

**Action Against Hunger
Liberia/Sierra Leone Mission**

INVITATION TO BID “Group Life Insurance for staff & Medical Insurance Coverage”

Action Against Hunger is a registered international non-governmental and not-for-profit organization that has been operating in Liberia since 1990 and contributing immensely to improving the health sector of Liberia. Over the years, we have been involved in Health & Nutrition, Water Sanitation and Hygiene, Food Security and Livelihoods, Advocacy and campaigns and psychosocial counselling. In January 2018, our country program was merged with the Sierra Leone to form a cluster mission. With the implementation of new programs, Increment In the number of staff, it is hoped that the Country Program becomes a full mission soon. As an integral part of AAH core mandate, our work is focused on health systems strengthening which include but not limited to providing technical support to Ministry of Health (MoH) and as well as implementation of water, sanitation, and hygiene services in health facilities, and their catchment communities; building technical capacity of County Health Teams and their health care services providers. AAH is also involved in improving access to safe drinking water and improved sanitation services in Rural Montserrado County in communities and schools.

OUR VISION: A world without hunger. A world in which children and adults have sufficient food and water and access to the resources that sustain a healthy lifestyle.

Action Against Hunger (AAH) Liberia invites competitive bidders from qualified and credible Insurance Companies in Liberia for the provision of Group Life Insurance coverage for its staff and medical insurance for staff and their dependents. The total of One Hundred & Twelve (100) employees in Montserrado, Nimba, Bomi, Lofa and Margibi Counties will be insured.

INSTRUCTIONS:

- I. **Submission of Proposal** – Quote must comprised of two (2) copies one original and one duplicate. Indicate the Reference number, title, and closing date. Proposals must be delivered to the address below **on or before 21st of April 2021 at 4:30pm Local Time:**

Action Against Hunger/Liberia
Urey Building, opposite Harvest Intercontinental Cathedral
Congo Town-Monrovia, Liberia
between 9 am-4 pm (Monrovia time) from April 8 – 21, 2021

- II. All bids must be placed in sealed envelopes (signed and stamped) clearly marked: **“Group Life Insurance for staff & Medical Insurance Coverage”**

II. Bid Instructions and requirements

All qualified bidders are encouraged to include the following documents in their bids:

1. Valid Tax Clearance/TIN number
2. Business Registration Certificate
3. Evidence of Certification by the Central Bank of Liberia;
4. Company's profile
5. Name of Reinsurer and its profile
6. All bidders must provide their history/record of claims payment



7. Article of Incorporation
8. Most recent audited financial statement
9. Annual turnover of minimum USD100,000
10. List of minimum of 5 International non-governmental Organizations/corporate clients (with a minimum of 45 employees) and their contact details
11. All tenderers must include in their Medical Plans the following:
 - Complete list of current medical clinics and hospitals that provide services to their clients
 - List of covered services (outpatient vs inpatient; diagnostics; drugs)
 - List of coverage limits (deductibles, annual maximums)
12. All tenderers must include in their Group Life plans coverage for death, dismemberment disability, etc.
13. All pages of bids (Technical and Financial) must be pre-numbered and initialled
14. All bids must be signed and stamped by authorized personnel
15. All Bid prices must be quoted in United States Dollars
16. Quoted Price must be valid for the period of one (1) year as of contract signing date
17. All bidders must provide financial reimbursement Plans (reimbursement to employees and payment terms)
18. Bidders must provide insurance Premium Plans for Group and Medical
 - a) Successful bidders must state time duration of provision of medical ID for Action Against Hunger Liberia staff for access to medical facilities
 - b) Bidders are required to submit Technical and Financial proposal in sealed envelope.

III. b. Additional Information

1. Bidders shall submit Cover letter in prescribed Format as specified in Appendix A.
2. In case of price discrepancy between unit price and SUBTOTAL price, the unit price shall prevail.
3. Action Against Hunger Liberia has the rights to increase or decrease the number of staff mentioned in this bidding document
4. Bid validity period shall be ninety (90) working days from date the was bid submitted
5. Bid submitted after the deadline will NOT be considered
6. Electronic bids are NOT allowed

Bidders must submit the technical and financial documents separately. The technical and financial documents should have one original and one copy for each, clearly marked "ORIGINAL" and "COPY". Each envelope shall be stamped and sealed. In the event of any discrepancy between them the original will prevail.

AAH Liberia reserves the right to accept or reject any or all bids. Late bids shall also be rejected and returned unopened. Action Against Hunger does not bind itself to award the tender to the lowest tender or any bid and reserves the right to accept the whole or part of the tender. Action Against Hunger Liberia reserves the right to request additional information from prospective bidders and reject any or all bids that do not meet its minimum requirements without any liability.

IV. DESCRIPTION OF SERVICES REQUESTED

Procurement of Group Life and medical insurance services are in two folds: (1) Group Life insurance coverage are only intended to provide benefits for staff of Action Against Hunger

Liberia and not their dependents; (2) Medical insurance service is intended to cover (benefits) both Action Against Hunger Liberia staff and their dependents.

V. SPECIAL PROVISIONS

Bidders must be aware that the below provisions will be incorporated into the contract document upon successful evaluation and determination of winner. a) Contract duration

a) Payment terms

VI. EVALUATION CRITERIA

All bids/offers received in response to this tender will be evaluated and scored using set evaluation criteria. The scores for both technical and financial proposals will be distributed on a 60-40 ratio.

- **Technical proposal and relevant experience score: 60 points.** The below non-exhaustive bullet points shall be considered in evaluating the technical and relevant experience proposal
 - Years of existence in insurance service provision
 - Key personnel qualifications and experiences
 - Years of existence of Reinsurer and profile
 - Past performance including claim settlement
 - Group Life and medical insurance (Out Patient vs Inpatient) plans
 - Article of incorporation
 - Business Registration and valid tax Clearance Certificates
 - Evidence certificate from the Central Bank of Liberia
 - List of medical clinics and hospitals
 - Clients listing (INGOs/corporate entities)
- **Financial/cost proposal: 40 points**
 - Bid price
 - Annual turnover minimum of USD100,000

After the evaluation process, Contract will be awarded to the most advantageous responsive offer (combination of quality and price) who meets the minimum requirements and submitted the best offer

APPENDIX A:

Please check all that apply and include this page in the sealed envelope with the proposal

Expression of Interest#: _____ **" Group Life Insurance for staff & Medical Insurance Coverage**

Bidder Name: _____

Have you?

- Submitted your bid to Action Against Hunger Liberia in a sealed envelope containing 2-copies (original and duplicate) of each (Technical and Financial) as required on or before the deadline?

Does your proposal include the following?

- Cover Letter (use Action Against Hunger Liberia format on your Letterhead) indicated in Appendix A)
- Detailed cost breakdown of Group and medical plans
- Company profile,
- Certificate from the Central Bank of Liberia,
- Valid Tax clearance,
- International accreditation
- Business Registration Certificate,
- Audited Financial Statement,
- list of current medical hospitals,
- Group and Medical (out and Inpatient insurance) Plans,
- financial reimbursement Plans
- Article of incorporation.
- Name and profile of insurer
- Supplier questionnaire

