



21st October 2025

Dear Sir/Madam,

RE: RFP FOR PROVISION OF INSURANCE BROKERAGE SERVICES

Feed the Children (K), hereinafter referred to as FEED, is seeking the services of an insurance broker to offer professional guidance in acquiring and maintaining insurance services for Staff Medical Cover.

The selected broker will be expected to:

1. **Design and propose a suitable medical insurance scheme** for staff and their dependents.
2. **Conduct market analysis** and recommend the best insurance provider(s) offering optimal coverage, service quality, and cost.
3. **Facilitate placement of the medical insurance policy**, including negotiations with underwriters.
4. **Manage the insurance program** throughout the policy period, including claims handling, reporting, and staff support.
5. **Provide ongoing advisory services** on medical insurance trends, benefits optimization, and cost control measures.
6. **Ensure compliance** with relevant insurance regulations and industry best practices.

Other additional services will include:

- Complete periodic reports and records of services carried out and the interpretation thereof of such reports in relation to the relevant policy covers.
- Facilitation of member education sessions on different topics like health and risk awareness.

FEED invites Bids for the provision of brokerage services in line with the details provided briefly in Appendix C.

Any Contract placed from this tender will be subject to FEED's General Terms and Conditions of Purchase as specified herein.

You are required to go through this Request for Proposal (RFP) document and the Terms and Conditions carefully and pay attention to the instructions therein to be clear on the scope of works.

One set of the following documents is enclosed:

Instructions to Bidders	-	Appendix A
Evaluation Criteria	-	Appendix B
Scope of Service	-	Appendix C
Current Benefit scheme & Population	-	Appendix D

All bids, including Appendices and all supporting documents, must be submitted in a plain sealed envelope bearing only: ***"Bids for provision of Medical Insurance Brokerage Services 2024/2025"*** and dropped in the TENDER BOX at FEED reception at the following address:

Feed the Children
Dagoretti Centre, Kikuyu Road, opposite shell petrol station
Nairobi P.O Box 61530- 00200
Nairobi – Kenya

FEED reserves the right to alter the dates of the tender timetable. FEED **does not bind itself to accept the lowest** bidder or any bid and is not bound to give reasons for the decisions made thereof. All Bidders are responsible for the cost of preparing bid documents or any other costs incidental to this RFP before, during or after the tendering process.

If you are unable to participate after bidding, please advise us immediately by e-mail. Any questions which you may have in relation to this RFP must be addressed to the Procurement department via email: **procurement.kenya@feedthechildren.org**

Planned Timetable

Issue of RFP	21/10/2025
Closing Date for Submission of bids	04/11/2025
Opening of bids	05/11/2025

Yours faithfully,

Procurement Department
Feed the Children (K)

APPENDIX A – INSTRUCTIONS TO BIDDERS

1 BID REQUIREMENTS

1.1 Pricing: bids are sought on a competitive basis. All prices are subjected to detailed scrutiny and may be subject to negotiation.

1.2 Cost of bid: The Bidder shall bear all costs associated with the preparation and submission of its bid.

1.4 Clarification of RFP documents: A prospective Bidder requiring any clarification of the RFP documents shall notify FEED in writing. FEED will respond in writing to any request for clarification of the RFP documents which it receives no later than three (3) working days prior to the deadline for the submission of bids. Written copies of FEED's response (including an explanation of the query but without identifying the source of inquiry) will be sent to all prospective bidders. Requests for clarification and the response(s) shall form part of any resultant Contract.

1.5 Amendment of RFP documents: At any time prior to the deadline for submission of bid, FEED, for any reason, whether on its own initiative or in response to a clarification requested by a prospective bidder, may modify the RFP documents by amendment.

All prospective bidders will be notified of the amendment in writing, and the amendment will be binding on them.

To allow prospective bidders reasonable time in which to take the amendment into account in preparing their bid, FEED, at its discretion, may extend the deadline for the submission of bids.

1.6 Language of documents: The proposals prepared by the bidders, as well as all correspondence and documents relating to the bid, exchanged by the Bidder and FEED shall be in the English language. Supporting documents and printed literature provided by the Bidder may be in another language provided they are accompanied by an accurate translation of the relevant passages in the English language, in which case, for the purposes of interpretation of the bid, the translation shall govern.

