AND ASSET DISPOSAL ACT 2015 .....	49
E.	SELF DECLARATION THAT THE TENDERER WILL NOT ENGAGE IN ANY CORRUPT OR FRAUDULENT PRACTICE.....	50
F.	DECLARATION AND COMMITMENT TO THE CODE OF ETHICS .....	51
G.	SCHEDULE OF PRICES FORM .....	55
	<b>PART II – SCHEDULE OF INSURANCE REQUIREMENTS .....</b>	<b>49</b>
	<b>ADDITIONAL INFORMATION TO BIDDERS .....</b>	<b>56</b>
	<b>PART III – CONDITIONS OF CONTRACT AND CONTRACT FORMS.....</b>	<b>58</b>
J.	APPENDIX TO THE CONTRACT .....	67

## SECTION I INVITATION TO TENDER

**Date: 4<sup>th</sup> July, 2022**

**PROCURING ENTITY: SHERIA SACCO SOCIETY LTD GROUP**

**CONTRACT NAME: PROVISION OF MEDICAL INSURANCE COVER**

1. The Sheria Sacco Society Ltd invites sealed bids from eligible candidates for Provision of Staff Medical Insurance Cover for a period of one year.
2. Qualified and interested tenderers may obtain further information and inspect the Tender Documents during office hours 8am and 5pm starting from the date of advert at the office of:

**The Chief Executive Officer  
Sheria Sacco Society Limited,  
P.O. Box 34390, 00100  
Nairobi**

3. Tendering will be conducted under open competitive method - National using a standardized tender document. Tendering is open to all qualified and interested Tenderers.
4. A complete set of tender documents may be viewed and downloaded free of charge from the Sheria Sacco's website. Tenderers who download the tender document must forward their particulars immediately facilitate any further clarification or addendum to [tenders@sheriasacco.coop](mailto:tenders@sheriasacco.coop)
5. Completed tender documents MUST be delivered so as to reach the undersigned:

**The Chief Executive Officer  
Sheria Sacco Society Limited,  
P.O. Box 34390, 00100  
Nairobi**

On or before **29<sup>th</sup> July 2022 at 1200hrs. Late documents will not be accepted**

6. Tenders will be opened immediately after the date and time specified above or any dead line date and time specified later. Tenders will be opened in the presence of the Tenderers' designated representatives who choose to attend. An online link will be shared to bidders who would have registered.

**Chief Executive Officer,  
Sheria Sacco Society Ltd**

Date *4<sup>th</sup> August 2022*

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## **PART 1 - TENDERING PROCEDURES**

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## SECTION I - INSTRUCTIONS TO TENDERERS

### A. General

#### Scope of Tender

- 1.1 This tendering document is for the delivery of Provision of Medical Insurance Cover, as specified in Section V, Procuring Entity's Schedule of Requirements. The name of the Procuring Entity, name and identification and number of this tender are specified in the **TDS**.

#### Definitions

- 2.1 Throughout this tendering document:
- a) The term “in writing” means communicated in written form (e.g. by mail, e-mail, including if specified **in the TDS**, distributed or received through the electronic-procurement system used by the Procuring Entity) with proof of receipt;
  - b) If the contexts require, “singular” means “plural” and vice versa; and
  - c) “Day” means calendar day, unless otherwise specified as “Business Day”. A Business Day is any day that is an official working day of the Procuring Entity. It excludes the Procuring Entity's official public holidays.
- 2.2 The successful Tenderer will be expected to commence Provision of Staff Medical Insurance cover by Date provided **in the TDS**. The insurance duration for each item will be one year but can be extended by the period specified in the **TDS**.

#### Fraud and Corruption

- 3.1 The Procuring Entity requires compliance with the provisions of the Public Procurement and Asset Disposal Act, 2015, Section 62 “Declaration not to engage in corruption”. The tender submitted by a person shall include a declaration that the person shall not engage in any corrupt or fraudulent practice and a declaration that the person or his or her sub-contractors are not debarred from participating in public procurement proceedings.
- 3.2 The Procuring Entity requires compliance with the provisions of the Competition Act 2010, regarding collusive practices in contracting. Any tenderer found to have engaged in collusive conduct shall be disqualified and criminal and/or civils actions may be imposed. To this effect, Tenders shall be required to complete and sign the “Certificate of Independent Tender Determination” annexed to the Form of Tender.
- 3.3 Unfair Competitive Advantage -Fairness and transparency in the tender process require that the firms or their Affiliates competing for a specific assignment do not derive a competitive advantage from having provided consulting services related to this tender. To that end, the Procuring Entity shall indicate in the **TDS** and make available to all the firms together with this tender document all information that would in that respect give such firm any unfair competitive advantage over competing firms.
- 3.4 Tenderers shall permit and shall cause their agents (where declared or not), subcontractors, sub-consultants, service providers, suppliers, and their personnel, to permit the Procuring Entity to inspect all accounts, records and other documents relating to any initial selection process, pre-qualification process, tender submission, proposal submission, and contract performance (in the case of award), and to have them audited by auditors appointed by the

## Procuring Entity.

### Eligible Tenderers

- 4.1** A Tenderer may be a firm that is a private entity, a state-owned enterprise or institution or any combination of such entities in the form of a joint venture (JV) under an existing agreement with the intent to enter into such an agreement supported by a letter of intent. Only Insurance service providers registered by Insurance Regulatory Authority are eligible to tender and sign contracts. In the case of a joint venture, all members shall be jointly and severally liable for the execution of the entire Contract in accordance with the Contract terms. The JV shall nominate a Representative who shall have the authority to conduct all business for and on behalf of any and all the members of the JV during the tendering process and, in the event the JV is awarded the Contract, during contract execution. Members of a joint venture may not also make an individual tender, be a subcontractor in a separate tender or be part of another joint venture for the purposes of the same Tender. The maximum number of JV members shall be specified in the **TDS**.
- 4.2** Public Officers of the Procuring Entity, their spouse, child, parent, brother, sister, child, parent or sister of a spouse, their business associates or agents and firms/organizations in which they have a substantial or controlling interest shall not be eligible to tender or be awarded a contract. Public Officers are also not allowed to participate in any procurement proceedings.
- 4.3** A Tenderer shall not have a conflict of interest. Any Tenderer found to have a conflict of interest shall be disqualified. A Tenderer may be considered to have a conflict of interest for the purpose of this Tendering process, if the Tenderer:
- d) Directly or indirectly controls, is controlled by or is under common control with another Tenderer; or
  - e) Receives or has received any direct or indirect subsidy from another Tenderer; or
  - f) Has the same legal representative as another Tenderer; or
  - g) Has a relationship with another Tenderer, directly or through common third parties, that puts it in a position to influence the Tender of another Tenderer, or influence the decisions of the Procuring Entity regarding this Tendering process; or
  - h) Or any of its affiliates participated as a consultant in the preparation of the Procuring Entity's Requirements (including Schedules of requirements, Performance Specifications, etc.) for the Insurance services that are the subject of this Tender; or
  - i) or any of its affiliates has been hired (or is proposed to be hired) by the Procuring Entity for the Contract implementation; or
  - j) would be providing goods, works, or services resulting from or directly related to the insurance services specified in the TDS ITT 1.1 that it provided or were provided by any affiliate that directly or indirectly controls, is controlled by, or is under common control with that firm; or
  - k) has a close business or family relationship with a professional staff of the Procuring Entity who: (i) are directly or indirectly involved in the preparation of the tendering document or specifications of the contract, and/or the Tender



evaluation process of such contract; or (ii) would be involved in the implementation or supervision of such contract unless the conflict stemming from such relationship has been resolved in a manner acceptable to the Procuring Entity throughout the procurement process and execution of the Contract.

- 4.4 A firm that is a Tenderer shall not participate in more than one Tender, except for permitted alternative Tenders. Such participation shall result in the disqualification of all Tenders in which the firm is involved.
- 4.5 A Tenderer may have the nationality of any country, subject to the restrictions pursuant to ITT 4.9. A Tenderer shall be deemed to have the nationality of a country if the Tenderer is constituted, incorporated or registered in and operates in conformity with the provisions of the laws of that country, as evidenced by its articles of incorporation (or equivalent documents of constitution or association) and its registration documents, as the case may be. This criterion also shall apply to the determination of the nationality of proposed sub-contractors or sub-consultants for any part of the Contract including related Services.
- 4.6 A Tenderer that has been debarred from participating in public procurement shall be ineligible to tender or be awarded a contract. The list of debarred firms and individuals is available from the website of PPRA.([www.ppra.go.ke](http://www.ppra.go.ke)).
- 4.7 Tenderers that are state-owned enterprises or institutions in Kenya may be eligible to compete and be awarded a Contract(s) if they can establish that they are registered as insurance businesses.
- 4.8 A tenderer under suspension from tendering as the result of the operation of a Tender-Securing Declaration or Proposal-Securing Declaration shall not be eligible to tender.
- 4.9 Firms and individuals may be ineligible if (a) as a matter of law or official regulations, Kenya prohibits commercial relations with that country, or (b) by an act of compliance with a decision of the United Nations Security Council taken under Chapter VII of the Charter of the United Nations, Kenya prohibits any import of goods or contracting of works or services from that country, or any payments to any country, person, or entity in that country.
- 4.10 The Insurance Act of Kenya (Revised 2017) requires that insurance companies that wish to offer insurance services in Kenya should be registered with the Insurance Regulatory Authority (IRA) of Kenya to allow them undertake insurance business in Kenya. Registration shall not be a condition for tender, but it shall be a condition of contract award and signature. A selected tenderer shall be given opportunity to register before contract award and signature of contract. Details on application for registration with Insurance Regulatory Authority may be accessed from the website [www.ira.go.ke](http://www.ira.go.ke)
- 4.11 The Competition Act of Kenya requires that firms wishing to tender as Joint Venture undertakings which may prevent, distort or lessen competition in provision of services are prohibited unless they are exempt in accordance with the provisions of Section 25 of the Act. JVs will be required to seek for exemption from the Competition Authority. Exemption shall not be a condition for tender, but it shall be a condition of contract award and signature. A JV tenderer shall be given opportunity to seek such exemption as a condition of award and signature of contract. Application for exemption from the Competition Authority of Kenya may be accessed from the website [www.ira.go.ke](http://www.ira.go.ke)
- 4.12 A Kenyan tenderer shall provide evidence of having fulfilled his/her tax obligations by

producing a current tax compliance certificate or tax exemption certificate issued by the Kenya Revenue Authority.

### **Qualification of the Tenderer**

- 5.1 In the event that pre-qualification of Tenderers has been undertaken as stated in ITT 18.4, the provisions on qualifications of the Section III, Evaluation and Qualification Criteria shall not apply.

## **B. Contents of Tendering Document**

### **Sections of Tendering Document**

- 6.1 The tendering document consists of Parts 1, 2, and 3, which include all the sections indicated below and should be read in conjunction with any Addenda issued in accordance with ITT 9.

#### **PART 1: Tendering Procedures**

- i) Section I - Instructions to Tenderers (ITT)
- ii) Section II - Tender Data Sheet (TDS)
- iii) Section III - Evaluation and Qualification Criteria
- iv) Section IV – Tendering Forms

#### **PART 2: Procuring Entity's Requirements**

- v) Section V–Schedule of Requirements

#### **PART 3: Contract**

- vi) Section VI-General Conditions of Contract (GCC)
  - vii) Section VII-Special Conditions of Contract (SCC)
  - viii) Appendix to the Contract–Insurance Policy
- 6.2 The Invitation to Tender (ITT) or the notice to pre-qualify Tenderers, as the case may be, issued by the Procuring Entity is not part of this tendering document.
- 6.3 Unless obtained directly from the Procuring Entity, the Procuring Entity is not responsible for the completeness of the document, responses to requests for clarification, the Minutes of the pre-Tender meeting (if any), or Addenda to the tendering document in accordance with ITT 9. In case of any contradiction, documents obtained directly from the Procuring Entity shall prevail.
- 6.4 The Tenderer is expected to examine all instructions, forms, terms of reference, and specifications in the tendering document and to furnish with its Tender all information or documentation as is required by the tendering document.

### **Clarification of Tender Document, Site Visit, Pre-Tender Meeting**

- 7.1 A Tenderer requiring any clarification of the Tender Document shall contact the Procuring Entity in writing at the Procuring Entity's address specified in the TDS or raise its enquiries during the pre-Tender meeting if provided for in accordance with ITT 7.2. The Procuring

Entity will respond in writing to any request for clarification, provided that such request is received no later than the period specified in the TDS prior to the deadline for submission of tenders. The Procuring Entity shall forward copies of its response to all tenderers who have acquired the Tender D documents in accordance with ITT 7.4, including a description of the inquiry but without identifying its source. If so specified in the TDS, the Procuring Entity shall also promptly publish its response at the web page identified in the TDS. Should the clarification result in changes to the essential elements of the Tender Documents, the Procuring Entity shall amend the Tender Documents following the procedure under ITT 8 and ITT 22.2.

- 7.2 The Tenderer, at the Tenderer's own responsibility and risk, is encouraged to visit and examine and inspect the site(s) and items of the required contracts and obtain all information that may be necessary for preparing a tender. The costs of visiting the Sites shall be at the Tenderer's own expense. The Procuring Entity shall specify in the TDS if a pre-arranged Site visit and or a pre-tender meeting will be held, when and where. The Tenderer's designated representative is invited to attend a pre-arranged site visit and a pre-tender meeting, as the case may be. The purpose of the site visit and the pre-tender meeting will be to clarify issues and to answer questions on any matter that may be raised at that stage.
- 7.3 The Tenderer is requested to submit any questions in writing, to reach the Procuring Entity not later than the period specified in the TDS before the meeting.

