



THE JOMO KENYATTA FOUNDATION (JKF)

TENDER No. JKF/T/05/2018 - 2019

FOR PROVISION OF GROUP LIFE INSURANCE SERVICES

ENTERPRISE ROAD (51) NAIROBI

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August, 2018

TABLE OF CONTENTS

	Page
SECTION I - INVITATION FOR TENDERS	3
SECTION II - INSTRUCTIONS TO TENDERERS	6
Appendix to instructions to Tenderers	18
SECTION III GENERAL CONDITIONS OF CONTRACT	22
SECTION IV – SPECIAL CONDITIONS OF CONTRACT	27
SECTION V - SCHEDULE OF REQUIREMENTS.....	28
SECTION V - SCHEDULE OF REQUIREMENTS.....	29
SECTION VI - STANDARD FORMS	34
PRICE SCHEDULE FORM.....	34
CONTRACT FORM	35
CONFIDENTIAL BUSINESS QUESTIONNAIRE.....	36
TENDER SECURITY FORM.....	38
PERFORMANCE SECURITY FORM	39
LETTER OF NOTIFICATION OF AWARD.....	41

SECTION I - INVITATION FOR TENDERS

Date: 7th. August, 2018

TENDER REF. No JKF/T/05/2018 - 2019- PROVISION OF GROUP LIFE INSURANCE SERVICES

The Jomo Kenyatta Foundation invites sealed tenders from eligible Group Life insurance Service Providers for Provision of Group Life Insurance Cover for Staff and Board of Directors for a period of one (1) year and may be renewed for a further period of one year subject to satisfactory performance.

Interested bidders may view the tender documents from the JKF website (www.jkf.co.ke) or visit the JKF Head Office located on Enterprise road (51), Nairobi during normal office hours.

Interested and eligible bidders may view the document from the JKF website (www.jkf.co.ke) or the website (www.tenders.go.ke) or at JKF head Office on Enterprise road (51), Nairobi for detailed descriptions.

Interested and eligible bidders are required to download the tender documents from the website free of charge and immediately email their names and contact details to: info@jkf.co.ke for records and communication of any tender clarifications or addenda.

The Prices quoted should be net inclusive of all taxes and delivery must be in Kenya Shillings or any other freely convertible currency and shall remain valid for (120) days from the closing date of the tender.

Completed Tender Documents enclosed in plain sealed envelopes, marked with the Tender Name and Number should be deposited in the Tender Box provided at The Jomo Kenyatta Foundation's Offices (No. 51) located in Industrial Area, along Enterprise Road, Nairobi addressed to:

The Managing Director,
The Jomo Kenyatta Foundation,
P.O. Box 30533 - 00100,
Nairobi.

Tel. +254 020 557222, 531975, 0723 286993, 0723 969793, 0735 339135

Duly completed bid documents should be deposited in the tender box located at the reception area on or before **21st. August 2018 at 2.30 p.m.**

Tenders must be accompanied by a tender Security of **Kenya Shillings one hundred Thousand (100,000/=)** in form of a guarantee from a reputable bank or an insurance company approved by PPRA payable to **The Jomo Kenyatta Foundation.**

Tenders will be opened immediately thereafter in the presence of the tenderers representatives who choose to attend at the conference room in the same venue.

JKF is a Corruption free environment. Any Pressure, influence attempt should be reported to the C.E.O through the address provided above.

MANAGING DIRECTOR

SECTION II- INSTRUCTION TO TENDERERS

Table of Clauses		Page
2.1.	Eligible Tenderers.....	6
2.2	Cost of Tendering.....	6
2.3	Contents of Tender Document	6
2.4	Clarification of Tender Documents	7
2.5	Amendment of Tender Documents	7
2.6	Language of Tenders	8
2.7.	Documents Comprising the Tender	8
2.8.	Form of Tender	8
2.9.	Tender Prices	8
2.10.	Tender Currencies	9
2.11.	Tenderers Eligibility and Qualifications.....	9
2.12.	Tender Security.....	9
2.13.	Validity of Tenders	10
2.14.	Format and Signing of Tenders.....	10
2.15	Sealing and Marking of Tenders	11
2.16.	Deadline for Submission of Tenders	11
2.17.	Modification and Withdrawal of Tenders	11
2.18.	Opening of Tenders	12
2.19	Clarification of Tenders.....	12
2.20	Preliminary Examination and Responsiveness	12
2.21.	Conversion to single currency	13
2.22.	Evaluation and Comparison of Tenders	13
2.23.	Contacting JKF.....	14
2.24	Post-qualification.....	14
2.25	Award Criteria	15
2.26.	Procuring entity's Right to accept or Reject any or all Tenders.15 2.27	15
	Notification of Award.....	16
2.28	Signing of Contract.....	16
2.29	Performance Security	16
2.30	Corrupt or Fraudulent Practices	16

SECTION II - INSTRUCTIONS TO TENDERERS

2.1. Eligible Tenderers

- 2.1.1 This Invitation for Tenders is open to all tenderers eligible as described in the Appendix to Instructions to Tenderers. Successful tenderers shall provide the services for the stipulated duration from the date of commencement (hereinafter referred to as the term) specified in the tender documents.
- 2.1.2 JKF's employees, committee members, board members and their relatives (spouse and children) are not eligible to participate in the tender unless where specially allowed under section 131 of the Act.
- 2.1.3 Tenderers shall provide the qualification information statement that the tenderer (including all members of a joint venture and subcontractors) is not associated, or have been associated in the past, directly or indirectly, with a firm or any of its affiliates which have been engaged by JKF to provide consulting services for the preparation of the design, specifications, and other documents to be used for the procurement of the services under this Invitation for tenders.
- 2.1.4 Tenderers involved in the corrupt or fraudulent practices or debarred from participating in public procurement shall not be eligible.