1.7 Date for submission of bid: Proposals must be received by FEED at the address and in the form specified in the covering letter by the time and date specified.

1.8 Relevant documents: Prescreening shall be done for all the applications to determine responsiveness by providing copies of:

- ***Profile of the organization and the statutory documents (KRA PIN, CR12 with IDs of Directors).***
- ***A valid tax compliance certificate.***
- ***Evidence of Physical address and premises. Attach copy of lease agreement***
- ***Valid Trading license/ Business permit***

1.9 Late bids: Any proposals received by FEED after the deadline for submission of bids will be rejected and returned unopened to the Bidder.

1.10 Modification and Withdrawal of bids: A Bidder may modify or withdraw its bid after submission, provided that written notice of the modification, including substitution or withdrawal of the bid is received by FEED prior to the required deadline for submission of proposals. A withdrawal notice may also be sent by email, but must be followed by a signed confirmation copy, post marked or couriered not later than the deadline for submission of bids.

No bid may be modified after the deadline for submission of bids.

No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of the period of bid validity specified by the Bidder

1.11 Currency: Prices MUST be in **Kenya Shillings**.

Any resultant Contract will be placed in **Kenya Shillings**.

1.12 Corrupt or Fraudulent Practices: If any Bidder is found to be or to have been engaged in corrupt or fraudulent practices FEED shall:

(a) Exclude the bid from consideration.

(b) Declare the bid to be ineligible either indefinitely, or for a stated period, from participation in this, or other projects.

1.13 Proposals: Technical applications should be specific, complete, and presented concisely. A lengthy application does not in and of itself constitute a well thought out proposal. Proposals should demonstrate the bidder's capabilities and expertise with respect to achieving the goals of the ITB. Unnecessary photos e.g., of proposed staff are not necessary

The bid should inter alia indicate:

- Name of the organization(s) or individual submitting the application
- Name and title of contact person or position within the organization
- E-Mail Address
- Telephone and fax numbers
- Postal and physical addresses

Applicants should also state clearly whether the identified contact person has the authority to negotiate on behalf of the applicant, or, if not, the contact information for the appropriate person with the authority to negotiate.

2. OTHER REQUIREMENTS

- 2.1 Validity:** Your proposal must be valid for acceptance for a minimum period of **1 year** from the closing date. A bid valid for a shorter period will be rejected. In exceptional circumstances FEED may request the bidder's consent to an extension of the period of validity. The request and the responses shall be made in writing.
- 2.2 Delay in Delivery:** The delivery period you offer must be realistic and accurate since any subsequent Contract will be subject to the liquidated damages provisions of Clause 6 of the Contract Conditions.
- 2.4 Fixed Prices:** All prices shall be fixed prices, not subject to variation due to alteration in wage rates, prices of materials, exchange rates, or other factors during any resulting Contract. Bidders are advised to consider and indicate their **minimum capacity** level.
- 2.5 Local Duties and VAT:** Bidder prices quoted should be inclusive of applicable duty and VAT. It will be the responsibility of bidders to ensure that they conform to the prevailing tax regime.

3 EVALUATION AND ACCEPTANCE

- 3.1 Evaluation:** Any resultant award of Contract will be made based on the following factors:
- Quality of bid and compliance with the technical specification.
 - Evaluated Prices.
 - Delivery.
 - Capability to perform the contract e.g. staff capacity, quality control systems and proven track record.
 - Compliance with the contractual requirements.
 - Financial Standing.

Bidders shall not be permitted to correct or withdraw material deviations or reservations once bids have been opened. The exception being arithmetical errors which shall be adjusted at line-item level based on the offered unit price. The total bid price will be amended accordingly for the purposes of the evaluation.