#### Clarification of Tendering Document

- 8.1 A Tenderer requiring any clarification of the tendering document shall contact the Procuring Entity in writing at the Procuring Entity's address specified **in the TDS**. The Procuring Entity will respond in writing to any request for clarification, provided that such request is received prior to the deadline for submission of Tenders within a period specified **in the TDS**. The Procuring Entity shall forward copies of its response to all Tenderers who have acquired the tendering document in accordance with ITT 6.3, including description of the inquiry but without identifying its source. If so specified **in the TDS**, the Procuring Entity shall also promptly publish its response at the web page identified **in the TDS**. Should the clarification result in changes to the essential elements of the tendering document, the Procuring Entity shall amend the tendering document following the procedure under ITT 9 and ITT 23.2.

#### Amendment of Tendering Document

- 9.1 At any time prior to the deadline for submission of Tenders, the Procuring Entity may amend

the Tendering document by issuing addenda.

- 9.2 Any addendum issued shall be part of the tendering document and shall be communicated in writing to all who have obtained the tendering document from the Procuring Entity in accordance with ITT 6.3. The Procuring Entity shall also promptly publish the addendum on the Procuring Entity's web page in accordance with ITT 8.1.
- 9.3 To give prospective Tenderers reasonable time in which to take an addendum into account in preparing their Tenders, the Procuring Entity shall extend, as necessary, the deadline for submission of Tenders, in accordance with ITT 23.2 below.

## **C. Preparation of Tenders**

### **Cost of Tendering**

- 10.1 The Tenderer shall bear all costs associated with the preparation and submission of its Tender, and the Procuring Entity shall not be responsible or liable for those costs, regardless of the conduct or outcome of the Tendering process.

### **Language of Tender**

- 11.1 The Tender as well as all correspondence and documents relating to the Tender exchanged by the Tenderer and the Procuring Entity shall be written in the English language. Supporting documents and printed literature that are part of the Tender maybe in another language provided they are accompanied by an accurate translation of the relevant passages in to the English language, in which case, for purposes of interpretation of the Tender, such translation shall govern.

### **Documents Comprising the Tender**

- 12.1 The Tender shall comprise the following:
- l) **Form of Tender** prepared in accordance with ITT 13;
  - m) **Schedules:** priced Activity Schedule completed in accordance with ITT 13 and ITT 15;
  - n) **Tender Security or Tender-Securing Declaration** in accordance with ITT 20.1;
  - o) **Alternative Tender:** if permissible in accordance with ITT 14;
  - p) **Authorization:** written confirmation authorizing the signatory of the Tender to commit the Tenderer, in accordance with ITT 21.3;
  - q) **Qualifications:** documentary evidence in accordance with ITT 18 establishing the Tenderer's qualifications to perform the Contract if its Tender is accepted;
  - r) **Tenderer's Eligibility:** documentary evidence in accordance with ITT 18 establishing the Tenderer's eligibility to Tender;
  - s) **Conformity:** documentary evidence in accordance with ITT 17, that the Services con form to the tendering document;
  - t) **Sample Insurance Policy** for each type of insurance required, and
  - u) Any other document required **in the TDS.**

- 12.2 The Tenderer shall furnish in the Tender Information Form on commissions and gratuities, if any, paid or to be paid to agents or any other party relating to the is Tender.

### **Form of Tender and Schedule of Requirements**

- 13.1 The Form of Tender and priced Schedule of Requirements shall be prepared using the relevant forms furnished in Section IV, Tendering Forms. The forms must be completed without any alterations to the text, and no substitutes shall be accepted except as provided under ITT 21.3. All blank spaces shall be filled in with the information requested. The Tenderer shall chronologically serialize pages of all tender documents submitted.

### **Alternative Tenders**

- 14.1 Unless otherwise indicated **in the TDS**, alternative Tenders shall not be considered. If alternatives are permitted, only the technical alternatives, if any, of the best Evaluated Tenderer shall be considered by the Procuring Entity.

### **Tender Prices and Discounts**

- 15.1 The prices (or premiums) and discounts (including any price reduction) quoted by the Tenderer in the Form of Tender and in the Schedule of Requirements shall conform to the requirements specified below.
- 15.2 The Contract shall be for the provision of Medical Insurance Cover of the items described in the Schedule of Requirements submitted by the Tenderer.
- 15.3 The Tenderer shall quote any discounts in the Form of Tender in accordance with ITT 13.1.
- 15.4 All duties, taxes, and other levies pay able by the Insurance Provider under the Contract, or for any other cause, as of the date 28 days prior to the deadline for submission of Tenders, shall be included in the total Tender price submitted by the Tenderer.
- 15.5 If provided for in the TDS, prices quoted by the Tenderer shall be subject to adjustment during the performance of the Contract in accordance with and the provisions of Clause 6.6 of the General Conditions of Contract and/or Special Conditions of Contract. The Tenderer shall submit with the Tender all the information required under the Special Conditions of Contract and of the General Conditions of Contract.

### **Currencies of Tender and Payment**

- 16.1 The currency of the Tender and the currency of payments shall be Kenya Shillings, unless specified otherwise in the **TDS**.

### **Documents Establishing Conformity of Services**

- 17.1 To establish the conformity of the Insurance Services to the tendering document, the Tenderer shall furnish as part of its Tender the documentary evidence that Services provided conform to the Procurement Entity's requirements specified in Section VII, Schedule of Requirements.
- 17.2 Standards for provision of Medical Insurance Cover are intended to be descriptive only and not restrictive. The Tenderer may offer other standards of quality provided that it demonstrates, to the Procuring Entity's satisfaction, that the substitutions ensure substantial equivalence or are superior to those specified in the Section V, Schedule of Requirements.
- 17.3 Tenderers shall be asked to provide, as part of the data for qualification, such information,

- including details of ownership, as shall be required to determine whether, according to the classification established by the Procuring Entity, a Service provider or group of service providers qualifies for a margin of preference. Further the information will enable the Procuring Entity identify any actual or potential conflict of interest in relation to the procurement and / or contract management processes, or a possibility of collusion between tenderers, and there by help to prevent any corrupt influence in relation to the procurement process or contract management.
- 17.4 The purpose of the information described in ITT 6.2 above overrides any claims to confidentiality which a tenderer may have. There can be no circumstances in which it would be justified for a tenderer to keep information relating to its ownership and control confidential where it is tendering to undertake public sector work and receive public sector funds. Thus, confidentiality will not be accepted by the Procuring Entity as a justification for a Tenderer's failure to disclose, or failure to provide required information on its ownership and control.
- 17.5 The Tenderer shall provide further documentary proof, information or authorizations that the Procuring Entity may request in relation to ownership and control which information on any changes to the information which was provided by the tenderer under ITT 6.3. The obligations to require this information shall continue for the duration of the procurement process and contract performance and after completion of the contract, if any change to the information previously provided may reveal a conflict of interest in relation to the award or management of the contract.
- 17.6 All information provided by the tenderer pursuant to these requirements must be complete, current and accurate as at the date of provision to the Procuring Entity. In submitting the information required pursuant to these requirements, the Tenderer shall warrant that the information submitted is complete, current and accurate as at the date of submission to the Procuring Entity.
- 17.7 If a tenderer fails to submit the information required by these requirements, its tender will be rejected. Similarly, if the Procuring Entity is unable, after taking reasonable steps, to verify to a reasonable degree the information submitted by a tenderer pursuant to these requirements, then the tender will be rejected.
- 17.8 If information submitted by a tenderer pursuant to these requirements, or obtained by the Procuring Entity (whether through its own enquiries, through notification by the public or otherwise), shows any conflict of interest which could materially and improperly benefit the tenderer in relation to the procurement or contract management process, then:
- i) If the procurement process is still ongoing, the tenderer will be disqualified from the procurement process,
  - ii) if the contract has been awarded to that tenderer, the contract award will be set aside,
  - iii) the tenderer will be referred to the relevant law enforcement authorities for investigation of whether the tenderer or any other persons have committed any criminal offence.
- 17.9 If a tenderer submits information pursuant to these requirements that is incomplete, inaccurate or out-of-date, or attempts to obstruct the verification process, then the consequences ITT 6.7 will ensue unless the tenderer can show to the reasonable satisfaction of the Procuring Entity that any such act was not material, or was due to



genuine err or which was not at tribute able to the intentional act, negligence or recklessness of the tenderer.

### **Documents Establishing the Eligibility and Qualifications of the Tenderer**

- 18.1 To establish Tenderer's their eligibility in accordance with ITT 4, Tenderers shall complete the Form of Tender, and all Tendering Forms included in Section IV.
- 18.2 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 meets each of the qualification criterion specified in Section III, Evaluation and Qualification Criteria.

### **Period of Validity of Tenders**

- 19.1 Tenders shall remain valid for the Tender Validity period specified **in the TDS**. The Tender Validity period starts from the date fixed for the Tender submission deadline date (as prescribed by the Procuring Entity in accordance with ITT 23.1). A tender valid for a shorter period shall be rejected by the Procuring Entity as non-responsive.
- 19.2 In exceptional circumstances, prior to the expiration of the Tender validity period, the Procuring Entity may request Tenderers to extend the period of validity of their Tenders. The request and the responses shall be made in writing. If a Tender Security is requested in accordance with ITT 20, it shall also be extended for ac or responding period. A Tenderer may refuse the request without forfeiting its Tender Security. A Tenderer granting the request shall not be required or permitted to modify its Tender, except as provided in ITT 19.3.

### **Format and Signing of Tender**

- 21.1 The Tenderer shall prepare one original of the documents comprising the Tender as described in ITT 12, bound with the volume containing the Form of Tender, and clearly marked "Original." In addition, the Tenderer shall submit copies of the Tender, in the number specified in the TDS, and clearly marked as "Copies." In the event of discrepancy between them, the original shall prevail.
- 21.2 Tenderers shall mark as "CONFIDENTIAL" information in their Tenders which is confidential to their business. This may include proprietary information, trade secrets, or commercial or financially sensitive information.
- 21.3 The original and all copies of the Tender shall be typed or written in indelible ink and shall be signed by a person or persons duly authorized to sign on behalf of the Tenderer. The name and position held by each person signing the authorization must be typed or printed below the signature. All pages of the Tender where entries or amendments have been made shall be signed or initialed by the person signing the Tender.

- 21.4 Any inter-lineation, erasures, or overwriting shall be valid only if they are signed or initialed by the person signing the Tender.

#### **D. Submission and Opening of Tenders**

##### **Sealing and Marking of Tenders**

- 22.1 The Tenderer shall deliver the Tender in a single, sealed envelope. Within the single envelope the Tenderer shall place the following separate, sealed envelopes: The technical proposal and the financial proposal
- 22.2 The inner envelopes shall both:
- a) Bear the name and address of the Tenderer;
  - b) Clear markings of whether it's a financial or technical proposal
  - c) Be addressed to the Procuring Entity in accordance with ITT 23.1;
  - d) Bear the specific identification of this Tendering process specified in accordance with TDS 1.1; and
  - e) bear a warning not to open before the time and date for Tender opening.
- 22.3 The outer-envelopes shall:
- a) Be addressed to the Procuring Entity in accordance with ITT 23.1;
  - b) bear the specific identification of this Tendering process specified in accordance with TDS 1.1; and
  - c) bear a warning not to open before the time and date for Tender opening.
- 22.4 If all envelopes are not sealed and marked as required, the Procuring Entity will assume no responsibility for the misplacement or premature opening of the Tender. Tenders that were misplaced or opened prematurely will be not be accepted.

##### **Deadline for Submission of Tenders**

- 23.1 Tenders must be received by the Procuring Entity at the address and no later than the date and time specified **in the TDS**. When so specified **in the TDS**, Tenderers shall have the option of submitting their Tenders electronically. Tenderers submitting Tenders electronically shall follow the electronic Tender submission procedures specified **in the TDS**.
- 23.2 The Procuring Entity may, at its discretion, extend the deadline for the submission of Tenders by amending the tendering document in accordance with ITT 9, in which case all rights and obligations of the Procuring Entity and Tenderers previously subject to the deadline shall thereafter be subject to the deadline as extended.



## Late Tenders

- 24.1 The Procuring Entity shall not consider any Tender that arrives after the deadline for submission of Tenders, in accordance with ITT 23. Any Tender received by the Procuring Entity after the deadline for submission of Tenders shall be declared late, rejected, and returned unopened to the Tenderer.

## Withdrawal, Substitution and Modification of Tenders

- 25.1 A Tenderer may withdraw, substitute, or modify its Tender after it has been submitted by sending a written notice, duly signed by an authorized representative, and shall include a copy of the authorization (the power of attorney) in accordance with ITT 21.3, (except that withdrawal notices do not require copies). The corresponding substitution or modification of the Tender must accompany the respective written notice. All notices must be:
- a) Prepared and submitted in accordance with ITT 21 and ITT 22 (except that withdrawal all notices do not require copies), and in addition, the respective envelopes shall be clearly marked “WITHDRAWAL,” “SUBSTITUTION,” or “MODIFICATION;” and
  - b) received by the Procuring Entity prior to the deadline prescribed for submission of Tenders, in accordance with ITT 23.
- 25.2 Tenders requested to be withdrawn in accordance with ITT 25.1 shall be returned unopened to the Tenderers.
- 25.3 No Tender may be withdrawn, substituted, or modified in the interval between the deadline for submission of Tenders and the expiration of the period of Tender validity specified by the Tenderer on the Form of Tender or any extension thereof.