2.2 Cost of Tendering

- 2.2.1 The Tenderer shall bear all costs associated with the preparation and submission of its tender, and JKF, will in no case be responsible or liable for those costs. Regardless of the conduct or outcome of the tendering process
- 2.2.2 The price to be charged for the tender document shall not exceed Kes. 1,000/=
- 2.2.3 JKF shall allow the tenderer to review the tender document free of charge before purchase.

2.3 Contents of Tender Document

- 2.3.1 The tender documents comprise the documents listed below and addenda issued in accordance with clause 2.5 of these instructions to tenderers.
- (i) Instructions to Tenderers
 - (ii) General Conditions of Contract
 - (iii) Special Conditions of Contract

- (iv) Schedule of Requirements
- (v) Details of Insurance Cover
- (vi) Form of Tender
- (vii) Price Schedules
- (viii) Contract Form
- (ix) Confidential Business Questionnaire Form
- (x) Tender security Form
- (xi) Performance security Form
- (xii) Insurance Company's Authorization Form
- (xiii) Declaration Form
- (xiv) Request for Review Form

2.3.2 The Tenderer is expected to examine all instructions, forms, terms and specification in the tender documents. Failure to furnish all information required by the tender documents or to submit a tender not substantially responsive to the tender documents in every respect will be at the tenderers risk and may result in the rejection of its tender.

2.4 Clarification of Tender Documents

2.4.1 A Candidate making inquiries of the tender documents may notify JKF by post, fax or by email at JKF's address indicated in the Invitation for tenders. JKF will respond in writing to any request for clarification of the tender documents, which it receives not later than three (3) days prior to the deadline for the submission of the tenders, prescribed by JKF. Written copies of the Procuring entities response (including an explanation of the query but without identifying the source of inquiry) will be sent to all candidates who have received the tender documents.

2.4.2 JKF shall reply to any clarifications sought by the tenderer within 3 days of receiving the request to enable the tenderer to make timely submission of its tender.

2.4.3 Preference where allowed in the evaluation of tenders shall not exceed 15%

2.5 Amendment of Tender Documents

2.5.1 At any time prior to the deadline for submission of tenders, JKF, for any reason, whether at its own initiative or in response to a clarification requested by a prospective tenderer, may modify the tender documents by issuing and addendum.

2.5.2 All prospective tenderers who have obtained the tender documents will be notified of the amendment by post, fax or email and such amendment will be binding on them. In order to allow prospective tenderers reasonable time in which to take the amendment into account in preparing their tenders, JKF, at its discretion, may extend the deadline for the submission of tenders.

2.6 Language of Tenders

2.6.1 The tender prepared by the tenderer, as well as all correspondence and documents relating to the tender exchanged by the tenderer and JKF, shall be written in English language. Any printed literature furnished by the tenderer may be written in another language provided they are accompanied by an accurate English translation of the relevant passages in which case, for purposes of interpretation of the tender, the English translation shall govern.

2.7. Documents Comprising the Tender

2.7.1 The tender prepared by the tenderer shall comprise the following components:

- (a) A Tender Form and a Price Schedule completed in accordance with paragraph 2.8, 2.9 and 2.10 below
- (b) Documentary evidence established in accordance with paragraph 2.1.2 that the tenderer is eligible to tender and is qualified to perform the contract if its tender is accepted;
- (c) Tender security furnished in accordance with paragraph 2.12 (if applicable)
- (d) Declaration Form.

2.8. Form of Tender

2.8.1 The tenderer shall complete the Tender Form and the Price Schedule furnished in the tender documents, indicating the services to be provided.

2.9. Tender Prices

2.9.1 The tenderer shall indicate on the form of tender and the appropriate Price Schedule the unit prices and total tender price of the services it proposes to provide under the contract.

2.9.2 Prices indicated on the Price Schedule shall be the cost of the services quoted including all customs duties and VAT and other taxes payable.

2.9.3 Prices quoted by the tenderer shall remain fixed during the Term of the contract unless otherwise agreed by the parties. A tender submitted with an adjustable price quotation will be treated as non-responsive and will be rejected, pursuant to paragraph 2.20.5

2.10. **Tender Currencies**

2.10.1 Prices shall be quoted in Kenya Shillings.

2.11. **Tenderers Eligibility and Qualifications**

2.11.1 Pursuant to paragraph 2.1 the tenderer shall furnish, as part of its tender, documents establishing the tenderers eligibility to tender and its qualifications to perform the contract if its tender is accepted.

2.11.2 The documentary evidence of the tenderer's qualifications to perform the contract if its tender is accepted shall establish to JKF's satisfaction that the tenderer has the financial and technical capability necessary to perform the contract.

2.12. **Tender Security**

2.12.1 The tenderer shall furnish, as part of its tender, a tender security for the amount and form specified in the Appendix to Instructions to Tenderers.

2.12.2 The tender security shall not exceed 2 per cent of the tender price.

2.12.3 The tender security is required to protect JKF against the risk of Tenderer's conduct which would warrant the security's forfeiture, pursuant to paragraph 2.12.7

2.12.4 The tender security shall be denominated in Kenya Shillings or in another freely convertible currency, and shall be in the form

- a) Cash.
- b) A bank guarantee.
- c) Such insurance guarantee approved by the Authority.
- d) Letter of credit.

2.12.5 Any tender not secured in accordance with paragraph 2.12.1. and 2.12.3 shall be rejected by JKF as non-responsive, pursuant to paragraph 2.20.5

2.12.6 Unsuccessful Tenderer's tender security will be discharged or returned as

Promptly as possible as but not later than thirty (30) days after the expiry of the period of tender validity.

