



KENYA METHODIST UNIVERSITY

TENDER

FOR

PROVISION OF GROUP PERSONAL ACCIDENT/WIBA
&
GROUP LIFE INSURANCE
COVER

KeMU/OT/012/2026

CLOSING DATE: Tuesday, 15th September 2026 at 11.00 AM

TABLE OF CONTENTS

SECTION 1 – INVITATION TO TENDER.....	3
SECTION 11 – MANDATORY EVALUATION CRITERIA.....	4
SECTION 111 – TECHNICAL EVALUATION.....	5
SECTION IV – SCHEDULE OF REQUIREMENTS.....	8
SCOPE OF THE COVERS	8
GENERAL CONDITIONS.....	8
PRICE SCHEDULE.....	11
SECTION V- TENDERING FORMS	12
CONFIDENTIAL BUSINESS QUESTIONNAIRE	14
LITIGATION HISTORY.....	16
ANTI-FRAUDULENT PRACTICE DECLARATION	17
NON - DEBARMENT DECLARATION	18
CERTIFICATE OF INDEPENDENT TENDER DETERMINATION	19

SECTION 1 – INVITATION TO TENDER

PROCURING ENTITY: KENYA METHODIST UNIVERSITY

CONTRACT NAME AND DESCRIPTION: PROVISION OF STAFF WIBA/GPA, AND GROUP LIFE ASSURANCE (GLA) INSURANCE COVER

1. Kenya Methodist University (KeMU) invites sealed tenders for the provision of Provision of Staff WIBA/GPA and Group Life assurance (GLA) Insurance Cover for staff for a period of 1 year.
 2. Tendering will be conducted under restricted tendering method using a standardized tender document and is open to all qualified and interested Tenderers.
 3. Qualified and interested tenderers may obtain further information and inspect the Tender Documents during office hours 0900 to 1500 hours at the address given below.
 4. The Tenderer shall chronologically serialize all pages of the tender documents submitted in the format of 1, 2, 3, 4..... (From cover page to the last page including all attachments)
 5. Completed tenders must be delivered to the address below on or before 10 A.M on Wednesday, 4th December, 2024.
 6. Tenders will be opened immediately after the deadline date and time specified above or any deadline date and time specified later. Tenders will be publicly opened in the presence of the Tenderers' designated representatives who choose to attend at the address below.
5. Late tenders will be rejected.
6. The addresses referred to above are:

A. Address for obtaining further information.

Kenya Methodist University

KEMU Main Campus, MERU:

Procurement Office 1st Floor Campus

P.O BOX 267 – 60200 MERU

B. Address for Submission of Tenders.

1) Name of Procuring Entity: **KENYA METHODIST UNIVERSITY**

2) Postal Address (include Designation of Officer to be attentional):

**The Vice-Chancellor
Kenya Methodist University
P.O. Box 267-60200
MERU.**

3.) Physical address for hand Courier Delivery to an office or Tender Box: (MERU-MAKUTANO –MAUA HIGHWAY, KEMU Main Campus, MERU: Procurement Office 1st Floor.

B. Address for Opening of Tenders.

1) Name of Procuring Entity: **KENYA METHODIST UNIVERSITY**

**2) Physical address for the location : Kenya Methodist University ADH
Boardroom-Administration Block 1st floor, Main Campus**

SECTION 11 – MANDATORY EVALUATION CRITERIA

Evaluation Criteria

The method of evaluation on mandatory requirement will be on a pass fail basis. The evaluation criteria will be applied as indicated here below: -

S/No	CRITERION	YES/NO
1.	Copy of certificate of Registration/incorporation	
2.	Copy of registration as an Insurance Underwriter with Regulator: Insurance Regulatory Authority License. “PERPETUAL LICENSE”	
3.	Copy of registration as a member of the Association of Kenya Insurers (AKI) for the year 2024	
4.	Copy of CR 12 obtained not more than six (6) months from tender closing date	
5.	Must attach a Valid Copy of Tax Compliance Certificate.	
6.	Must Fill, sign, and stamp the Form of Tender in the format provided by an authorized officer.	
7.	Must Fill, sign and stamp the Price Schedule in the format provided by an authorized officer.	
8.	Duly completed, signed and stamped Confidential Business Questionnaire	
9.	Duly completed, signed and stamped Litigation History	
10.	Duly completed, signed and stamped Anti-Fraudulent Practice Declaration	
11.	Duly completed, signed and stamped Non - Debarment Declaration	
12.	Duly completed, signed and stamped Certificate of Independent Tender Determination	
13.	Must provide evidence of paid up capital under Long Term Insurance of not less than KES. 300 Million and above for 2024-2025	
14.	Gross annual premiums underwritten under Long Term Business for the year ended 2023 must be above KES 1 Billion	
15.	Must have solvency margin of not less than 120% in the years 2024 & 2025 and provide evidence	
16.	Must have been in existence for the last five (5) years from the date of incorporation/registration by the registrar of companies to the date of tender Opening.	
17.	Tender validity period of at least 120 days	
18.	Submission of two tender documents clearly marked (Original and Copy). The document must be paginated from page 1 to the last page including all Attachments.	
NB: Bidders must meet ALL the mandatory requirements to qualify for technical evaluation		

SECTION 111 – TECHNICAL EVALUATION

At the technical evaluation stage, the bids shall be subjected to the technical evaluation criteria as stipulated in the table below. The maximum scores shall be 100 with bidders scoring a pass mark of 75% shall be subjected to the next stage of evaluation.