## Tender Opening

- 26.1 Except as in the cases specified in ITT 23 and ITT 25.2, the Procuring Entity shall, at the Tender opening, publicly open and read out all Tenders received by the deadline at the date, time and place specified in the **TDS** in the presence of Tenderers' designated representatives and anyone who choose to attend. Any specific electronic Tender opening procedures required if electronic tendering is permitted in accordance with ITT 23.1, shall be as specified **in the TDS**.
- 26.2 First, envelopes marked “WITHDRAWAL” shall be opened and read out and the envelope with the corresponding Tender shall not be opened, but returned to the Tenderer. If the withdrawal envelope does not contain a copy of the “power of attorney” confirming the signature as a person duly authorized to sign on behalf of the Tenderer, the corresponding Tender will be opened. No Tender withdrawal shall be permitted unless the corresponding withdrawal notice contains a valid authorization to request the withdrawal and is read out at Tender opening.
- 26.3 Next, envelopes marked “SUBSTITUTION” shall be opened and read out and exchanged with the corresponding Tender being substituted, and the substituted Tender shall not be opened, but returned to the Tenderer. No Tender substitution shall be permitted unless the corresponding substitution notice contains a valid authorization to request the substitution and is read out at Tender opening.
- 26.4 Next, envelopes marked “MODIFICATION” shall be opened and read out with the corresponding Tender. No Tender modification shall be permitted unless the corresponding

- modification notice contains a valid authorization to request the modification and is read out at Tender opening.
- 26.5 Next, all remaining envelopes shall be opened one at a time, reading out: the name of the Tenderer and whether there is a modification; the total Tender Prices, per lot (contract) if applicable, including any discounts and alternative Tenders; the presence or absence of a Tender Security or Tender-Securing Declaration, if required; and any other details as the Procuring Entity may consider appropriate.
- 26.6 Only Tenders, alternative Tenders and discounts that are opened and read out at Tender opening shall be considered further. The Form of Tender and the priced Activity Schedule are to be initialed by representatives of the Procuring Entity attending Tender opening in the manner specified in the TDS.
- 26.7 The Procuring Entity shall neither discuss the merits of any Tender nor reject any Tender (except for late Tenders, in accordance with ITT 24.1).
- 26.8 The Procuring Entity shall prepare a record of the Tender opening that shall include, as a minimum:
- a) The name of the Tenderer and whether there is a withdrawal, substitution, or modification;
  - b) the Tender Price, per lot (contract) if applicable, including any discounts; and
  - c) any alternative Tenders;
  - d) the presence or absence of a Tender Security or Tender-Securing Declaration, if one was required.
  - e) Number of pages of each tender document submitted.
- 26.9 The Tenderers' representatives who a represent shall be requested to sign the record. The omission of a Tenderer's signature on the record shall not invalidate the contents and effect of the record. A copy of the tender opening register shall be issued to a tenderer upon request.

## **E. Evaluation and Comparison of Tenders**

### **Confidentiality**

- 27.1 Information relating to the evaluation of Tenders and recommendation of contract award, shall not be disclosed to Tenderers or any other persons not officially concerned with the Tendering process until information on the Intention to Award the Contract is transmitted to all Tenderers in accordance with ITT 41.
- 27.2 Any effort by a Tenderer to influence the Procuring Entity in the evaluation or contract award decisions may result in the rejection of its Tender.
- 27.3 Notwithstanding ITT 27.2, from the time of Tender opening to the time of Contract Award, if any Tenderer wishes to contact the Procuring Entity on any matter related to the Tendering process, it should do so in writing.

### **Clarification of Tenders**

- 28.1 To assist in the examination, evaluation, and comparison of Tenders, and qualification of the Tenderers, the Procuring Entity may, at the Procuring Entity's discretion, ask any

Tenderer for clarification of its Tender including breakdowns of the prices in the Activity Schedule, and other information that the Procuring Entity may require. Any clarification submitted by a Tenderer in respect to its Tender and that is not in response to a request by the Procuring Entity shall not be considered. The Procuring Entity's request for clarification and the response shall be in writing. No change, including any voluntary increase or decrease, in the prices or substance of the Tender shall be sought, offered, or permitted, except to confirm the correction of arithmetic errors discovered by the Procuring Entity in the evaluation of the Tenders, in accordance with ITT 32.

- 28.2 If a Tenderer does not provide clarifications of its Tender by the date and time set in the Procuring Entity's request for clarification, its Tender may be rejected.

### **Deviations, Reservations, and Omissions**

- 29.1 During the evaluation of Tenders, the following definitions apply:

- a) "Deviation" is a departure from the requirements specified in the tendering document;
- b) "Reservation" is the setting of limiting conditions or withholding from complete acceptance of the requirements specified in the tendering document; and
- c) "Omission" is the failure to submit part or all of the information or documentation required in the tendering document.

### **Determination of Responsiveness**

- 30.1 The Procuring Entity's determination of a Tender's responsiveness is to be based on the contents of the Tender itself, as defined in ITT 12.
- 30.2 A substantially responsive Tender is one that meets the requirements of the tendering document without material deviation, reservation, or omission. A material deviation, reservation, or omission is one that If accepted, would:
- a) Affect in any substantial way the scope, quality, or performance of the Insurance Services specified in the Contract; or
  - b) Limit in any substantial way, inconsistent with the tendering document, the Procuring Entity's rights or the Tenderer's obligations under the Contract; or
  - c) if rectified, would unfairly affect the competitive position of other Tenderers presenting substantially responsive Tenders.
- 30.3 The Procuring Entity shall examine the technical aspects of the Tender submitted in accordance with ITT 17 and ITT 18, in particular, to confirm that all requirements of Section VII, Schedule of Requirements have been met without any material deviation or reservation, or omission.

### **Non-conformities, Errors and Omissions**

- 31.1 If a Tender is not substantially responsive to the requirements of tendering document, it shall be rejected by the Procuring Entity and may not subsequently be made responsive by correction of the material deviation, reservation, or omission. Non-conformities, Errors and Omissions
- 31.2 Provided that a Tender is substantially responsive, the Procuring Entity may waive any non-conformities in the Tender.

- 31.3 Provided that a Tender is substantially responsive, the Procuring Entity may request that the Tenderer submit the necessary information or documentation, within a reasonable period of time, to rectify non-conformities or omissions in the Tender related to documentation requirements. Requesting information or documentation on such non-conformities shall not be related to any aspect of the price of the Tender. Failure of the Tenderer to comply with the request may result in the rejection of its Tender.

#### Arithmetical Errors

- 32.1 The tender sum as submitted and read out during the tender opening shall be absolute and final and shall not be the subject of correction, adjustment or amendment in any way by any person or entity.
- 32.2 Provided that the Tender is substantially responsive, the Procuring Entity shall handle errors on the following basis:
- a) Any error detected if considered a major deviation that affects the substance of the tender, shall lead to disqualification of the tender as non-responsive.
  - b) Any errors in the submitted tender arising from a miscalculation of unit price, quantity, subtotal and total bid price shall be considered as a major deviation that affects the substance of the tender and shall lead to disqualification of the tender as non-responsive. and
  - c) If there is a discrepancy between words and figures, the amount in words shall prevail

- 32.3 Tenderers shall be notified of any error detected in their bid during the notification of award

#### Comparison of Tenders and Conversion to Single Currency

- 33.1 The Procuring Entity shall compare the evaluated costs of all substantially responsive Tenders established in accordance with ITT 31.2 to determine the Tender that has the lowest evaluated cost. The comparison shall be on the basis of total cost prices for each offered insurance service.
- 33.2 For evaluation and comparison purposes, the currency (I e s) of the Tender shall be converted in a single currency as specified **in the TDS**. The source of exchange rate and the date of such exchange rate shall also be specified in the **TDS**.

#### Margin of Preference and Reservations

- 34.1 A margin of preference on local insurance providers may be allowed only when the contract is open to international competitive tendering where foreign contractors are expected to participate in the tendering process and where the contract exceeds the value / threshold specified in the Regulations.
- 34.2 A margin of preference shall not be allowed unless it is specified so in the TDS.
- 34.3 Contracts procured on basis of international competitive tendering shall not be subject to reservations exclusive to specific groups as provided in ITT 33.4.
- 34.4 Where it is intended to reserve a contract to a specific group of businesses (these groups are Small and Medium Enterprises, Women Enterprises, Youth Enterprises and Enterprises of persons living with disability, as the case maybe), and who are appropriately registered as such by a competent authority, a procuring entity shall ensure that the invitation to tender specifically indicates that only businesses or firms belonging to the specified group are

eligible to tender. No tender shall be reserved to more than one group. If not so stated in the Invitation to Tender and in the Tender documents, the invitation to tender will be open to all interested tenderers.

### **Evaluation of Tenders**

- 35.1 The Procuring Entity shall use the criteria and methodologies listed in this ITT and Section III, Evaluation and Qualification Criteria. No other evaluation criteria or methodologies shall be permitted. By applying the criteria and methodologies, the Procuring Entity shall determine the Lowest Evaluated Tender. This is the Tender of the Tenderer that meets the qualification criteria and whose Tender has been determined to be:
- a) Substantially responsive to the tendering document; and
  - b) The lowest evaluated cost.
- 35.2 In evaluating the Tenders, the Procuring Entity will determine for each Tender the Evaluated Tender Price by adjusting the Tender price as follows:
- a) Prices offered by the Tenderer, corrected appropriately in accordance with ITT 32;
  - b) Price adjustment due to discounts offered in accordance with ITT 15.4;
  - c) converting the amount resulting from applying (a) and (b) above, if allowed, to a single currency in accordance with ITT 33.2;
  - d) the additional evaluation factors are specified in Section III, Evaluation and Qualification Criteria.
- 35.3 The estimated effect of the price adjustment provisions of the Conditions of Contract, applied over the period of execution of the Contract, shall not be taken in to account in Tender evaluation.
- 35.4 Where the tender involves multiple items, the tenderer will be allowed to tender for one or more items. Each item will be evaluated in accordance with ITT 35.2. The methodology to determine the lowest evaluated tenderer or tenderers will be base done each item and not a combination of items.

### **34 Comparison of Tenders**

- 36.1 The Procuring Entity shall compare the evaluated costs of all substantially responsive Tenders established in accordance with ITT 35.2 to determine the Tender that has the lowest evaluated cost.

## **F. Abnormally Low Tenders and Abnormally high tenders**

### **Abnormally Low Tenders**

- 37.1 An Abnormally Low Tender is one where the Tender price, in combination with other constituent elements of the Tender, appears unreasonably low to the extent that the Tender price raises material concerns as to the capability of the Tenderer to perform the Contract for the offered Tender price or that genuine competition between Tenderers is compromised.
- 37.2 In the event of identification of a potentially Abnormally Low Tender by the evaluation committee, the Procuring Entity shall seek written clarifications from the Tenderer, including detailed price analysis of its Tender price in relation to the subject matter of the

contract, scope, proposed methodology, schedule, allocation of risks and responsibilities and any other requirements of the tendering document.

- 37.3 After evaluation of the price analyses, in the event that the Procuring Entity determines that the Tenderer has failed to demonstrate its capability to perform the Contract for the offered Tender Price, the Procuring Entity shall reject the Tender.

#### Abnormally High Tenders

- 37.4 An abnormally high tender price is one where the tender price, in combination with other constituent elements of the Tender, appears unreasonably too high to the extent that the Procuring Entity is concerned that it (the Procuring Entity) may not be getting value for money or it may be paying too high a price for the contract compared with market prices or that genuine competition between Tenderers is compromised.
- 37.5 In case of an abnormally high price, the Procuring Entity shall make a survey of the market prices, check if the estimated cost of the contract is correct and review the Tender Documents to check if the specifications, scope of work and conditions of contract are contributory to the abnormally high tenders. The Procuring Entity may also seek written clarification from the tenderer on the reason for the high tender price. The Procuring Entity shall proceed as follows:
- i) If the tender price is abnormally high based on wrong estimated cost of the contract, the Procuring Entity may accept or not accept the tender depending on the Procuring Entity's budget considerations.
  - ii) If specifications, cope of work and/or conditions of contract are contributory to the abnormally high tender prices, the Procuring Entity shall reject all tenders and may retender for the contract based on revised estimates, specifications, scope of work and conditions of contract, as the case may be.
- 37.6 If the Procuring Entity determines that the Tender Price is abnormally too high because genuine competition between tenderers is compromised (*often due to collusion, corruption or other manipulations*), the Procuring Entity shall reject all Tenders and shall institute or cause relevant Government Agencies to institute an investigation on the cause of the compromise, before retendering.

#### Qualification of the Tenderer

- 38.1 The Procuring Entity shall determine to its satisfaction whether the Tenderer that is selected as having submitted the lowest evaluated cost and substantially responsive Tender is eligible and meets the qualifying criteria specified in Section III, Evaluation and Qualification Criteria.
- 38.2 The determination shall be based upon an examination of the documentary evidence of the Tenderer's qualifications submitted by the Tenderer, pursuant to ITT 18. The determination shall not take in to consideration the qualifications of other firms such as the Tenderer's subsidiaries, parent entities, affiliates, subcontractors or any other firm(s) different from the Tenderer that submitted the Tender.
- 38.3 An affirmative determination shall be a prerequisite for award of the Contract to the Tenderer. A negative determination shall result in disqualification of the Tender, in which



even the Procuring Entity shall proceed to the Tenderer who offers a substantially responsive Tender with the next lowest evaluated cost to make a similar determination of that Tenderer's qualifications to perform satisfactorily.