2.12.7 The successful Tenderer's tender security will be discharged upon the tenderer signing the contract, pursuant to paragraph 2.29, and furnishing the performance security, pursuant to paragraph 2.30

2.12.8 The tender security may be forfeited:

- (a) If a tenderer withdraws its tender during the period of tender validity.
- (b) in the case of a successful tenderer, if the tenderer fails:
 - (i) to sign the contract in accordance with paragraph 2.29 or
 - (ii) to furnish performance security in accordance with paragraph 2.30.
- (c) If the tenderer reject correction of an arithmetic error in the tender.

2.13. **Validity of Tenders**

2.13.1 Tenders shall remain valid for 120 days after date of tender opening pursuant to paragraph 2.18. A tender valid for a shorter period shall be rejected by JKF as non-responsive.

2.13.2 In exceptional circumstances, JKF may solicit the Tenderer's consent to an extension of the period of validity. The request and the responses thereto shall be made in writing. The tender security provided under paragraph 2.12 shall also be suitably extended. A tenderer granting the request will not be required nor permitted to modify its tender.

2.14. **Format and Signing of Tenders**

2.14.1 The tenderer shall prepare one (1) original and one (1) copy of the tender, clearly marking each "**ORIGINAL TENDER**" and "**COPY OF TENDER,**" as appropriate. In the event of any discrepancy between them, the original shall govern.

2.14.2 The original and all copies of the tender shall be typed or written in indelible ink and shall be signed by the tenderer or a person or persons duly authorized to bind the tenderer to the contract. All pages of the tender, except for un-amended printed literature, shall be initialed by the person or persons signing the tender.

2.14.3 The tender shall have no interlineations, erasures, or overwriting except as necessary to correct errors made by the tenderer, in which case such corrections shall be initialed by the person or persons signing the tender.

2.15 Sealing and Marking of Tenders

2.15.1 The tenderer shall seal the original and the copy of the tender in separate envelopes, duly marking the envelopes as “ORIGINAL TENDER” and “COPY OF TENDER”. The envelopes shall then be sealed in an outer envelope.

2.15.2 The inner and outer envelopes shall:

- (a) Be addressed to JKF at the address given in the Invitation to Tender.
- (b) Bear tender number and name in the invitation to tender and the words, “**DO NOT OPEN BEFORE 21st. August 2018 at 2:30 p.m.**”

2.15.3 The inner envelopes shall also indicate the name and address of the tenderer to enable the tender to be returned unopened in case it is declared “late”.

2.15.4 If the outer envelope is not sealed and marked as required by paragraph 2.15.2, JKF will assume no responsibility for the tender’s misplacement or premature opening.

2.16. Deadline for Submission of Tenders

2.16.1 Tenders must be received by JKF at the address specified under paragraph 2.15.2 not later than **21st. August 2018 at 2.30 p.m.**

2.16.2 JKF may, at its discretion, extend this deadline for the submission of tenders by amending the tender documents in accordance with paragraph 2.5.3 in which case all rights and obligations of JKF and candidates previously subject to the deadline will thereafter be subject to the deadline as extended.

2.16.3 Bulky tenders which will not fit the tender box shall be received by JKF as provided for in the appendix.

2.17. Modification and Withdrawal of Tenders

2.17.1 The tenderer may modify or withdraw its tender after the tender’s submission, provided that written notice of the modification, including substitution or withdrawal of the tenders, is received by JKF prior to the deadline prescribed for submission of tenders.

2.17.2 The tenderer’s modification or withdrawal notice shall be prepared, sealed, marked and dispatched in accordance with the provisions of paragraph 2.15. a withdrawal notice may also be sent by fax or email but followed by a signed

confirmation copy, postmarked not later than the deadline for submission of tenders.

2.17.3 No tender may be modified after the deadline for submission of tenders.

2.17.4 No tender may be withdrawn in the interval between the deadline for submission of tenders and the expiration of the period of tender validity. Withdrawal of a tender during this interval may result in the Tenderer's forfeiture of its tender security, pursuant to paragraph 2.12.7.

2.18. **Opening of Tenders**

2.18.1 JKF will open all tenders in the presence of tenderers' representatives who choose to attend on **Enterprise road** and in the location specified in the invitation for tenders. The tenderers' representatives who are present shall sign a register evidencing their attendance.

2.18.2 The tenderers' names, tender modifications or withdrawals, tender prices, discounts, and the presence or absence of requisite tender security and such other details as JKF, at its discretion, may consider appropriate, will be announced at the opening.

2.18.3 JKF will prepare minutes of the tender opening, which will be submitted to tenderers that signed the tender opening register and will have made the request.

2.19 **Clarification of Tenders**

2.19.1 To assist in the examination, evaluation and comparison of tenders JKF may, at its discretion, ask the tenderer for a clarification of its tender. The request for clarification and the response shall be in writing, and no change in the prices or substance of the tender shall be sought, offered, or permitted.

2.19.2 Any effort by the tenderer to influence JKF in JKF's tender evaluation, tender comparison or contract award decisions may result in the rejection of the tenderers' tender.

2.20 **Preliminary Examination and Responsiveness**

2.20.1 JKF will examine the tenders to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed, and whether the tenders are generally in order.

2.20.2 Arithmetical errors will be rectified on the following basis. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the candidate does not accept the correction of the errors, its tender will be rejected, and its tender security forfeited. If there is a discrepancy between words and figures, the amount in words will prevail

2.20.3 JKF may waive any minor informality or non-conformity or irregularity in a tender which does not constitute a material deviation provided such waiver does not prejudice or affect the relative ranking of any tenderer.

2.20.4 Prior to the detailed evaluation, pursuant to paragraph 2.20, JKF will determine the substantial responsiveness of each tender to the tender documents. For purposes of these paragraphs, a substantially responsive tender is one which conforms to all the terms and conditions of the tender documents without material deviations JKF's determination of a tender's responsiveness is to be based on the contents of the tender itself without recourse to extrinsic evidence.