- 3.2 Clarification of bids:** During evaluation of the bids, FEED may, at its discretion, ask the Bidder for a clarification of its proposal. The request for clarification and the response shall be in writing.
- 3.3 Confidentiality:** Following receipt of bids within the stipulated closing date, information relating to the award of Contract shall not be disclosed until the successful Bidder has been notified of the award of Contract.
- 3.4 Acceptance and Contract Award:** FEED reserves the right to accept or reject any bid, and to annul the tender process and reject all bids at any time prior to contract award, without thereby incurring any liability to the affected bidders

3.5 Notification of award:

- (i) Prior to the expiry of the period of validity, FEED will notify the successful Bidder in writing that its bid has been accepted. The notification of award will constitute the formation of the Contract.

APPENDIX B: EVALUATION CRITERIA

The broker should ensure that they fully respond to all criteria to be comprehensively evaluated. FEED may request and receive clarification from any broker when evaluating a proposal.

The evaluation committee may invite some or all the applicants to appear before the committee to clarify their proposals. In such event, the evaluation committee may consider such clarifications in evaluating proposals.

In deciding the final selection of qualified bidder, the technical quality of the proposal will be evaluated as follows:

[illegible]

Bids with a technical score of 70% and above shall proceed to financial evaluation

APPENDIX C: SCOPE OF SERVICE

The broker will be expected to do the following for all the covers that we need and in all our regions of operations.

a. Policies Review

- i. Ensure adequacy of cover by reviewing the policies in place, identifying any gaps and recommending appropriate changes.
- ii. Identify any other risk exposures and advise on appropriate mitigation measures.

b. Selection and Placement of Underwriter

- i. Competitively solicit, analyze, and select the underwriters for the various insurance covers.
- ii. Placement of best suited underwriters that have met the requirements and value for money.

c. Policy Administration

- i. Confirm compliance of all the policies by insurer as per the terms of the agreement.
- ii. Fast track issuance of policies to FEED from the insurer.
- iii. Effective member management by facilitating registration, termination and assisting members with any queries.
- iv. Providing guidance and facilitation of claims handling and settlement.
- v. Facilitation of regular reports on utilization detailing expenditure and general policy trends.
- vi. Regular review meetings and providing ad hoc information as requested.

d. General Advisory Services

- i. Analyze claims experience and recommend measures to reduce frequency and/or severity of losses.
- ii. Explore and advise on alternative, more cost-effective risk transfer options.

Deliverable outputs

The activities and expected outputs are as follows:

- Initial market scan and recommendation of appropriate underwriters.
- Annual market survey and recommendation of any changes in covers.
- Annual engagement with our underwriters to ensure optimal services.
- Quarterly update meetings and reports.
- Quarterly member services activities like trainings.
- Updates on any changes that affects our covers, regulatory and market.

Qualifications / experience required

- Minimum of 15years' experience within the industry providing brokerage services with regional exposure.
- Must be licensed by Insurance Regulatory Authority (IRA) as a broker or agent is a mandatory requirement.
- Must be a registered limited company.

- Member of Association of Insurance Brokers of Kenya (AIBK).
- Professional indemnity of not less than 10M.
- Experience offering the same services to clients of a similar profile.
- Qualified staff and account managers

APPENDIX D: SUMMARY OF CURRENT MEDICAL SCHEME & POPULATION

Summary of benefits

No	Benefit	Cover
	Outpatient	200,000 per family per annum
	Maternity, newborn and child health services	300,000 – caters for normal, elective and subsequent CSs, delivery due to maternity complication.
	Screening & management of precancerous lesions	Within outpatient limit – 200,000
	Renal care package	Within inpatient limit – 1,500,000 but a limit of 1,000,000 sublimit
	Oncology	Within inpatient limit – 1,500,000
	Pharmacy package	Within either outpatient and inpatient limits
	Critical illnesses	Full inpatient limit of 1,500,000
	Assistive devices	200,000
	Specialized laboratory services	Within either outpatient and inpatient limits
	Optical	50,000 per family per annum
	End of life services	200,000 per person (standalone benefit).
	Inpatient	1,500,000 per family per annum Max bed rate – 18,000
	Psychiatric & psychological illnesses	30% of inpatient limit

No of Staff: **31 Employees**

Please feel free to reach out to procurement.kenya@feedthechildren.org incase of any queries/need for clarification.