#### **Procuring Entity's Right to Accept Any Tender, and to Reject Any or All Tenders**

- 39.1 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 there by incurring any liability to Tenderers. In case of annulment, all Tenderers shall be notified with reasons and all Tenders submitted and specifically, Tender securities, shall be promptly returned to the Tenderers.

### **G. Award of Contract**

#### **Award Criteria**

- 40.1 The Procuring Entity shall award the Contract to the successful tenderer whose tender has been determined to be the Lowest Evaluated Tender.

#### **Notice of Intention to enter in to a Contract**

- 41.1 Upon award of the contract and Prior to the expiry of the Tender Validity Period the Procuring Entity shall issue a Notification of Intention to Enter in to a Contract/Notification of award to all tenderers which shall contain, at a minimum, the following information:
- a) The name and address of the Tenderer submitting the successful tender;
  - b) The Contract price of the successful tender;
  - c) a statement of the reason(s) the tender of the unsuccessful tenderer to whom the letter is addressed
  - d) was unsuccessful, unless the price information in(c) above already reveals the reason;
  - e) the expiry date of the Standstill Period; and
  - f) instructions on how to request for a brief complaint during the and still period;

#### **Negotiations**

- 44.1 The negotiations shall be held at the place indicated in the TDS with the Tenderer's representative(s) who must have written power of attorney to negotiate and sign a Contract on behalf of the Tenderer. The Procuring Entity will constitute a team to negotiate a contract and the terms of the Insurance Policy to be provided.
- 44.2 The negotiations shall start with discussions of the scope of the terms and conditions of the Policy, its conformity to the Procuring Entity's requirements, the conditions and circumstances under which the insured will be financially compensated, and the items that would need to be attended to before the contract is signed and an Insurance Policy issued. These discussions shall not substantially alter the original scope of the Procuring Entity's requirements. The items that would need to be attended to by the Procuring Entity before the contract is signed and an Insurance Policy issued should not be so extended as to render the scope of the required service and its price different from the Procuring Entity's requirements.

- 44.3 The Procuring Entity shall prepare minutes of negotiations that are signed by the Procuring Entity and the Tenderers' authorized representative.

#### **Letter of Award**

- 45.1 Prior to the expiry of the Tender Validity Period and upon expiry of the Standstill Period specified in ITT 42.1, upon addressing a complaint that has been filed within the Standstill Period, the Procuring Entity shall transmit the Letter of Award to the successful Tenderer. The letter of award shall request the successful tenderer to furnish the Performance Security within 21 days of the date of the letter.

#### **Signing of Contract**

- 46.1 Upon the expiry of the fourteen days of the Notification of Intention to enter into contract and upon the parties meeting their respective statutory requirements, the Procuring Entity shall send the successful Tenderer the Contract Agreement.
- 46.2 Within fourteen (14) days of receipt of the Contract Agreement, the successful Tenderer shall sign, date, and return it to the Procuring Entity.
- 46.3 The written contract shall be entered into within the period specified in the notification of award and before expiry of the tender validity period.

#### **Procurement Related Complaint**

- 47.1 The procedures for making Procurement-related Complaints are as specified in the **TDS**.



## SECTION II - TENDER DATA SHEET (TDS)

The following specific data for the provision of Medical Insurance Cover to be procured shall complement, supplement, or amend the provisions in the Instructions to Tenderers (ITT). Whenever there is a conflict, the provisions here in shall prevail over those in ITT.

ITT Reference	A. General
<i>ITT 1.1</i>	<b>TENDER NO. SHSC/TENDER/SC/008/2022</b> <b>SHERIA SACCO SOCIETY LTD GROUP</b>  <b>PROVISION OF STAFF MEDICAL INSURANCE COVER</b>
<i>ITT 2.2</i>	The intended date commencing provision of medical insurance cover is <b>30<sup>th</sup> August 2022</b> The insurance duration will be 12 months but may be extended by 12 months subject of satisfactory performance and agreement by the parties under the same unit rates.
	B. Contents of Tendering Document
<i>ITT 7.1</i>	<b>Any clarification may be sought through email:</b> <a href="mailto:tenders@sheriasacco.coop">tenders@sheriasacco.coop</a> To reach the procurement Entity on or no later than: 7 days before tender closing date.
<i>ITT 15.5</i>	The prices quoted by the Tenderer shall not be subject to adjustment during the performance of the contract except where there are additional members and dependants to the scheme
<i>ITT 16.1</i>	The currency of the Tender and the currency of payments shall be <b>Kenya Shillings</b>
<i>ITT 19.1</i>	The Tender validity period shall be 120 days

<i>ITT 21.1</i>	The Tenderer shall deliver the Tender in a single, sealed envelope. Within the single envelope the Tenderer shall place the following separate, sealed envelopes: The technical proposal and the financial proposal
	<i>D. Submission and Opening of Tenders</i>
<i>ITT 23.1</i>	<p><b>Attention:</b></p> <p><b>The Chief Executive Officer</b></p> <p><b>Sheria Sacco Society Limited,</b></p> <p><b>P.O. Box 34390, 00100</b></p> <p><b>Nairobi</b></p> <p>On or before <b>29<sup>th</sup> July 2022 at 1200hrs</b></p>
<i>ITT 26.1</i>	The Tender opening shall take place online – an access link will be sent to all the tenderers who will have registered

## SECTION III - EVALUATION AND QUALIFICATION CRITERIA

### General Provision

This section contains the criteria that Sheria Sacco shall use to evaluate tender and qualify tenderers. No other factors, methods or criteria shall be used other than specified in this tender document. The Tenderer shall provide all the information requested in the forms included in Section IV, Tendering Forms.

The Procuring Entity should use the Standard Tender Evaluation Report for evaluating Tenders.

### Evaluation and contract award Criteria

The Procuring Entity shall use the criteria and methodologies listed in this Section to evaluate tenders and arrive at the Lowest Evaluated Tender. The tender that

- (i) Meets the qualification criteria,
- (ii) Has been determined to be substantially responsive to the Tender Documents, and
- (iii) Is determined to have the Lowest Evaluated Tender price shall be selected for award of contract.

### Preliminary examination for Determination of Responsiveness

The Procuring Entity will start by examining all tenders to ensure they meet in all respects the eligibility criteria and other requirements in the ITT, and that the tender is complete in all aspects in meeting the requirements of “*Part 2–Procuring Entity's Insurance Requirements*”, including checking for tenders with unacceptable errors, abnormally low tenders, abnormally high tenders and tenders that are incomplete. The Standard Tender Evaluation Report for evaluating Tenders provides clear guidelines on how to deal with review of these requirements. Tenders that do not pass the Preliminary Examination will be considered irresponsive and will not be considered further.

1. **Tender Evaluation (ITT 35) Price evaluation:** in addition to the criteria listed in ITT 35.2 (a) – (c) the following criteria shall apply: **Other Criteria**; if permitted under ITT 35.2 (d)

2. **Multiple Contracts**

Multiple contracts will be not permitted in accordance with ITT 35.4. Tenderers are evaluated on basis of items and the lowest evaluated tenderer identified for each item.

3. **Alternative Tenders (ITT 14.1)**

*An alternative if permitted under ITT 14.1, will be evaluated as follows:*

The Procuring Entity shall not consider Tenders offered for alternatives as specified in Part 2–Procuring Entity's requirements. Only the technical alternatives, if any, of the Tenderer with the Best Evaluated Tender conforming to the basic technical requirements shall be considered by the Procuring Entity.

Post Qualification Criteria (ITT 38) Post qualification and Contract award (ITT 39), more specifically,

- a) The tender may be subject to post-qualification, the contract shall be awarded to the lowest evaluated tenderer, subject to confirmation of pre-qualification data, if so required.

**History of non-performing contracts:**

Tenderer and each member of JV in case the Tenderer is a JV, shall demonstrate that Non-performance of a contract did not occur because of the default of the Tenderer, or the member of a JV in the last 3 years. The required information shall be furnished in the appropriate form.

**Pending Litigation**

Financial position and prospective long-term profitability of the Single Tenderer, and in the case the Tenderer is a JV, of each member of the JV, shall remain sound according to criteria established with respect to Financial Capability under Paragraph (i) above i fall pending litigation will be resolved against the Tenderer. Tenderer shall provide information on pending litigations in the appropriate form.

**Litigation History**

There shall be no consistent history of court/arbitral award decisions against the Tenderer, in the last 3 years. All parties to the contract shall furnish the information in the appropriate form about any litigation or arbitration resulting from contracts completed or ongoing under its execution over the years specified. A consistent history of awards against the Tenderer or any member of a JV may result in rejection of the tender.

## PRELIMINARY EVALUATION CRITERIA

Tenderers are required to meet the following MANDATORY REQUIREMENTS which will be used during Preliminary Examination to determine responsiveness. **All documents submitted may be checked for authenticity**

No	CRITERION	AVAILED/NOT AVAILED
1	Certificate of Registration/Letter of Incorporation	
2	VAT/PIN Certificate	
3	Valid copy of the Current Business permit	
4	Valid Tax Compliance Certificate	
5	Audited Financial Accounts (2020-2021)	
6	Signed form of Tender	
7	Completed confidential Business Questionnaire	
8	Underwriting registration certificate by Insurance Regulatory Authority (IRA). (Underwriter/Proposed Underwriter)	
9	Provide evidence of Reinsurance Arrangement for medical insurance	
10	If broker is bidding on behalf of an Insurance Company; The proposed underwriter A. Must attach an authorization letter B. Must be registered with IRA C. Provide proof of Indemnity cover of at least KSh. 50 Million The broker A. Must be a member of the Association of Insurance Brokers of Kenya	
11	Provide evidence of current membership with Association of Kenya Insurance (AKI)	
12	Technical and Financial Proposals in separate sealed envelopes marked with the tender name and number addressed to the Chief Executive Officer as detailed on page 2.	

**NB. If underwriter and agent/broker submit the same bid; the underwriter will be considered.**

### TECHNICAL EVALUATION CRITERIA

No	TECHNICAL EVALUATION CRITERIA			Marks	Score																						
1	Evidence of having undertaken similar services i.e. Medical Insurance for at least 5 clients for the last 5 years giving the total premiums for each. Similar clients mean clients with Annual premiums of 10 Million Kenya Shillings and above in medical insurance. Attach Clients engagement (Contract, LPO /Award letter) (3 points each)			15																							
2	Conditions to be covered must include Chronic, Congenital, Pre-existing, HIV/AIDS, Ambulance and air evacuation, Dental and Optical in both In-patient and Out-patient and psychiatric treatment	Minimum limit as stipulated above in the scope of cover	4	23																							
	Maternity <ul style="list-style-type: none"><li>Normal delivery</li><li>1st Emergency C-section</li><li>Non- Emergency C-Section</li></ul>	Minimum limit as stipulated above in the scope of cover	6																								
	Testing, immunization, management and treatment of severe respiratory illness including but not limited to COVID-19 and other pandemics	Minimum limit as stipulated above in the scope of cover	5																								
	Annual general check up	Minimum limit as stipulated above in the scope of cover	3																								
	All Pandemics (including COVID-19) to be covered within in patient limit		5																								
	* Not within/not provided for all options will be scored nil																										
3	Must provide a comprehensive list of all the Hospitals, Clinics, Doctors, Specialists, Pharmacies and Chemists in your panel. (2.5 marks)  Comprehensive panel to include: List of Hospitals (in Nairobi and the other counties) <table><tr><td>5 Level 6/5 Hospitals in Nairobi</td><td>1 mark</td></tr><tr><td>3 Level 6/5 Hospitals in Mombasa</td><td>1 mark</td></tr><tr><td>3 Level 6/5 Hospitals in Kisumu</td><td>1 mark</td></tr><tr><td>2 Level 6/5 Hospitals in Nakuru</td><td>1 mark</td></tr><tr><td>2 Level 6/5 Hospitals in Eldoret</td><td>1 mark</td></tr></table> List of Panel of Medical Consultants/Specialists comprising of at least <table><tr><td>10 Gynecologists/Obstetrician</td><td>2 marks</td></tr><tr><td>10 Dentists</td><td>2 marks</td></tr><tr><td>10 ophthalmologists</td><td>2 marks</td></tr><tr><td>10 Pediatricians</td><td>2 marks</td></tr><tr><td>4 Counselling Psychologists</td><td>2 marks</td></tr><tr><td>Indications of inclusion of other specialists not in the panel on request.</td><td>2 marks</td></tr></table>			5 Level 6/5 Hospitals in Nairobi	1 mark	3 Level 6/5 Hospitals in Mombasa	1 mark	3 Level 6/5 Hospitals in Kisumu	1 mark	2 Level 6/5 Hospitals in Nakuru	1 mark	2 Level 6/5 Hospitals in Eldoret	1 mark	10 Gynecologists/Obstetrician	2 marks	10 Dentists	2 marks	10 ophthalmologists	2 marks	10 Pediatricians	2 marks	4 Counselling Psychologists	2 marks	Indications of inclusion of other specialists not in the panel on request.	2 marks	17	
5 Level 6/5 Hospitals in Nairobi	1 mark																										
3 Level 6/5 Hospitals in Mombasa	1 mark																										
3 Level 6/5 Hospitals in Kisumu	1 mark																										
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10 ophthalmologists	2 marks																										
10 Pediatricians	2 marks																										
4 Counselling Psychologists	2 marks																										
Indications of inclusion of other specialists not in the panel on request.	2 marks																										