2.20.5 If a tender is not substantially responsive, it will be rejected by JKF and may not subsequently be made responsive by the tenderer by correction of the nonconformity.

2.21 Conversion to single currency

2.21.1 Where other currencies are used, JKF will convert those currencies to Kenya Shillings using the selling exchange rate on the date of tender closing provided by the Central Bank of Kenya.

2.22 Evaluation and Comparison of Tenders

2.22.1 JKF will evaluate and compare the tenders which have been determined to be substantially responsive, pursuant to paragraph 2.20

2.22.2 JKF's evaluation of a tender will take into account, in addition to the tender price, the following factors, in the manner and to the extent indicated in paragraph 2.22.3.

(a) Operational plan proposed in the tender;

(b) Deviations in payment schedule from that specified in the Special Conditions of Contract

2.22.3 Pursuant to paragraph 2.22.2, the following evaluation methods will be applied.

- (a) Operational Plan
 - (i) JKF requires that the services under the Invitation for Tenders shall be performed at the time specified in the Schedule of Requirements. Tenders offering to perform longer than JKF's required delivery time will be treated as non-responsive and rejected.
- (b) Deviation in payment schedule
 - (i) Tenderers shall state their tender price for the payment on schedule outlined in the special conditions of contract. Tenders will be evaluated on the basis of this base price. Tenderers are, however, permitted to state an alternative payment schedule and indicate the reduction in tender price they wish to offer for such alternative payment schedule. JKF may consider the alternative payment schedule offered by the selected tenderer.

2.22.4 The tender evaluation committee shall evaluate the tender within 30 days from the date of opening the tender.

2.23 Contacting Procuring Entity

2.23.1 Subject to paragraph 2.19 no tenderer shall contact JKF on any matter relating to its tender, from the time of the tender opening to the time the contract is awarded.

2.23.2 Any effort by a tenderer to influence JKF in its decisions on tender evaluation, tender comparison, or contract award may result in the rejection of the Tenderers' tender.

2.24 Post-qualification

2.24.1 The Procuring entity will verify and determine to its satisfaction whether the tenderer that is selected as having submitted the lowest evaluated responsive tender is qualified to perform the contract satisfactorily.

2.24.2 The determination will take into account the tenderer financial and technical capabilities. It will be based upon an examination of the documentary evidence of the tenderers qualifications submitted by the tenderer, pursuant to paragraph

2.11.2, as well as such other information as JKF deems necessary and appropriate

2.24.3 An affirmative determination will be a prerequisite for award of the contract to the tenderer. A negative determination will result in rejection of the Tenderer's tender, in which event JKF will proceed to the next lowest evaluated tender to make a similar determination of that Tenderer's capabilities to perform satisfactorily.

2.25 Award Criteria

2.25.1 Subject to paragraph 2.24 JKF will award the contract to the successful tenderer whose tender has been determined to be substantially responsive and has been determined to be the lowest evaluated tender, provided further that the tenderer is determined to be qualified to perform the contract satisfactorily.

2.25.2 To qualify for contract awards, the tenderer shall have the following:-

- (a) Necessary qualifications, capability experience, services, equipment and facilities to provide what is being procured.
- (b) Legal capacity to enter into a contract for procurement
- (c) Shall not be insolvent, in receivership, bankrupt or in the process of being wound up and is not the subject of legal proceedings relating to the foregoing.
- (d) Shall not be debarred from participating in public procurement.

2.26. Procuring entity's Right to accept or Reject any or all Tenders

2.26.1 JKF 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 thereby incurring any liability to the affected tenderer or tenderers or any obligation to inform the affected tenderer or tenderers of the grounds for JKF's action. If JKF determines that none of the tenders is responsive, JKF shall notify each tenderer who submitted a tender.

2.26.2 JKF shall give prompt notice of the termination to the tenderers and on request give its reasons for termination within 14 days of receiving the request from any tenderer.

2.26.3 tenderer who gives false information in the tender document about its qualification or who refuses to enter into a contract after notification of contract award shall be considered for debarment from participating in future public

Procurement.

2.27 Notification of Award

- 2.27.1 Prior to the expiration of the period of tender validity, JKF will notify the successful tenderer in writing that its tender has been accepted.
- 2.27.2 The notification of award will signify the formation of the contract subject to the signing of the contract between the tenderer and JKF pursuant to clause 2.9. Simultaneously the other tenderers shall be notified that their tenders were not successful.
- 2.27.3 Upon the successful Tenderer's furnishing of the performance security pursuant to paragraph 2.29 JKF will promptly notify each unsuccessful Tenderer and will discharge its tender security, pursuant to paragraph 2.12

2.28 Signing of Contract

- 2.28.1 At the same time as JKF notifies the successful tenderer that its tender has been accepted, JKF will simultaneously inform the other tenderers that their tenders have not been successful.
- 2.28.2 Within fourteen (14) days of receipt of the Contract Form, the successful tenderer shall sign and date the contract and return it to JKF.
- 2.28.3 The contract will be definitive upon its signature by the two parties.
- 2.28.4 The parties to the contract shall have it signed within 30 days from the date of notification of contract award unless there is an administrative review request.

2.29 Performance Security

- 2.29.1 The successful tenderer shall furnish the performance security in accordance with the Conditions of Contract, in a form acceptable to JKF.
- 2.29.2 Failure by the successful tenderer to comply with the requirement of paragraph 2.29 or paragraph 2.30.1 shall constitute sufficient grounds for the annulment of the award and forfeiture of the tender security, in which event JKF may make the award to the next lowest evaluated tender or call for new tenders.

2.29 Corrupt or Fraudulent Practices

- 2.30.1 JKF requires that tenderers observe the highest standard of ethics during the

procurement process and execution of contracts. A tenderer shall sign a declaration that he has not and will not be involved in corrupt or fraudulent practices.