Table 3: Technical Evaluation

NO.	Evaluation Criteria	Evaluation Attribute	Weighting Score	Max Score
	Firms Experience-underwriter (attach copies of signed contracts, LSO)	Attach evidence of at least 10 years' experience in provision of WIBA/GPA, Group Life and Public Liability Cover	10 years and above = 10 Marks Others prorated at: No. of years x 10 Marks / 10 Years	30
		Evidence of provision of service in the categories above to five (5) current and Reputable client	5 clients and above = 10 Marks Others prorated at: No. of clients x 10 Marks / 5 clients	
		A premium of Kshs. 10 Million for the last 3 years (Cumulatively)	10 Million and above = 10 Marks Others prorated at: Premium x 10 Marks / 10 Million	
	Qualifications and experience. of key personnel (attach copies of relevant CVs and certificates)	Team Leader: Bachelor Degree in Bcom (Insurance) and ACII (4 Marks) Valid Membership with the relevant professional body in good standing (2 Marks)	Bcom and above 2 marks ACII above (2 Marks) Valid Membership with the relevant professional body in good standing (2 Marks)	20

		Relevant experience of 10 years and above (2Marks)	Relevant experience of 10 years and above(2 Marks) Others proratedat: No. of years x2 Marks/10years
		Team Member 1:	Others proratedat: No. of years x2 Marks/10years - Degree in relevant field and above (3 Marks) Valid Membership with any relevant professional body in good standing(2 Marks) - Relevant experience of 5 years and above (2 Marks)
		Team Member2:	Others proratedat: No. of years x2marks /5years - Diploma in any relevant field and above(2 Marks) - Membership with the relevant professional body in good standing (2 Marks) - Relevant experience of 2 years and above (1 Mark)

	Submission of a detailed insurance policy documents for WIBA/GPA, GL and Public Liability in the prescribed format from IRA		Any bidder who fails to submit the three policy documents in the prescribed formats gets a zero(0)	10
	Demonstration of financial soundness of the brokers	Liquidity ratio Quick ratio Annual Insurance Business turnover	ratio of 2:1 and above (7.5 Marks) others below 2:1 gets a zero Quick ratio (acid test) of (7.5 Marks) others below 1 gets zero. One billion and above (5 Marks) Others on prorated Turnover x5marks/1B	15
	Evidence of an installed IT System for claims management		Submit installation certificate, proof of payment of licenses and contract execution	20
	Outward reinsurance for the classes of Insurance.		Outward reinsurance for the classes of Insurance in excess of Kshs.50,000,000 (Attach IRA evidence)	5

SECTION 1V – SCHEDULE OF REQUIREMENTS

TERMS OF REFERENCE FOR PROVISION OF GROUP LIFE ASSUARANCE, GROUP PERSONAL ACCIDENT & WIBA INSURANCE COVER

Provision of Group Life Assurance, Group Personal Accident and WIBA insurance cover for staff from 6th December, 2026 to 5th December, 2027.

SCOPE OF THE COVERS

Kenya Methodist University (KeMU) is a chartered ecumenical Christian University with its main Campus in Meru and other campuses in Nairobi & Mombasa, The WIBA shall apply to short term and casuals' staff at work while the WIBA/GPA/GL covers shall apply to all staff on KeMU Pension and gratuity on and off work (24 hours), whereas the public liability cover shall apply to any third parties who suffer injury, damage or loss to property while at the premises of KeMU or in the cause of doing business with KeMU anywhere within the republic or where KeMU is carrying out its business.

GENERAL CONDITIONS

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

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

COVER STRUCTURE

Annual Salaries	618,036,275 Million
Number of Employees	511
Average age	

Break down	
Management	22 Staff
Teaching/middle mgt/Operation/Clerical	407 staff
Short terms/Casuals	82 Staff (WIBA only)

GROUP LIFE ASSURANCE /GROUP PERSONAL ACCIDENT / WIBA

	GROUP ACCIDENT/WIBA	PERSONAL GROUP LIFE
Death Benefit	5 times annual gross Salary	3 times annual salary
Permanent total disability	5 times annual gross Salary	3 times annual salary
Temporary total disability	104 weeks	N/A
Free cover Limit	N/A	25 Million
Critical illness	N/A	30% of group life sum assured up to a maximum 7M
Last Expense	Ksh. 30,000.00	For employee – 200,000.00 pouse-- 100,000.00 For dependants- 50,000.00 one death per year.
Employers liability	covered	n/a
Medical expenses reimbursement per member	500,000.00 per year	N/A
Political violence and terrorism	Covered	Covered
COVID 19	covered	covered
Coverage	24 hours	24 hours
Age Limit	70 years	70 years