4	<p>Recommendation letters from at least 5 clients each describing quality of service provision. (1 points each)</p> <p>*Failure by the client to describe and recommend quality of service will be scored nil</p> <p>Recommendation letters from at least 5 hospitals/medical providers each describing handling of underwriting and claims services (2 points each)</p> <p>* Failure by the hospital/medical provider to describe and recommend on handling of underwriting and claims services will be scored nil</p>	15	
5	Provide written statement to confirm that you will facilitate health talks biannually.	3	
6	<p>Provide a country wide list of approved health providers where you have credit facilities (Sheria Sacco reserves the right to confirm directly with these providers the existence of credit facilities). The list must include providers in Mombasa, Kisumu, Eldoret and Nakuru counties.</p> <ul style="list-style-type: none"> <li>• 15 Counties- 1 mark</li> <li>• 16-30 Counties-2 Marks</li> <li>• 30 Counties- 3 Marks</li> </ul>	3	
7	<p>Provide Qualification and experience of at least 3 professional staff proposed in the team. Attach CVs and copies of educational &amp; professional certificates, certified by the bidding company. Staff must be professional qualified and have experience of 5 years. (2 marks each).</p> <p>i) Medical Doctor/Manager (Must have a medical certification diploma/degree)</p> <p>ii) Account/Relationship/Customer service Manager (Minimum – Degree in Social Sciences/Business Management/Public Relations /Marketing)</p>	4	
8	<p><b>Financial capability of the underwriter</b></p> <p>Provide audited accounts for the last three years showing paid up capital of at least 50 million</p> <p>KSh 50 million -100 million 1 points</p> <p>KSh 101-200 Million 3 Points</p> <p>Over 200 Million -5 points</p>	5	
9	<p>Provide evidence/provision of exclusion to the medical cover (2 marks each)</p> <p>i) Statement of exclusion</p> <p>ii) Enhanced benefits in addition to the SACCO's TORs</p>	4	
10	<p><b>Litigation History</b></p> <p>Provide information on any history of litigation or arbitration resulting from contracts executed in the last five years or currently under execution</p>	3	
11	<p><b>Responsiveness of bid</b></p> <ul style="list-style-type: none"> <li>• Pagination</li> <li>• Flow of document and arrangement of documents</li> </ul>	8	
	<b>Total Score</b>	<b>100</b>	

## **FINANCIAL EVALUATION**

Only bidders that meet the minimum technical evaluation requirement of 70% shall proceed for financial evaluation.

### **FINANCIAL EVALUATION**

The bidder who attains 80% and over in the Technical Evaluation and whose financial proposal is the lowest shall be awarded the tender to provide the medical insurance Cover.

#### **Formula for the final Score**

The financial score (**S<sub>f</sub>**), for each bidder will be determined based on the lowest financial bid as follows

$$\mathbf{S_f = 100 \times F_m / F}$$

**Where:**

**S<sub>f</sub>** = Financial Score

**F** = Financial Bid of the Bidder under consideration.

**F<sub>m</sub>** = Lowest Financial Bid.

**The Combined Score (S) will be calculated as follows:**

$$\mathbf{S = (S_t \times T\%) + (S_f \times P\%)}$$

**T = 80% and P = 20%**



## H. SECTION IV- TENDERING FORMS

### 1. Form of Tender

#### *INSTRUCTIONS TO TENDERERS*

- i) *The Tenderer must prepare this Form of Tender **on stationery with its letterhead** clearly showing the Tenderer's complete name and business address.*
- ii) *All italicized text is to help Tenderer in preparing this form.*
- iii) *Tenderer must complete and sign CERTIFICATE OF INDEPENDENT TENDER DETERMINATION and the SELF DECLARATION OF THE TENDERER and TENDERER'S ELIGIBILITY-CONFIDENTIAL BUSINESS QUESTIONNAIRE all attached to this Form of Tender.*
- iv) *The Form of Tender shall include the following Forms duly completed and signed by the Tenderer.*
  - a) *Tenderer's Eligibility-Confidential Business Questionnaire*
  - b) *Certificate of Independent Tender Determination*
  - c) *Self-Declaration of the Tenderer*

**Date of this Tender submission:** *[insert date (as day, month and year) of Tender submission]* **ITT No.:** *[insert number of ITT process]*

To:

**The Chief Executive Officer  
Sheria Sacco Society Limited,  
P.O. Box 34390, 00100  
Nairobi**

- a) **No reservations:** We have examined and have no reservations to the tendering document, including Addenda issued in accordance with ITT 9;
- b) **Eligibility:** We meet the eligibility requirements and have no conflict of interest in accordance with ITT 4;
- c) **Tender-Securing Declaration:** We have not been suspended nor declared ineligible by the Procuring Entity based on execution of a Tender-Securing Declaration or Proposal-Securing Declaration in Kenya in accordance with ITT 21;
- d) **Conformity:** We offer to provide the Insurance Services in conformity with the tendering document of the following: *[insert the list of items tendered for and a brief description of the Insurance Services];*

- e) **Discounts:** The discounts offered and the methodology for their application are:
  - i) The discounts offered are: *[Specify in detail each discount offered.]*
  - ii) The exact method of calculations to determine the net price after application of discounts is shown below: *[Specify in detail the method that shall be used to apply the discounts];*
- f) **Tender Validity Period:** Our Tender shall be valid for the period specified in TDS 19.1(as amended if applicable) from the date fixed for the Tender submission deadline (specified in TDS 23.1(as amended if applicable), and it shall remain binding upon us and may be accepted at any time before the expiration of that period;
- g) **One Tender Per Tenderer:** We are not submitting any other Tender (s) as an individual Tenderer, and we are not participating in any other Tender (s) as a Joint Venture member or as a subcontractor, and meet the requirements of ITT 4.3, other than alternative Tenders submitted in accordance with ITT 14;
- h) **Suspension and Debarment:** We, along with any of our subcontractors, suppliers, consultants, manufacturers, or insurance Providers for any part of the contract, are not subject to, and not controlled by any entity or individual that is subject to, a temporary suspension or a debarment imposed by the PPRA. Further, we are not in eligible under Kenya's official regulations or pursuant to a decision of the United Nations Security Council;
- i) **State-owned enterprise or institution:** *[select the appropriate option and delete the other]*  
*[We are not a state- owned enterprise or institution]/ [We are a state-owned enterprise or institution but meet the requirements of ITT 4.6];*
- (m) **Binding Contract:** We understand that this Tender, together with your written acceptance thereof included in your Form of Acceptance, shall constitute a binding contract between us, until a formal contract is prepared and executed;
- (n) **Not Bound to Accept:** We understand that you are not bound to accept the lowest evaluated cost Tender, the Best Evaluated Tender or any other Tender that you may receive;

- (o) **Fraud and Corruption:** We here by certify that we have taken steps to ensure that no person acting for us or on our behalf engages in any type of Fraud and Corruption.
- (p) **Collusive practices:** We here by certify and confirm that the tender is genuine, non- collusive and made with the intention of accepting the contract if awarded. To this effect we have signed the “Certificate of Independent tender Determination” attached below; and
- (q) **Code of Ethical Conduct:** We under take to adhere by the Code of Ethics for Persons Participating in Public Procurement and Asset Disposal, copy available from (specify website) during the procurement process and the execution of any resulting contract.
- (r) We, the Tenderer, have completed fully and signed the following Forms as part of our Tender:
  - I) Tenderer's Eligibility; Confidential Business Questionnaire – to establish we are not in any conflict to interest.
  - ii) Certificate of Independent Tender Determination – to declare that we completed the tender without colluding with other tenderers.
  - iii) Self-Declaration of the Tenderer–to declare that we will, if awarded a contract, not engage in any form of fraud and corruption.
  - iv) Declaration and commitment to the Code of Ethics for Persons Participating in Public Procurement and Asset Disposal.

Further, we confirm that we have read and understood the full content and scope of fraud and corruption as informed in “Appendix 1-Fraud and Corruption” attached to the Form of Tender.

Name of the Tenderer: \*[insert complete name of person signing the Tender]

Name of the person duly authorized to sign the Tender on behalf of the Tenderer:

\*\* .....[insert complete name of person duly authorized to sign the Tender]

Title of the person signing the Tender ..... [insert complete title of the person signing

the Tender ] Signature of the person named

above ..... [insertsignatureofpersonwhosenameandcapacityareshownabove]

Datesigned: ..... [insertdateofsigning]dayof[insertmonth],[insert year].

## A. TENDERER'S ELIGIBILITY –CONFIDENTIALBUSINESS QUESTIONNAIRE

### Instruction to Tenderer

Tenderer is instructed to complete the particulars required in this Form, *one form foreach entity if Tender is a JV*. Tenderer is further reminded that it is an offence to give false information on this Form.

#### a) Tenderer's details

	ITEM	DESCRIPTION
1	Name of the Procuring Entity	
2	Reference Number of the Tender	
3	Date and Time of Tender Opening	
4	Name of the Tenderer	
5	Full Address and Contact Details of the Tenderer.	1. Country 2. City 3. Location 4. Building 5. Floor 6. Postal Address 7. Name and email of contact person.
6	Current Trade License Registration Number and Expiring date	
7	Name, country and full address ( <i>postal and physical addresses, email, and telephone number</i> ) of Registering Body/Agency	
8	Description of Nature of Business	
9	Maximum value of business which the Tenderer handles.	
10	If a Kenyan tenderer, he/she has provideda current tax clearance certificate or tax exemption certificate issued by the the Kenya Revenue Authority.	
11	Company exchange, give name and full address ( <i>postal and physical addresses, email, and telephone number</i> ) of state which stock exchange	

### General and Specific Details

(b) **Sole Proprietor**, provide the following details.

Name in full\_\_\_\_\_Age\_\_\_\_\_

Nationality\_\_\_\_\_Country of Origin\_\_\_\_\_

Citizenship \_\_\_\_\_

c) **Partnership**, provide the following details.

	Names of Partners	Nationality	Citizenship	% Shares owned
1				
2				
3				

d) **Registered Company**, provide the following details.

i) Private or public Company.....

ii) State the nominal and issued capital of the Company.....

Nominal Kenya Shillings (Equivalent).....

Issued Kenya Shillings (Equivalent).....

iii) Give details of Directors as follows.

	Names of Director	Nationality	Citizenship	% Shares owned
1				
2				
3				

e) **DISCLOSURE OF INTEREST-Interest of the Firm in the Procuring Entity.**

**Are there any person/persons in.....Sheria Sacco who** has/ have an interest or relationship in this firm? Yes/No.....

If yes, provide details as follows.

	Names of Person	Designation in the Procuring Entity	Interest or Relationship with Tenderer
1			
2			
3			

## J. Conflict of interest disclosure

		Disclosure YES OR NO	
	Type of Conflict		If YES provide details of the relationship with Tenderer
1	Tenderer is directly or indirectly controls, is controlled by or is under common control with another tenderer.		
2	Tenderer receives or has received any direct or indirect subsidy from another tenderer.		
3	Tenderer has the same legal representative as another tenderer		
4	Tender has a relationship with another tenderer, directly or through common third parties, that puts it in a position to influence the tender of another tenderer, or influence the decisions of the Procuring Entity regarding this tendering process.		
5	Any of the Tenderer's affiliates participated as a consultant in the preparation of the design or technical specifications of the works that are the subject of the tender.		
6	Tenderer would be providing goods, works, non-consulting services or consulting services during implementation of the contract specified in this Tender Document.		
7	Tenderer has a close business or family relationship with a professional staff of the Procuring Entity who are directly or indirectly involved in the preparation of the Tender document or specifications of the Contract, and/or the Tender evaluation process of such contract.		
8	Tenderer has a close business or family relationship with a professional staff of the Procuring Entity who would be involved in the implementation or supervision of the such Contract.		
9	Has the conflict stemming from such relationship stated in item 7 and 8 above been resolved in a manner acceptable to the Procuring Entity throughout the tendering process and execution of the Contract.		

**f) Certification**

On behalf of the Tenderer, I certify that the information given above is complete, current and accurate as at the date of submission.

Full Name :.....

Title or Designation:.....

*(Signature)* ..... *(Date)* .....

## B. CERTIFICATE OF INDEPENDENT TENDER DETERMINATION

I, the undersigned, in submitting the accompanying Letter of Tender to the \_\_\_\_\_ [Name of Procuring Entity]  
for: \_\_\_\_\_ [Name and number of tender] in response to  
the request for tenders made by: \_\_\_\_\_ [Name of Tenderer] do hereby make the  
following statements that I certify to be true and complete in every respect:

I certify, on behalf of \_\_\_\_\_ [Name of Tenderer] that:

1. I have read and I understand the contents of this Certificate;
2. I understand that the Tender will be disqualified if this Certificate is found not to be true and complete in every respect;
3. I am the authorized representative of the Tenderer with authority to sign this Certificate, and to submit the Tender on behalf of the Tenderer;
4. For the purposes of this Certificate and the Tender, I understand that the word "competitor" shall include any individual or organization, other than the Tenderer, whether or not affiliated with the Tenderer, who:
  - a) Has been requested to submit a Tender in response to this request for tenders;
  - b) could potentially submit a tender in response to this request for tenders, based on their qualifications, abilities or experience;
5. The Tenderer discloses that [check one of the following, as applicable]:
  - a) The Tenderer has arrived at the Tender independently from, and without consultation, communication, agreement or arrangement with, any competitor;
  - b) The Tenderer has entered into consultations, communications, agreements or arrangements with one or more competitors regarding this request for tenders, and the Tenderer discloses, in the attached document (s), complete details thereof, including the names of the competitors and the nature of, and reasons for, such consultations, communications, agreements or arrangements;
6. In particular, without limiting the generality of paragraphs (5)(a) or (5)(b) above, there has been no consultation, communication, agreement or arrangement with any competitor regarding:
  - a) prices;
  - b) methods, factors or formulas used to calculate prices;
  - c) the intention or decision to submit, or not to submit, a tender; or
  - d) the submission of a tender which does not meet the specifications of the request for Tenders; except as specifically disclosed pursuant to paragraph (5)(b) above;
7. In addition, there has been no consultation, communication, agreement or arrangement with any competitor regarding the quality, quantity, specifications or delivery particulars of the works or services to which this request for tenders relates, except as specifically authorized by the procuring authority or as specifically disclosed pursuant to paragraph (5)(b) above;
8. The terms of the Tender have not been, and will not be, knowingly disclosed by the Tenderer, directly or indirectly, to any competitor, prior to the date and time of the official tender opening, or of the awarding of the Contract, whichever comes first, unless otherwise required by law or as specifically disclosed pursuant to paragraph (5)(b) above.