2.30.2 JKF will reject a proposal for award if it determines that the tenderer recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question

2.30.3 Further a tenderer who is found to have indulged in corrupt or fraudulent practices risks being debarred from participating in public Procurement in Kenya.

Appendix to Instructions to Tenderers

The following information for the procurement of insurance services shall complement, supplement, or amend, the provisions on the instructions to tenderers. Wherever there is a conflict between the provisions of the instructions to tenderers and the provisions of the appendix, the provisions of the appendix herein shall prevail over those of the instructions to tenderers.

SECTION III - GENERAL CONDITIONS OF CONTRACT

Table of Clauses

	Page
3.1. Definitions.....	22
3.2. Application.....	22
3.3. Standards	22
3.4. Use of Contract Documents and Information.....	23
3.5. Patent Rights.....	23
3.6 Performance Security	23
3.7. Delivery of services and Documents.....	24
3.8. Payment	24
3.9. Prices	24
3.10. Assignment	24
3.11. Termination for Default	24
3.12. Termination for Insolvency	25
3.13. Termination for Convenience.....	25
3.14 Resolution of Disputes.....	25
3.15. Governing Language	26
3.16. Applicable Law.....	26
3.17 Force Majeure	26
3.18 Notices.....	26

SECTION III: GENERAL CONDITIONS OF CONTRACT

3.1. Definitions

3.1.1 In this Contract, the following terms shall be interpreted as indicated:

- a) "The Contract" means the agreement entered into between JKF and the tenderer, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
- b) "The Contract Price" means the price payable to the tenderer under the Contract for the full and proper performance of its contractual obligations.
- c) "The Services" means services to be provided by the tenderer including any documents, which the tenderer is required to provide to JKF under the Contract.
- d) "JKF" means the organization procuring the services under this Contract
- e) "The Contractor" means the organization or firm providing the services under this Contract.
- f) "GCC" means the General Conditions of Contract contained in this section.
- g) "SCC" means the Special Conditions of Contract
- h) "Day" means calendar day

3.2. Application

3.2.1 These General Conditions shall apply to the extent that they are not superseded by provisions of other part of the contract.

3.3. Standards

3.3.1 The services provided under this Contract shall conform to the standards mentioned in the schedule of requirements.

3.4. Use of Contract Documents and Information

3.4.1 The Contractor shall not, without JKF's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample, or information furnished by or on behalf of JKF in connection therewith, to any person other than a person employed by the contractor in the performance of the Contract.

3.4.2 The Contractor shall not, without JKF's prior written consent, make use of any document or information enumerated in paragraph 2.4.1 above.

3.4.3 Any document, other than the Contract itself, enumerated in paragraph 2.4.1 shall remain the property of JKF and shall be returned (all copies) to JKF on completion of the contract's or performance under the Contract if so required by JKF.

3.5. **Patent Rights**

3.5.1 The Contractor shall indemnify JKF against all third-party claims of infringement of patent, trademark, or industrial design rights arising from use of the services under the contract or any part thereof.

1) **Performance Security**

3.1.1 Within twenty eight (28) days of receipt of the notification of Contract award, the successful tenderer shall furnish to JKF the performance security where applicable in the amount specified in SCC

3.1.2 The proceeds of the performance security shall be payable to JKF as compensation for any loss resulting from the Tenderer's failure to complete its obligations under the Contract.

3.1.3 The performance security shall be denominated in the currency of the Contract, or in a freely convertible currency acceptable to JKF and shall be in the form of:

- a) Cash.
- b) A bank guarantee.
- c) Such insurance guarantee approved by the Authority.
- d) Letter of credit.

3.1.4 The performance security will be discharged by JKF and returned to the Candidate not later than thirty (30) days following the date of completion of the Contractor's performance of obligations under the Contract, including any warranty obligations, under the Contract.

3.7. **Delivery of services and Documents**

3.7.1 Delivery of the services shall be made by the Contractor in accordance with the terms specified by JKF in the schedule of requirements and the special conditions of contract.

3.8. **Payment**

3.81. The method and conditions of payment to be made to the contractor under this Contract shall be specified in SCC

3.82. Payment shall be made promptly by JKF, but in no case later than sixty (60) days after submission of an invoice or claim by the contractor.

3.9. **Prices**

3.9.1 Prices charges by the contractor for Services performed under the Contract shall not, with the exception of any price adjustments authorized in SCC vary from the prices quoted by the tenderer in its tender or in JKF's request for tender validity extension the case may be. No variation in or modification to the terms of the contract shall be made except by written amendments signed by the parties.

- 3.9.2 Contract price variations shall not be allowed for contracts not exceeding one year (12 months)
- 3.9.3 Where contract price variation is allowed the variation shall not exceed 10% of the original contract price
- 3.9.4 Price variation requests shall be processed by JKF within 30 days of receiving the request.

3.10. **Assignment**

- 3.10.1 The Contractor shall not assign, in whole or in part, its obligations to perform under this Contract, except with JKF's prior written consent.

3.11. **Termination for Default**

- 3.11.1 JKF may, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the Contractor terminate this Contract in whole or in part:

- (a) If the Contractor fails to provide any or all of the services within the period(s) specified in the Contract, or within any extension thereof granted by JKF.
- (b) If the Contractor fails to perform any other obligation(s) under the Contract.
- (c) If the Contract in the judgment of JKF has engaged in corrupt or fraudulent practices in competing for or in executing the contract.

- 3.11.2 In the event JKF terminates the contract in whole or in part, it may procure, upon such terms and in such manner as it deems appropriate, services similar to those undelivered, and the Contractor shall be liable to JKF for any excess costs for such similar services. However the contractor shall continue performance of the contract to extent not terminated.

3.12. **Termination for Insolvency**

- 3.12.1 JKF may at any time terminate the contract by giving written notice to the Contractor if the contractor becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the contractor, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to JKF.