Category	Number	Gross Pay	annual Salary
TVET	55	2,353,600.00	28,243,200.00
CATERING	4	90,050.00	1,080,600.00
TEMPORARY	23	530,398.00	6,364,776.00
Total	82	51,503,022.98	618,036,275.80
Category	Number	Gross Pay	annual Salary

SERVICE LEVEL AGREEMENTS:

1. Must include the provisions above for WIBA/GPA and GLA
2. Must include rider for political violence and terrorism.
3. Include parameters on claims presentation, acknowledgment, invoices
4. Full payment of claims on total basis
5. Member sensitization and education

DURATION OF CONTRACT

The contract shall be for a period of one (1) year effective from 6th December, 2026 to 5th December, 2027.

PRICE SCHEDULE

S/No.	DESCRIPTION	KSHS
1.	PROVISION OF STAFF WIBA/GPA, AND GROUP LIFE ASSURANCE (GLA) INSURANCE COVER	

- a) Tender Validity Period: Our Tender shall be valid for the period specified from the date fixed for the Tender submission deadline, and it shall remain binding upon us and may be accepted at any time before the expiration of that period;
- b) Performance Security: If our Tender is accepted, we commit to obtain a Performance Security in accordance with the tendering document

SECTION V- TENDERING FORMS

1. Form of Tender
2. Confidential Business Questionnaire
3. Litigation History
4. Anti-Fraudulent Practice Declaration
5. Non - Debarment Declaration
6. Certificate of Independent Tender Determination

SECTION VI – TENDERING FORMS

FORM OF TENDER

TO: The Vice Chancellor,
Kenya Methodist University
P.O Box 267-60200
MERU

Date _____
Tender No: KeMU/OT /012/2026

Gentlemen and/or Ladies

1. Having examined the tender documents including Addenda No. _____ (Insert number). The receipt of which is hereby duly acknowledged, we the undersigned, offer to provide WIBA/GPA/GLA services in conformity with the tender documents at a total annual sum of Kshs.

(Total tender amount in words and figures, Quotation to include all charges and taxes and be in Kenya shillings)

Or such other sum as may be ascertained with the schedule of prices attached herewith and made part of this Tender.

2. We undertake, if our Tender is accepted, to provide WIBA/GPA/GLA services in accordance with the delivery schedule specified in the schedule of requirements.

3. We agree to abide by this Tender for a period of 180 days from the date fixed for tender opening as per the instructions to bidders, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

4. Until a formal Contract is prepared and executed, this tender, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

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

Dated this _____ day of _____ 20_____

(Signature)

(In the capacity of)

Duly authorized to sign tender for and on behalf of _____

CONFIDENTIAL BUSINESS QUESTIONNAIRE

You are requested to give the particulars indicated in Part I 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 offense to give false information on this form

Part 1- General:

Business Name.....

Plot No.....

Location of Business Premises.....

Street/Road.....

Email address.....

Postal Address.....

Tel No.....

Nature of Business.....

Current Trade license.....

Expiring.....

Maximum Value of Business which you can Handle at Any Given Time:

Ksh.....

Name of Your

Bankers.....Branch.....

Part 2 (a) Sole Proprietor

Your Name in Full.....

Nationality.....

Country of Origin.....

Citizenship Details.....

Part 2 (b) Partnership

Given Details of partners as follows:

Name	Nationality	Citizenship Details	Shares
------	-------------	---------------------	--------

.....			
.....			
.....			
.....			
.....			
.....			

Part 2 (c) Registered Company

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

LITIGATION HISTORY

Name of Contract Supplier.....

Contractors/Suppliers should provide information on any history of litigation or arbitration resulting from contracts executed in the last one year or currently under execution.

YEAR	AWARD FOR OR AGAINST	NAME OF CLIENT CAUSE OF LITIGATION AND MATTER IN DISPUTE	DISPUTED AMOUNT CURRENT VALUE, KSHS. EQUIVALENT)

ANTI-FRAUDULENT PRACTICE DECLARATION

We (insert the name of the company)_____declares and guarantees that no person in our organization has or will be involved in a fraudulent practice in any procurement proceeding.

Name_____

Signature_____

Date_____

Company Seal/ Business Stamp

NON - DEBARMENT DECLARATION

We (insert the name of the company)_____declares and guarantees that no director or any person who has any controlling interest in our organization has been debarred from participating in a procurement proceeding.

Name_____

Signature_____

Date_____

Company Seal/ Business Stamp

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]