Name \_\_\_\_\_

Title \_\_\_\_\_



Date\_\_\_\_\_

\_\_\_\_\_]

*Name, title and signature of authorized agent of Tenderer and  
Date]*

C. SELF-DECLARATION FORMS

FORM SD 1

D. SELF DECLARATION THAT THE PERSON/TENDERER IS NOT DEBARRED IN THE MATTER OF THE PUBLIC PROCUREMENT AND ASSET DISPOSAL ACT 2015

I, ....., of Post Office Box .....being a resident of ..... in the Republic of do hereby make a statement as follows:-

1. THAT I am the Company Secretary/ Chief Executive/ Managing Director /Principal Officer/Director of .....  
..... (*insert name of the Company*) who is a Bidder in respect of **Tender No.** .....  
for.....(*insert tender title/description*)  
for .....  
.....(*insert name of the Procuring entity*) and duly authorized and competent to make this statement.

2.THAT the aforesaid Bidder, its Directors and subcontractors have not been debarred from participating in procurement proceeding under Part IV of the Act.

3.THAT what is deponed to herein above is true to the best of my knowledge,information and belief.

.....  
..... (Title)

.....  
(Signature)

.....  
(Date)

Bidder Official Stamp

FORM SD2

**E. SELF DECLARATION THAT THE TENDERER WILL NOT ENGAGE IN ANY CORRUPT OR FRAUDULENT PRACTICE.**

I, ..... of P.O. Box .....  
being a resident of..... in the Republic of do hereby make a statement  
as follows: -

1. THAT I am the Chief Executive/Managing Director/Principal Officer/ Director of.....(*insert name of the Company*) who is a Bidder in respect of **Tender No.....** for ..... (*insert tender title/description*) for ..... (*insert name of the Procuring entity*) and duly authorized and competent to make this statement.
2. THAT the aforesaid Bidder, its servants and/or agents /subcontractors will not engage in any corrupt or fraudulent practice and has not been requested to pay any inducement to any member of the Board, Management, Staff and /or employees and /or agents of..... (*insert name of the Procuring entity*) which is the procuring entity.
3. THAT the aforesaid Bidder, its servants and/or agents /subcontractors have not offered any inducement to any member of the Board, Management, Staff and /or employees and /or agents of..... (*name of the procuring entity*).
4. THAT the aforesaid Bidder will not engage /has not engaged in any corrosive practice with other bidders participating in the subject tender
5. THAT what is dep one d to here in above is true to the best of my knowledge information and belief.

.....  
(Title)  
Bidder's Official Stamp

.....  
(Signature)

.....  
(Date)

## F. DECLARATION AND COMMITMENT TO THE CODE OF ETHICS

I,.....(person) on behalf of **(Name of the Business/ Company/ Firm)** ..... declare that I have read and fully understood the contents of the Public Procurement & Asset Disposal Act, 2015, Regulations and the Code of Ethics for persons participating in Public Procurement and Asset Disposal and my responsibilities under the Code.

I do hereby commit to abide by the provisions of the Code of Ethics for persons participating in Public Procurement and Asset Disposal.

Name of Authorized

signatory.....

Sign.....

Position.....

Office address.....

Telephone.....

E-Mail .....

Name of the Firm/Company.....

Date.....

**(Company Seal/ Rubber Stamp where applicable)**

Witness Name

.....

Sign.....

Date.....

## **D. APPENDIX 1-FRAUD AND CORRUPTION**

*(Appendix 1 shall not be modified)*

### **1. Purpose**

The Government of Kenya's Anti-Corruption and Economic Crime laws and their sanction's policies and procedures, Public Procurement and Asset Disposal Act (*no. 33 of 2015*) and its Regulation, and any other Kenya's Acts or Regulations related to Fraud and Corruption, and similar offences, shall apply with respect to Public Procurement Processes and Contracts that are governed by the laws of Kenya.

### **2. Requirements**

The Government of Kenya requires that all parties including Procuring Entities, Tenderers, (applicants/proposers), Consultants, Contractors and Suppliers; any Sub-contractors, Sub-consultants, Service providers or Suppliers; any Agents(whether declared or not); and any of their Personnel, involved and engaged in procurement under Kenya's Laws and Regulation, observe the highest standard of ethics during the procurement process, selection and contract execution of all contracts, and refrain from Fraud and Corruption and fully comply with Kenya's laws and Regulations as per paragraphs 1.1 above.

Kenya's public procurement and asset disposal act (*no. 33 of 2015*) under Section 66 describes rules to be followed and actions to be taken in dealing with Corrupt, Coercive, Obstructive, Collusive or Fraudulent practices, and Conflicts of Interest in procurement including consequences for offences committed. A few of the provisions noted below highlight Kenya's policy of no tolerance for such practices and behavior:

- i) A person to whom this Act applies shall not be involved in any corrupt, coercive, obstructive, collusive or fraudulent practice; or conflicts of interest in any procurement or asset disposal proceeding;
- ii) A person referred to under subsection (1) who contravenes the provisions of that sub-section commits an offence;
- iii) Without limiting the generality of the subsection (1) and (2), the person shall be: -
  - a) disqualified from entering into a contract for a procurement or asset disposal proceeding; or
  - b) if a contract has already been entered into with the person, the contract shall be voidable;
- iv) The voiding of a contract by the procuring entity under subsection (7) does not limit any legal remedy the procuring entity may have;
- v) An employee or agent of the procuring entity or a member of the Board or committee of the procuring entity who has a conflict of interest with respect to a procurement—
  - a) Shall not take part in the procurement proceedings;
  - b) shall not, after a procurement contract has been entered into, take part in any decision relating to the procurement or contract; and
  - c) shall not be a subcontractor for the tenderer to whom was awarded contract, or a member of the group of tenderers of whom the contract was awarded, but the subcontractor appointed shall meet all the requirements of this Act.
- vi) An employee, agent or member described in subsection (1) who refrains from doing anything

prohibited under that subsection, but for that subsection, would have been within his or her duties shall disclose the conflict of interest to the procuring entity;

- vii) If a person contravenes subsection (1) with respect to a conflict of interest described in subsection (5)(a) and the contract is awarded to the person or his relative or to another person in whom one of them had a direct or indirect pecuniary interest, the contract shall be terminated and all costs incurred by the public entity shall be made good by the awarding officer. Etc.

Incompliance with Kenya's laws, regulations and policies mentioned above, the Procuring Entity:

- a) Defines broadly, for the purposes of the above provisions, the terms set forth below as follows:
- i) "corrupt practice" is the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence improperly the actions of another party;
  - ii) "fraudulent practice" is any act or omission, including misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain financial or other benefit or to avoid an obligation;
  - iii) "collusive practice" is an arrangement between two or more parties designed to achieve an improper purpose, including to influence improperly the actions of another party;
  - iv) "coercive practice" is impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party;
  - v) "obstructive practice" is:
    - Deliberately destroying, falsifying, altering, or concealing of evidence material to the investigation or making false statements to investigators in order to materially impede investigation by Public Procurement Regulatory Authority (PPRA) or any other appropriate authority appointed by Government of Kenya into allegations of a corrupt, fraudulent, coercive, or collusive practice; and/ or threatening, harassing, or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation; or
    - acts intended to materially impede the exercise of the PPRA's or the appointed authority's inspection and audit rights provided for under paragraph 2.3e. below.
- b) Defines more specifically, in accordance with the above procurement Act provisions set forth for fraudulent and collusive practices as follows:
- "fraudulent practice" includes a misrepresentation of fact in order to influence a procurement or disposal process or the exercise of a contract to the detriment of the procuring entity or the tenderer or the contractor, and includes collusive practices amongst tenderers prior to or after tender submission designed to establish tender prices at artificial non-competitive levels and to deprive the procuring entity of the benefits of free and open competition.
- c) Rejects a proposal for award<sup>1</sup> of a contract if PPR A determines that the firm or individual recommended for award, any of its personnel, or its agents, or its sub-consultants, sub-contractors, service providers, suppliers and/ or their employees, has, directly or indirectly, engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices in competing for the contract in question;
- d) Pursuant to the Kenya's above stated Acts and Regulations, may sanction or debar or recommend

to appropriate authority (I e s) for sanctioning and debarment of a firm or individual, as applicable under the Acts and Regulations;

- e) Requires that a clause be included in Tender documents and Request for Proposal documents requiring(i) Tenderers (applicants/proposers), Consultants, Contractors, and Suppliers, and their Sub-contractors, Sub- consultants, Service providers, Suppliers, Agents personnel, permit the PPRA or any other appropriate authority appointed by Government of Kenya to inspect<sup>2</sup>all accounts, records and other documents relating to the procurement process, selection and/or contract execution, and to have them audited by auditors appointed by the PPRA or any other appropriate authority appointed by Government of Kenya; and
- f) Pursuant to Section 62 of the above Act, requires Applicants/Tenderers to submit along with their Applications/Tenders/Proposals a “Self-Declaration Form” as included in the procurement document declaring that they and all parties involved in the procurement process and contract execution have not engaged/will not engage in any corrupt or fraudulent practices.

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<sup>1</sup> For the avoidance of doubt, a party's ineligibility to be awarded a contract shall include, without limitation, (i) applying for pre-qualification, expressing interest in a consultancy, and tendering, either directly or as a nominated sub-contractor, nominated consultant, nominated manufacturer or supplier, or nominated service provider, in respect of such contract, and (ii) entering into an addendum or amendment introducing a material modification to any existing contract.

<sup>2</sup>Inspections in this context usually are investigative (i.e., forensic) in nature. They involve fact-finding activities undertaken by the Investigating Authority or persons appointed by the Procuring Entity to address specific matters related to investigations/audits, such as evaluating the veracity of an allegation of possible Fraud and Corruption, through the appropriate mechanisms. Such activity includes but is not limited to: accessing and examining a firm's or individual's financial records and information, and making copies thereof as relevant; accessing and examining any other documents, data and information (whether in hard copy or electronic format) deemed relevant for the investigation/audit, and making copies thereof as relevant; interviewing staff and other relevant individuals; performing physical inspections and site visits; and obtaining third party verification of information.

**G. SCHEDULE OF PRICES FORM**

RATES					
S/NO	ITEM DESCRIPTION	MEMBER (KSh.)	SPOUSE (KSh.)	DEPENDANTS (KSh.)	TOTAL PREMIUM
1.	Medical In Patient				
2.	Medical Out Patient				
3.	Emergency/Excess of loss of cover				

Name of Tenderer ..... *[insert complete name of Tenderer]*

Signature of Tenderer ..... *[signature of person signing the Tender]*

Date ..... *[insert date]*



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**PART      II      -      SCHEDULE OF INSURANCE REQUIREMENTS**

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## SECTION V – SCHEDULE OF REQUIREMENTS

Sheria SACCO Society Limited intends to procure medical cover for its entire principal members and their dependants. The policy will indemnify any loss in medical expenses incurred by the insured in the course of illness and/or accidental hospitalization.

Summary of relevant information is as below:

Period of Cover	1 year from commencement of the contract																																					
Renewal of the Cover	At the discretion of the SACCO subject to satisfactory performance by the service provider																																					
Delivery of	365 days																																					
No. of beneficiaries	<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <p><b>Class A</b> 58 members with the following benefits (M+4) No. of spouse- 1 spouse per employee No. of children - 3 per employee up to the age of 29 years</p> <ol style="list-style-type: none"> <li>1. KES 2,000,000 for inpatient</li> <li>2. KES 300,000 for outpatient</li> <li>3. KES 75,000 for optical</li> <li>4. KES 75,000 for dental</li> </ol> <p><b>Population</b></p> <table border="1"> <thead> <tr> <th>Description</th><th>Families</th><th>Lives</th></tr> </thead> <tbody> <tr> <td>M</td><td>4</td><td>4</td></tr> <tr> <td>M+1</td><td>7</td><td>14</td></tr> <tr> <td>M+2</td><td>11</td><td>33</td></tr> <tr> <td>M+3</td><td>20</td><td>80</td></tr> <tr> <td>M+4</td><td>13</td><td>65</td></tr> <tr> <td>M+5</td><td>3</td><td>18</td></tr> <tr> <td><b>Total</b></td><td><b>58</b></td><td><b>214</b></td></tr> </tbody> </table> </div> <div style="width: 48%;"> <p><b>Class B</b> 4 members with the following benefits (M+4) No. of spouse- 1 spouse per employee No. of children - 3 per employee up to the age of 29 years</p> <ol style="list-style-type: none"> <li>1. KES 1,000,000 for inpatient</li> <li>2. KES 300, 000 for outpatient</li> <li>3. KES 20,000 for optical</li> <li>4. KES 20,000 for dental</li> </ol> <p><b>Population</b></p> <table border="1"> <thead> <tr> <th>Description</th><th>Families</th><th>Lives</th></tr> </thead> <tbody> <tr> <td>M</td><td>3</td><td>3</td></tr> <tr> <td>M+3</td><td>1</td><td>4</td></tr> <tr> <td><b>Total</b></td><td></td><td><b>7</b></td></tr> </tbody> </table> </div> </div>		Description	Families	Lives	M	4	4	M+1	7	14	M+2	11	33	M+3	20	80	M+4	13	65	M+5	3	18	<b>Total</b>	<b>58</b>	<b>214</b>	Description	Families	Lives	M	3	3	M+3	1	4	<b>Total</b>		<b>7</b>
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<b>Total</b>		<b>7</b>																																				
Scope of Cover	Cover to the employees and their dependants.																																					