3.13. **Termination for Convenience**

- 3.13.1 JKF by written notice sent to the contractor, may terminate the contract in whole or in part, at any time for its convenience. The notice of termination shall specify that the termination is for the procuring entities convenience, the extent to

which performance of the contractor of the contract is terminated and the date on which such termination becomes effective.

3.13.2 For the remaining part of the contract after termination JKF may elect to cancel the services and pay to the contractor an agreed amount for partially completed services.

3.14 Resolution of Disputes

3.14.1 JKF and the contractor shall make every effort to resolve amicably by direct informal negotiations and disagreement or disputes arising between them under or in connection with the contract

3.14.2 If after thirty (30) days from the commencement of such informal negotiations both parties have been unable to resolve amicably a contract dispute either party may require that the dispute be referred for resolution to the formal mechanisms specified in the SCC.

3.15. Governing Language

3.15.1. The contract shall be written in the English language. All correspondence and other documents pertaining to the contract, which are exchanged by the parties shall be written in the same language.

3.16. Applicable Law

3.16.1 The contract shall be interpreted in accordance with the laws of Kenya unless otherwise expressly specified in the SCC.

3.17 Force Majeure

3.17.1 The Contractor shall not be liable for forfeiture of its performance security, or termination for default if and to the extent that it's delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

3.18 Notices

3.1.1 Any notices given by one party to the other pursuant to this contract shall be sent to the other party by post or by Fax or Email and confirmed in writing to the other party's address specified in the SCC.

3.1.2 A notice shall be effective when delivered or on the notices effective date, whichever is later.

SECTION IV – SPECIAL CONDITIONS OF CONTRACT

4.2 Special Conditions of Contract as relates to the General Conditions of Contract

Reference of general conditions of contract	Special condition of contract
3.8 Payment	To be specified in the contract
3.16 Applicable law	The Laws of Kenya
Delivery of Services	To be specified in the contract
Payment	To be specified in the contract
Price adjustment	To be specified in the contract
3.16 Applicable law	The Laws of Kenya
3.18 Notices	The Managing Director, The Jomo Kenyatta Foundation, P.O. Box 30533 - 00100, Nairobi. info@jkf.co.ke

SECTION V - SCHEDULE OF REQUIREMENTS

Notes for preparing Schedule of Requirements.

1. The schedule of Requirements shall be included in the tender documents by JKF and shall cover, at the minimum, a description of the insurance cover to be provided and full particulars of the same.
2. The objectives of the schedule of requirements is to provide sufficient information to enable tenderers to prepare their tenders comprehensively, efficiently and accurately. In particular the price schedule for which a form is provided in Section VI must be carefully completed.
3. In addition, the schedule of requirements together with the price schedule should serve as a basis in the event of services variation at the time of award of contract pursuant to instruction to tenderers paragraph 2.26

SECTION V - SCHEDULE OF REQUIREMENTS

TERMS OF REFERENCE FOR GROUP LIFE ASSURANCE (GLA), GROUP DISABILITY INCOME INSURANCE (GDII) AND LAST EXPENSE (LE) COVERS

Introduction

JKF wishes to contract reputable Group Life Insurance Provider to provide Group Life Cover to her staff. Bidders are required to quote for 117 staff.

The period of this Insurance will commence from 10th October 2018 to 9th October 2019 and may be renewed for a further period of one (1) year at the discretion of JKF and service provider subject to satisfactory performance.

1. DETAILS OF GROUP LIFE INSURANCE COVER

Scope of cover: ALL BENEFITS MUST BE STAND ALONE

Benefits	staff	Group Life
Death – (Illness, Accident & Natural Causes)	117	5 Years' Salary-(per month is ksh.9,410,661.00)
Permanent Total Disability Cover		5 Years' Salary-(per month is ksh.9,410,661.00)
Last Expense - members		Kshs. 200,000.00 per person
Critical Illness		30% of GLA Sum assured max of 5M
Free Cover Limit		KES. 15,000,000.00

1. **Group Life Cover** – provide a group cover for 117 JKF employees based on a minimum 5 times annual salary upon death due to illness, accident or natural causes of an assured member whilst in service.

This benefit is **payable irrespective of the cause of death**. Cover is worldwide and a member of the scheme may reside in any part of the world. Cover ceases, for each member on leaving the service of the Employer.

2. **Permanent and total disability** - Compensate the assured who is totally and permanently disabled due to illness, accidental, natural and occupational causes, i.e. total and absolute disablement from engaging in or giving attention to an insured person's usual occupation. Compensation of 5 times annual salary will be paid to the employee and is a stand-alone benefit.
3. **Critical illness(CI)** - upon first time diagnosis of the following conditions; heart attack, stroke, cancer, coronary artery disease, major organ transplant, kidney failure, paraplegia or paralysis among other critical illness, 30% of death benefit subject to a maximum limit of Ksh. 5 million will be payable. This amount is a stand – alone, meaning it is not deductible from death benefit.
4. **Last/ Funeral Expense cover-** a last expenses rider of Ksh 200,000/- to cater for the immediate burial costs upon death due to illness, accident or natural causes of an assured member whilst in service. The cover to be paid within 48 hours from the time of death.
5. There should be no exclusions on HIV/AIDS, terrorism, strike, riot, civil commotion, insurrection or no additional cost is to be charged.
6. The cover is to be on 24 hour worldwide basis.
7. No restriction on death benefits arising from accidental causes due to medical non-compliance.

The cover will run for one (1) years subject to satisfactory performance.

Average age of employees - 40 years

Scheme Management

- (a) Give a detailed report on how the cover is going to be administered.

(b) Give an analysis on how the service provider intends to address the following issues/procedures:-

- i. Admission of members into the cover.
- ii. Last expense benefits
- iii. Give details of the claims settlement turnaround time.