## SCOPE OF COVER

Description	Class A	Class B
	Annual Limits and Sub Limits in KSh.	
IN-PATIENT		
In-patient Annual Limit	2,000,000	1,000,000
Pre-existing, chronic HIV & AIDS	400,000	400,000
Pre-terms, Congenital & Neonatal	200,000	200,000
In-patient dental ailments	100,000	100,000
In-patient optical ailments	100,000	100,000
Post Hospitalization visits/ review up to max 4 weeks	50,000	50,000
Hospital Accommodation	16,500	12,500
Psychiatric Conditions	250,000	250,000
Lodger Fees	12,500	12,500
Maternity – normal delivery	150,000	150,000
OUT-PATIENT		
Out-patient Annual Limit	300,000	300,000
Annual General Health Check-ups (Including PSA and Pap Smear) within Out Patient limits	20,000	20,000
KEPI, Baby friendly vaccines up to five years and below	Within outpatient limit	Within outpatient limit
DENTAL, OPTICAL		
Dental	75,000	20,000
Optical (frames limit Category A – 25,000, Category B -15,000)	75,000	20,000
MATERNITY		
Maternity – normal delivery	150,000	150,000
1st Emergency C-section	250,000	250,000
Non- Emergency C-Section	200,000	200,000
FUNERAL EXPENSES		
Per Family	75,000	75,000

### NOTE:

1. The above cover limits are our minimum requirement. You may propose better terms.
2. Include special terms, exclusions and enhancements in your proposal

## SCOPE OF MEDICAL COVER CONTINUED

### a) Proposed Medical Services

The provider is expected to provide efficient and effective medical services. The medical services must be easily available and accessible to the members when required. The

membership may change from time to time and the Society will update the service provider appropriately.

***The scheme is In-patient scheme and Out-patient services.***

***(i) Inpatient Services:***

Provide quality inpatient medical services. The Inpatient scheme should encompass the following benefits:

- Hospitalization including full diagnosis and treatment, discharge from hospital and the cost of treatment.
- Post Hospitalization benefits
- Accommodation and meals for care taker, parent/guardian accompanying a child below 12 years.
- Dental and optical hospitalization resulting from an accident will each be covered within the limits
- The Inpatient optical and dental treatment for illness necessitating hospitalization will be covered within the limits.
- Specialists fee including physician, surgeons, anaesthetics etc.
- Pre-existing and chronic recurrent conditions including hypertension, asthma, diabetes, cancer related illness, arthritis and pre-existing surgical conditions.
- Congenital conditions and neonatal expenses
- Inpatient Psychiatric Treatment.
- Laboratory investigations, X-rays, ultrasound, ECG, MRI Scans
- Prescribed drugs, dressings surgical appliances and nursing procedures
- Medical Appliances (Hearing Aids, Glucometer, Insulin delivery devices, Urine Catheters & Accessories etc.).
- Radiology X-ray, ultrasound, ECG and computerized Tomography, MRI scans.
- Radiotherapy and chemotherapy.
- Pathology (laboratory) fees.
- Post Hospitalization attendant therapy up to three months.
- Access to medical specialists while admitted.
- Inpatient physiotherapy.
- Gynaecological treatment.
- Day surgery admissions including dental, optical, gynaecological as well as all other services.
- Operating theatre charges
- Intensive care unit (ICU) and High Dependency Unit (HDU) charges
- Laser Surgery
- Well woman, well man medical services
- Treatment for alcoholism and drug addictions (employee only and acquired during employment term).
- Palliative or analgesic care.
- Provision of Maternity benefits including Caesarean section.
- Cost of medical circumcision.
- Accident hospitalization
- Rescue and evacuation in case of emergency
- Treatment overseas if not locally available where advised by a medical practitioner.

- Management and treatment of severe respiratory illness including but not limited to COVID-19 where such illness is severe and requires use of a respirator or oxygen concentrator.
- All Pandemics (including COVID-19) to be covered within limit
- Medical services for HIV/AIDs including counselling, treatment, providing anti-retroviral and other related drugs
- Terrorism Cover to cover medical expenses arising from activities where the insured is a victim.
- Include hospital accommodation charges net of NHIF as follows Category A & B – Private Room with sink & toilet subject to limit
- Worldwide cover
- Annual health check
- No waiting period
- Any additional benefit(s) should be specified by the bidder
- Any other service not included above but which may be mutually agreed upon from time to time.

***(Ii) Outpatient Services:***

The scope of the cover for Out-patient medical services shall apply to all medical related illnesses and will include the following:

- Routine outpatient consultation,
- Prescribed physiotherapy
- Prescribed drugs and dressings.
- Immunizations-KEPI and Baby Friendly
- Counselling Services.
- Family planning & fertility tests
- Impotence drugs
- Diagnostic equipment (e.g. Glucometers, BP Machines etc.) and hearing aids.
- Circumcision
- Recommended travel vaccines-yellow fever, polio
- Alternative treatment i.e. acupuncture and chiropractor, on referral
- Non-motorized wheel chairs, frames and crutches
- Counselling, testing, treatment of HIV related opportunistic diseases and provision of anti-retroviral drugs;
- Attendance to other opportunistic and terminal diseases such as TB, cancer etc.
- Alcoholism, drug and substance abuse treatment, counselling and rehabilitation services.
- Pre – existing Conditions
- Annual General check-up for members
- Diagnostic X-Ray and Laboratory Tests.
- Radiology X-ray, ultrasound, EEG, ECG and computerized Tomography, MRI scans.
- Dental Services-to include extraction, root canal, fillings, scaling necessitated by a medical condition.
- Optical services (Frames, lenses (on ophthalmologist prescription only), contact lenses, bi-Focal lenses, Visual examination)

- Referrals to Specialists (Paediatricians, Obstetricians, gynaecologists, lactation specialists
- Neonatologists, Orthopaedic doctors, dermatologists, E.N.T. doctor's etc.).
- Psychiatrist treatment
- Comprehensive Baby vaccinations (No vaccine exclusions)
- Maternity services i.e. Anti and Post Natal.
- HIV/AIDS cover (Voluntary counselling and testing and other related treatments).
- Chiropractor upon referral & approval.
- Pandemic diseases Vaccinations
- PSA test (prostate antigen test) for male employees and spouses and one pap-smear test and a mammogram for female employees and spouses per annum.
- Staff vaccination for diseases such Hepatitis B,

#### **b) Scheme Reports**

The Bidder shall be required to provide quarterly reports on the global utilization of services including expenditure reports for Inpatient and Outpatient claims as well as any other reports that may be required from time to time.

### **ADDITIONAL INFORMATION TO BIDDERS**

- Bidders to indicate any other value adding services that your company may offer to the Sacco*
- Maternity is to be provided within the in-patient cover for **delivery services only**. Pre-natal and post-natal to be covered within out-patient or inpatient as applicable*
- Bidders are expected to provide proof of wide network of medical services covering hospitals, doctors/specialists, pharmacists etc. Financial soundness, integrity and quality of service delivery are important issues of concern.*
- It is emphasized that full disclosures be provided especially on the exclusion clauses*
- Bidders must provide for burial expenses*
- Bidders must provide health checkups as guided*
- Bidders to include a draft comprehensive Service Level Agreement (SLA)*

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## **PART III – CONDITIONS OF CONTRACT AND CONTRACT FORMS**

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## **SECTION VI - GENERAL CONDITIONS OF CONTRACT**

### **A. General Provisions**

#### **1.1 Definitions**

Unless the context otherwise requires, the following terms whenever used in this Contract have the following meanings:

- a) “Schedule of Requirements” is the priced and completed list of items of Services to be performed by the Insurance Provider forming part of his Tender;
- b) “Completion Date” means the date of completion of the Services by the Insurance Provider as certified by the Procuring Entity
- c) “Contract” means the Contract signed by the Parties, to which these General Conditions of Contract (GCC) are attached, together with all the documents listed in Clause 1 of such signed Contract;
- d) “Contract Price” means the price to be paid for the performance of the Services, in accordance with Clause 6;
- e) “Procuring Entity” means the Procuring Entity or party who employs the Insurance Provider
- f) “Foreign Currency” means any currency other than the currency of Kenya;
- g) “GCC” means these General Conditions of Contract;
- h) “Government” means the Government of Kenya;
- i) “Local Currency” means Kenya shilling;
- j) “Party” means the Procuring Entity or the Insurance Provider, as the case may be, and “Parties” means both of them;
- k) “Personnel” means persons hired by the Insurance Provider;
- l) “Insurance Provider” is a person or corporate body whose Tender to provide the Services has been accepted by the Procuring Entity;
- m) “Insurance Provider's Tender” means the completed Tendering Document submitted by the Insurance Provider to the Procuring Entity
- n) “SCC” means the Special Conditions of Contract by which the GCC may be amended or supplemented;
- o) “Services” means the work to be performed by the Insurance Provider pursuant to this Contract, as described in Schedule of Requirements included in the Insurance Provider's Tender.
- p) “Public Procurement Regulatory Authority (PPRA)” shall mean the Government Agency responsible for oversight of public procurement.

#### **1.2 Applicable Law**

The Contract shall be interpreted in accordance with the laws of Kenya.

#### **1.3 Language**

This Contract has been executed in the English language, which shall be the binding and controlling language for all matters relating to the meaning or interpretation of this Contract.



## 1.4 Notices

Any notice, request, or consent made pursuant to this Contract shall be in writing and shall be deemed to have been made when delivered in person to an authorized representative of the Party to whom the communication is addressed, or when sent by registered mail, hand delivery, or email to such Party at the address **specified in the SCC**.

## 1.5 Location

The Services shall be performed at such locations as are specified in Appendix A, in the specifications and, where the location of a particular task is not so specified, at such locations, whether in Kenya or elsewhere, as the Procuring Entity may approve.

## 1.6 Authorized Representatives

Any action required or permitted to be taken, and any document required or permitted to be executed, under this Contract by the Procuring Entity or the Insurance Provider may be taken or executed by the officials **specified in the SCC**.

## 1.7 Inspection and Audit by the PPRA

Pursuant to paragraph 2.2e. of Attachment1 to the General Conditions, the Insurance Provider shall permit and shall cause its subcontractors and sub-consultants to permit, PPRA and / or persons appointed by PPRA to inspect the Site and/ or the accounts and records relating to the procurement process, selection and/ or contract execution, and to have such accounts and records audited by auditors appointed by PPRA. The Insurance Provider's and its Subcontractors' and sub-consultants' attention is drawn to Sub-Clause 3.10 which provides, inter alia, that acts intended to materially impede the exercise of PPRA's inspection and audit rights constitute a prohibited practice subject to contract termination (as well as to a determination of ineligibility pursuant to PPRA's prevailing sanctions procedures).

## 1.8 Taxes and Duties, e t c

The Insurance Provider shall pay such taxes, duties, fees, levies and other impositions as may be levied under the Applicable Law, the amount of which is deemed to have been included in the Contract Price.

# 2 Commencement, Completion, Modification, and Termination of Contract

## 2.21 Effectiveness of Contract

This Contract shall come in to effect on the date the Contract is signed by both parties or such other later date as may be **stated in the SCC**.

2.2.2 Duration and Commencement of Services the Commencement date and duration of the insurance cover shall be **specified in the SCC**.

## 2.3. Modification

Modification of the terms and conditions of this Contract, including any modification of the scope of the Services or of the Contract Price, may only be made by written agreement between the Parties.

## 2.4 Force Majeure

### 2.4.1 Definition

For the purposes of this Contract, “ Force Majeure” means an event which is beyond the reasonable

control of a Party and which makes a Party's performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances.

#### **2.4.2 No Breach of Contract**

The failure of a Party to fulfill any of its obligations under the contract shall not be considered to be a breach of, or default under, this Contract insofar as such inability arises from an event of Force Majeure, provided that the Party affected by such an event (a) has taken all reasonable precautions, due care and reasonable alternative measures in order to carry out the terms and conditions of this Contract, and (b) has informed the other Party as soon as possible about the occurrence of such an event.

#### **2.4.3 Extension of Time**

Any period within which a Party shall, pursuant to this Contract, complete any action or task, shall be extended for a period equal to the time during which such Party was unable to perform such action as a result of Force Majeure.

#### **2.4.4 Payments**

During the period of their inability to perform the Services as a result of an event of Force Majeure, the Insurance Provider shall be entitled to continue to be paid under the terms of this Contract, as well as to be reimbursed for additional costs reasonably and necessarily incurred by them during such period for the purposes of the Services and in reactivating the Service after the end of such period.