Financial Stability

Bidders should provide documentary proof that they are financially sound. On Claims settlement, bidders should provide recommendation letters on claims settlement from the clients served in the last financial year.

Details to be contained in the bid documents:

Bidders must demonstrate that they have the knowledge and experience in the provision of Group Life services.

The bids should comprise Group Life scheme proposal(s) indicating:

- (a) The Group Life scheme proposal should include:
 - The bidder's providers' profile, demonstrating relevant experience. This should include references and recommendation letters from at least 5 key corporate clients served in the last three years.
 - Details of benefits for Group life insurance in accordance with this tender
 - Details of the scheme.
 - The Team in charge of the Group Life schemes;

(II) EVALUATION CRITERIA

The evaluation criteria will be applied as indicated here below: -

1.	MANDATORY REQUIREMENTS: (Bidders must meet all the mandatory requirements to qualify for technical evaluation)-PRELIMINARY	POINTS YES/NO
a)	Submit tender security for Kes. 100,000.00.	
b)	Valid Registration Certificate by IRA as Group Life Insurance provider	
d)	Submit a Copy of Valid Tax Compliance Certificate from Kenya Revenue Authority (KRA)	
e)	Submit a Copy of Current Single Business Permit from a County Government	
f)	Submit a Copy of Certificate of Incorporation/Registration	
g)	Must have been in business for at least 5 years	

h)	Must attach a letter of undertaking from the proposed Underwriter.	
i)	Completion of Confidential Business Questionnaire Form(Must be filled and signed by Authorized signatory)	
j)	Duly Completed and signed and stamped form of tender	
k)	Must have a Professional Indemnity Insurance Cover of at least Kes. 50 Million and a valid copy be submitted.	
l)	Must provide a copy of underwriters premium quotation	
m)	Must submit a copy of the audited accounts for the last three (3) years (2017, 2016 and 2015).	
n)	Properly bound, good presented document (one Original and duplicate copies). The tender document shall be paginated/serial numbered all pages.	
	MANDATORY REQUIREMENTS FOR UNDERWRITER	POINTS YES/NO
a)	Valid Registration Certificate by IRA as Group Life Insurance Underwriter	
b)	Registration as a member of Association of Kenya Insurers	
c)	Submit a Copy of Valid Tax Compliance Certificate from Kenya Revenue Authority (KRA)	
d)	Submit a Copy of Current Single Business Permit from a County Government	
e)	Submit a Copy of Certificate of Incorporation/Registration	
f)	Must have a Paid up Capital of Ksh. 200 Million (Attach documentary evidence)	
g)	Must attach a summary of the benefits available under the proposed cover.	
h)	Must have been in business for at least 5 years	

The Technical evaluation will be evaluated out of a score of 70% as follows:

2.	TECHNICAL EVALUATION	Scores
a)	Compliance with the technical requirements of the tender-(Policy outline).	40
b)	Provide a list of five Corporate Clients and recommendation letters of the listed Corporate Clients for the last three years where an assignment of similar nature was rendered.	20
c)	Settlement of claims history (Attach evidence)	15
d)	Profile indicating Qualification and experience of the underwriter in provision of Group Life provision. The firm should have solid 5 years' experience in Group Life insurance.	10

e)	Qualification and experience of Key staff of the underwriter in managing and underwriting Group Life services. You are required to provide necessary Academic, Professional qualification and number of years in managing and underwriting Group Life services.	10
f)	Submit a copy of the audited accounts for the last three (3) years (2017, 2016 and 2015). This is for the Financial stability of the underwriter and Group Life Insurance Provider.	5
	TOTAL TECHNICAL	100

Further due diligence would be carried out as the JKF may desire.

NB: To qualify to financial stage, the bidder must score a minimum of 70% at technical evaluation.

4. FINANCIAL EVALUATION

The bidder should propose one Underwriter for the assignment.

The Premium quoted: The firms that would offer the lowest premium will be considered for award of tender and will be given a score of 100% of 30 marks allocated for financial evaluation and pro-rated to the other bidders.

PRICE SCHEDULE FORM

Summary of Total Costs (inclusive of all taxes and other charges)

No.	DESCRIPTION OF INSURANCE COVER	TOTAL PREMIUM (KSHS.)
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
TOTALS		

FORM OF TENDER

To:
Name and address of procuring entity

Date _____
Tender
No.
Tender
Name

Gentlemen and/or Ladies:-

1. Having examined the Tender documents including Addenda No. (Insert numbers) the receipt of which is hereby duly acknowledged, we the undersigned, offer to provide Insurance Services under this tender in conformity with the said Tender document for the sum of[Total Tender amount in words and figures] or such other sums as may be ascertained in accordance with the Schedule of Prices attached herewith and made part of this Tender.

2. We undertake, if our Tender is accepted, to provide the Insurance Cover Services in accordance with the conditions of the tender.

3. We agree to abide by this Tender for a period of[number] days from the date fixed for Tender opening of the Instructions to Tenderers, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

4. This Tender, together with your written acceptance thereof and your notification of award, shall constitute a Contract between us subject to the signing of the contract by both parties.

5. We understand that you are not bound to accept the lowest or any tender you may receive.

Dated this _____ day of _____ 2018

[Signature]

[In the capacity of]

Duly authorized to sign tender for and on behalf of _____

PRICESCHEDULEFORM

PRICE SCHEDULE FORM

Summary of Total Costs (inclusive of all taxes and other charges)

Please submit your premiums using the following format for one underwriter only:

No.	DESCRIPTION OF INSURANCE COVER	TOTAL PREMIUM (KSHS.)
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
TOTALS		

NB. Cover is for one year renewable for another one year subject to Satisfactory Performance.

We undertake, if our tender is accepted, to place insurance covers in accordance with the details specified herein above.

Name of the GROUP LIFE Insurance Provider..... Name
of signatory:

In the capacity of:

Authorized Signature:

Company Rubber Stamp/Seal:

CONTRACTFORM

THIS AGREEMENT made the _____ day of _____ 20_____ between The Jomo Kenyatta Foundation of [country of Procurement entity] (hereinafter called JKF) of the one part and [name of tenderer] of [city and country of tenderer] (hereinafter called “the tenderer”) of the other part:

WHEREAS re invited tenders for the GPA cover and has accepted a tender by the tenderer for the supply of the services in the sum of _____ [contract price in words in figures] (herein after called “the Contract Price”).

NOW THIS AGREEMENT WITNESSTH AS FOLLOWS:-

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.
2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz:
 - (a) the Tender Form and the Price Schedule submitted by the tenderer;
 - (b) the Schedule of Requirements
 - (c) the Details of cover
 - (d) the General Conditions of Contract
 - (e) the Special Conditions of Contract; and
 - (f) JKF’s Notification of Award
3. In consideration of the payments to be made by JKF to the tenderer as hereinafter mentioned, the tenderer hereby covenants with JKF to provide the GPA cover and to remedy defects therein in conformity in all respects with the provisions of the Contract.
4. JKF hereby covenants to pay the tenderer in consideration of the provision of the services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the contract at the times and in the manner prescribed by the contract.

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written

Signed, sealed, delivered by _____ the _____ (for JKF)

Signed, sealed, delivered by _____ the _____ (for the tenderer) in the presence of _____

CONFIDENTIAL BUSINESS QUESTIONNAIRE

You are requested to give the particular indicated in Part 1 and either Part 2(a), 2(b), or 2(c) whichever applies to your type of business.

You are advised that it is a serious offence to give false information on this Form.

Part- General:

Business Name Location of business premises Plot No.
 Street/Road Postal Address
Code.....City/Town.....
 Tel. No. Mobile Nos.....
 Email Website:.....
 Nature of business
 Registration Certificate No.

Maximum value of business which you can handle at any onetime
 Kes..... Name of your bankers Branch

Part 2(a) – Sole Proprietor:

Your name in full Age
 Nationality Country of origin
 Citizenship details.....

Party 2(b) – Partnership

Give details of partners as follows

	Name	Nationality	CitizenshipDetails	Shares
1.
2.
3.
4.

Part 2(c) – Registered Company:

Private or public State the nominal and issued capital of the company –
 Nominal Kes... Issued Kes.....

Give details of all directors as follows

	Name	Nationality	Shares	CitizenshipDetails
1.
2.
3.
4.

Date.....Signature of Tenderer

If a citizen, indicate under "Citizenship Details" whether by Birth, Naturalization or Registration

TENDER SECURITY FORM

Whereas [*name of Bidder*] (hereinafter called <the tenderer> has submitted its bid dated [*date of submission of bid*] for the provision of insurance services (hereinafter called <the tenderer>?

KNOW ALL PEOPLE by these presents that WE [*name of bank*] of [*name of country*], having our registered office at The Jomo Kenyatta Foundation (hereinafter called <JKF> in the sum of [*state the amount*] for which payment well and truly to be made to the said procuring entity, the Bank binds itself, its successors, and assigns by these presents. Sealed with the Common Seal of the said Bank this _____ day of _____
_____20__

THE CONDITIONS of this obligation are:-

1. If the tenderer withdraws its tender during the period of tender validity specified by JKF on the Form; or
2. If the tender, having been notified of the acceptance of its tender by JKF during the period of tender validity
 - (a) fails or refuses to execute the Contract Form, if required; or
 - (b) fails or refuses to furnish the performance security, in accordance with the Instructions to tenders.

We undertake to pay to JKF up to the above amount upon receipt of its first written demand, without JKF having to substantiate its demand, provided that in its demand JKF will note that the amount claimed by it is due to it, owing to the occurrence of one or both of the conditions, specifying the occurred condition(s)

This tender guarantee will remain in force up to and including thirty (30) days after the period of tender validity, and any demand in respect thereof should reach the Bank not later than the above stated date.

[Authorized Signatories and official stamp of the Bank]

(Amend accordingly if provided by Insurance Company)

PERFORMANCE SECURITY FORM

To:
[Name of procuring entity]

WHEREAS *[name of tenderer]*
(Hereinafter called “the tenderer”) has undertaken, in pursuance of Contract No. _____
_____ *[reference number of the contract]* dated 20 _____ to supply
.....
[description of insurance services] (Hereinafter called “the Contract”)

AND WHEREAS it has been stipulated by you in the said Contract that the tenderer shall furnish you with a bank guarantee by a reputable bank for a sum specified therein as security for compliance with the Tenderer’s performance obligations in accordance with the Contract

AND WHEREAS we have agreed to give the tenderer a guarantee:

THEREFORE WE hereby affirm that we are Guarantors and responsible to you, on behalf of the tenderer, up to a total of
[amount of the guarantee in words and figures], and we undertake to pay you, upon your first written demand declaring the tenderer to be in default under the Contract and without cavil or argument, any sum of money within the limits of
..... *[Amount of guarantee]* as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until the _____ day of _____, 2018 Signature and s

[Name of bank of financial institution]

[Address]

[Date]

(Amend accordingly if provided by Insurance Company)

LETTER OF NOTIFICATION OF AWARD

Address of Procuring Entity

To: _____

RE: Tender No. _____

Tender Name _____

This is to notify that the contract/s stated below under the above mentioned tender have been awarded to you.

1. Please acknowledge receipt of this letter of notification signifying your acceptance.
2. The contract/contracts shall be signed by the parties within 30 days of the date of this letter but not earlier than 14 days from the date of the letter.
3. You may contact the officer(s) whose particulars appear below on the subject matter of this letter of notification of award.

(FULL PARTICULARS) _____

SIGNED FOR ACCOUNTING OFFICE