### **2.5. Termination**

#### **2.5.1 By the Procuring Entity**

The Procuring Entity may terminate this Contract, by not less than thirty (30) days' written notice of termination to the Insurance Provider, to be given after the occurrence of any of the events specified in paragraphs (a) through

(c) Of this Sub-Clause 2.5.1:

- a) If the Insurance Provider does not remedy a failure in the performance of its obligations under the Contract, within thirty (30) days after being notified or within any further period as the Procuring Entity may have subsequently approved in writing;
- b) If the Insurance Provider becomes insolvent or bankrupt;
- c) if, as the result of Force Majeure, the Insurance Provider is unable to perform a material portion of the Services for a period of not less than sixty (60) days; or
- d) if the Insurance Provider, in the judgment of the Procuring Entity has engaged in Fraud and Corruption, as defined in paragraph 2.2a. of Attachment 1 to the GCC, in competing for or in executing the Contract

#### **2.5.2 By the Insurance Provider**

The Insurance Provider may terminate this Contract, by not less than thirty (30) days' written notice to the Procuring Entity, such notice to be given after the occurrence of any of the events specified in paragraphs (a) and (b) of this Sub-Clause 2.5.2:

- a) If the Procuring Entity fails to pay any monies due to the Insurance Provider pursuant to this Contract and not subject to dispute pursuant to Clause 7 within forty-five (45) days after receiving

written notice from the Insurance Provider that such payment is overdue; or

- b) if, as the result of Force Majeure, the Insurance Provider is unable to perform a material portion of the Services for a period of not less than sixty (60) days.

### **2.5.3 Payment upon Termination**

Upon termination of this Contract pursuant to Sub-Clauses 2.5.1 or 2.5.2, the Procuring Entity shall make the following payments to the Insurance Provider:

- a) remuneration pursuant to Clause 5 for Services satisfactorily performed prior to the effective date of termination;
- b) except in the case of termination pursuant to paragraphs (a), (b), (d) of Sub-Clause 2.5.1, reimbursement of any reasonable cost incident to the prompt and orderly termination of the Contract.
- c) The Insurance provider shall pay or refund to the Procuring Entity any moneys paid but for which no consume rate services were provided.

## **3. Obligations of the Insurance Provider**

### **3.1 General**

The Insurance Provider shall perform the Services in accordance with the terms of the signed Insurance Policy and the Schedule of Requirements, and carry out its obligations with all due diligence, efficiency, and economy, in accordance with generally accepted professional techniques and practices, and shall observe sound management practices, and employ appropriate advanced technology and safe methods. The Insurance Provider shall always act, in respect of any matter relating to this Contract or to the Services, as faithful adviser to the Procuring Entity, and shall at all times support and safeguard the Procuring Entity's legitimate interests in any dealings with Subcontractors or third parties.

### **3.2 Conflict of Interests**

#### **3.2.1 Insurance Provider Not to Benefit from Commissions and Discounts.**

The remuneration of the Insurance Provider pursuant to Clause 6 shall constitute the Insurance Provider's sole remuneration in connection with this Contract or the Services, and the Insurance Provider shall not accept for their own benefit any trade commission, discount, or similar payment in connection with activities pursuant to this Contract or to the Services or in the discharge of their obligations under the Contract, and the Insurance Provider shall use their best efforts to ensure that the Personnel, any Subcontractors, and agents of either of them similarly shall not receive any such additional remuneration.

#### **3.2.2 Insurance Provider and Affiliates Not to be Otherwise Interested in Services other than the insurance Services**

The Insurance Provider agree that, during the term of this Contract and after its termination, the Insurance Provider and its affiliates, as well as any Subcontractor and any of its affiliates, shall be disqualified from providing goods, works, or Services (other than the insurance Services and any continuation thereof) for any contingency resulting from or closely related to the Services.

#### **3.2.3 Prohibition of Conflicting Activities**

Neither the Insurance Provider nor its Subcontractors nor the Personnel shall engage, either directly

or indirectly, in any of the following activities:

- a) During the term of this Contract, any business or professional activities in Kenya which would conflict with the activities as signed to them under this Contract;
- b) during the term of this Contract, neither the Insurance Provider nor their Subcontractors shall hire public employees in active duty or on any type of leave, to perform any activity under this Contract;
- c) after the termination of this Contract, such other activities as may be **specified in the SCC**.

### **3.3 Confidentiality**

The Insurance Provider, its Subcontractors, and the Personnel of either of them shall not, either during the term or within two (2) years after the expiration of this Contract, disclose any proprietary or confidential information relating to the Project, the Services, this Contract, or the Procuring Entity's business or operations without the prior written consent of the Procuring Entity.

### **3.4 Reporting Obligations**

The Insurance Provider shall submit to the Procuring Entity there ports and documents specified in Appendix B in the form, in the numbers, and within the periods set for thin the said Appendix.

### **3.5 Documents Prepared by the Insurance Provider to be the Property of the Procuring Entity.**

All reports, and other documents and software submitted by the Insurance Provider in accordance with Sub- Clause 3.4 shall become and remain the property of the Procuring Entity, and the Insurance Provider shall, not later than upon termination or expiration of this Contract, deliver all such documents and software to the Procuring Entity, together with a detailed inventory thereof. The Insurance Provider may retain a copy of such documents and software. Restrictions about the future use of these documents, if any, shall be **specified in the SCC**.

### **3.6 Liquidated Damages**

#### **3.6.1 Payments of Liquidated Damages**

The Insurance Provider shall pay liquidated damages to the Procuring Entity at the rate per day **stated in the SCC** for each day that the Insurance Provider fails to pay the agreed compensation costs beyond or later the agreed date when such compensation should be made. The date by when the compensation costs should be made is specified in **the SCC**. The total amount of liquidated damages shall not exceed the amount **defined in the SCC**. The Procuring Entity may deduct liquidated damages from payments due to the Insurance Provider. Payment of liquidated damages shall not affect the Insurance Provider's liabilities.

#### **3.6.2 Correction for Over-payment**

The Procuring Entity shall correct any overpayment of liquidated damages by the Insurance Provider by adjusting the next payment premium or certificate. The Insurance Provider shall be paid interest on the overpayment, calculated from the date of payment to the date of repayment, at the rates specified in Sub-Clause 6.5.

### **3.7 Performance Security**

The Insurance Provider shall not be required to provide any Performance Security to the Procuring Entity.

### **3.8 Fraud and Corruption**

The Procuring Entity requires compliance with the Government's Anti-Corruption laws and its prevailing sanctions. The Procuring Entity requires the Insurance Provider to disclose any commissions or fees that may have been paid or are to be paid to agents or any other party with respect to the tendering process or execution of the Contract. The information disclosed must include at least the name and address of the agent or other party, the amount and currency, and the purpose of the commission, gratuity or fee.

### **4 Insurance Provider's Personnel**

The Contract shall not obligate the Insurance Provider to provide any specific personnel for carrying out of the Services.

### **5 Obligations of the Procuring Entity**

#### **5.1 Change in the Applicable Law**

If, after the date of this Contract, there is any change in the Applicable Law with respect to taxes and duties which increases or decreases the cost of the Services rendered by the Insurance Provider, then the remuneration and reimbursable expenses otherwise payable to the Insurance Provider under this Contract shall be increased or decreased accordingly by agreement between the Parties, and corresponding adjustments shall be made to the amounts referred to in Sub-Clauses 6.2 (a) or (b), as the case may be.

### **6 Payments to the Insurance Provider**

#### **6.1 Lump-Sum Remuneration**

The Insurance Provider's remuneration shall not exceed the Contract Price and shall be a fixed lump-sum. Except as provided in Sub-Clause 5.1, the Contract Price may only be increased above the amounts stated in Sub-Clause 6.2 if the Parties have agreed to additional payments in accordance with Sub-Clauses 2.3 and 6.3.

#### **6.2 Contract Price**

The price payable is **set forth in the SCC**.

#### **6.3 Terms and Conditions of Payment**

Payments will be made to the Insurance Provider according to the payment schedule **stated in the SCC**.

#### **6.4 Interest on Delayed Payments**

If the Procuring Entity has delayed payments beyond thirty (30) days after the due date stated in the SCC, interest shall be paid to the Insurance Provider for each day of delay at the rate stated in **the SCC**.

### **7 Quality Control**

The contract shall not have any quality control modalities as this is not envisaged in the industry

### **8 Settlement of Disputes**

#### **8.1 Amicable Settlement**

Any party with dispute against the other party shall give notice to the other party, requesting the party

to make Good the matters of the dispute. The Parties shall attempt to settle the dispute amicably. If the dispute cannot be settled amicably, the complaining party should move to commence arbitration after thirty days from the day on which a notice was given, even if no attempt at an amicable settlement has been made.

## **8.2 Arbitration if the Insurance Provider is a Kenyan firm**

- 8.2.1 Any claim or dispute between the Parties arising out of or in connection with the Contract not settled amicably in accordance with Sub-Clause 8.1 shall be finally settled by arbitration. Arbitration shall be conducted in accordance with the Arbitration Laws of Kenya.
- 8.2.2 The arbitrators shall have full power to open up, review all matters relevant to the dispute. Nothing shall disqualify representatives of the Parties from being called as a witness and giving evidence before the arbitrators on any matter whatsoever relevant to the dispute.
- 8.2.3 Arbitration may be commenced prior to or after completion of the services. The obligations of the Parties shall not be altered by reason of any arbitration being conducted during the progress of the services.
- 8.2.4 The terms of the remuneration of each or all the members of Arbitration shall be mutually agreed upon by the Parties when agreeing the terms of appointment. Each Party shall be responsible for paying one-half of this remuneration.
- 8.2.5 In case of any claim or dispute, such claim or dispute shall be notified in writing by either party to the other with a request to submit it to arbitration and to concur in the appointment of an Arbitrator within thirty days of the notice. The dispute shall be referred to the arbitration and final decision of a person to be agreed between the parties. Failing agreement to concur in the appointment of an Arbitrator, the Arbitrator shall be appointed, on the request of the applying party, by the Chairman or Vice Chairman of any of the following institutions the:
  - i) Law Society of Kenya, or
  - ii) Chartered Institute of Arbitrators (Kenya Branch), or
  - iii) Insurance Institute of Kenya, or
  - iv) The Actuarial Society of Kenya.
- 8.2.6 The institution written to first by the aggrieved party shall take precedence over all other institutions.
- 8.2.7 The award of such Arbitrator shall be final and binding upon the parties.

## **8.3 Failure to Comply with Arbitrator's Decision**

- 8.3.1 In the event that a Party fails to comply with a final and binding Arbitrator's decision, then the other Party may, without prejudice to any other right it may have, refer the matter to a competent Court of law.

## **8.4 Arbitration if the Insurance Provider is a foreign firm**

- 8.4.1 Arbitration proceedings shall be conducted in accordance with the rules of procedure specified in the SCC.

## SECTION VII - SPECIAL CONDITIONS OF CONTRACT

Number of GC Clause	Amendment of, and Supplements to, Clauses in the General Conditions of Contract
1.1	<p><b>The Parties to the Contract are:</b></p> <p>The Procurement Entity is: <b>SHERIA SACCO SOCIETY LIMITED</b></p> <p>The Insurance Provider is: Provision of Medical Insurance Cover</p> <p>The Contract Name is: <b>PROVISION OF MEDICAL INSURANCE COVER FOR SHERIA SACCO SOCIETY LTD GROUP</b></p>
1.4	<p>For <b>Notices</b>, The Procurement Entity's address shall be:</p> <p><b>Attention:</b></p> <p><b>The Chief Executive Officer</b></p> <p><b>Sheria Sacco Society Limited,</b></p> <p><b>P.O. Box 34390, 00100</b></p> <p><b>Nairobi</b></p> <p><i>Tel: +254 207801500</i></p> <p><i>Email: <a href="mailto:tenders@sheriasacco.coop">tenders@sheriasacco.coop</a></i></p>
1.6	<p>The Authorized representatives are</p> <p>For the Procurement Entity:</p> <p><b>The Chief Executive Officer</b></p> <p><b>Sheria Sacco Society Limited,</b></p> <p><b>P.O. Box 34390, 00100</b></p> <p><b>Nairobi</b></p> <p><i>Tel: +254 207801500</i></p> <p><i>Email: <a href="mailto:tenders@sheriasacco.coop">tenders@sheriasacco.coop</a></i></p> <p>For the Insurance Provider</p> <p><i>[Name, Postal Address, Email, Telephone Number]</i></p>
2.1	<p>The date on which this Contract shall come into effect is <b>30<sup>th</sup> August 2022</b></p>
2.2	<p>The commencement date and duration of the insurance cover shall be:</p> <p>Commencement date <b>30<sup>th</sup> August 2022</b></p>

	Duration of Expiry Date <b>29<sup>th</sup> August 2023</b> Duration of the coverage <b>12 months</b>
<b>3.2.3</b>	After the termination of this Contract, the activities are: _____
<b>3.6.1</b>	The Liquated damages per day is _____ The date by when the compensation costs should be made is _____ days The total amount of liquated damages shall not exceed _____
<b>6.3</b>	Payments shall be made to the underwriter where the award is to the broker / agent
<b>6.2 – 6.4</b>	Contract price is _____ The price shall be made in one lump sum on contract signature or the price shall be made on monthly installment of _____
<b>6.4</b>	Interest shall be paid to the insurance Provider for each day of delayed payment at the rate of _____ % per month
<b>8.4.1</b>	The rules of procedure for arbitration proceedings shall be in accordance to Arbitration laws of Kenya

## **M. APPENDIX TO THE CONTRACT**

The Appendix to the contract shall be an **Insurance Policy** that shall provide a description of the Services, compensation procedure and all the contingencies that shall lead to the compensation claim. The Policy is an industry form (the norm) but would be negotiated before signature to ensure all parties concerns are taken into account. No provision or Clause in the Insurance Policy shall negate any Condition of Contract.