



JARAMOGI OGINGA ODINGA UNIVERSITY OF SCIENCE AND TECHNOLOGY

**TENDER DOCUMENT FOR PROVISION OF INSURANCE FOR GROUP LIFE,
GROUP PERSONAL ACCIDENT AND WORK INJURY BENEFITS COVER**

TENDER NO. JOOUST/INS/ONT/ 002/2025-2026

CLOSING/OPENING DATE: 12TH MAY, 2025 AT 10.00AM

ISSUED BY:

THE VICE CHANCELLOR

JARAMOGI OGINGA ODINGA UNIVERSITY OF SCIENCE AND TECHNOLOGY

**P.O. BOX 210-40601 BONDO, MAIN CAMPUS,
ALONG BONDO USENGE ROAD**

Email: proc@jooust.ac.ke

Website: www.jooust.ac.ke

INVITATION TO TENDER

PROCURING ENTITY: [JARAMOGI OGINGA ODINGA UNIVERSITY OF SCIENCE AND TECHNOLOGY]

CONTRACT NAME AND DESCRIPTION: Provision of Insurance Services for Group Life, Wiba and Group Personal Accident Cover - **JOUST/INS/ONT/ 002/2025-2026**

1. The **JOUST** invites sealed tenders for the provision of Insurance Services for Group Life, Wiba and Personal Accident Cover for a period of 1 year.
2. Tendering will be conducted under open competitive tendering method (National) 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 1600 hours] at the address given below. Tender documents may be viewed and/or downloaded from the website **www.jooust.ac.ke**.
4. A complete set of tender documents may be purchased or obtained by interested tenders upon payment of a non-refundable fees of 1,000.00 in cash or Banker's Cheque and payable to the address given below. Tender documents obtained electronically will be free of charge.
5. Tender documents may be viewed and downloaded for free from the website (**www.jooust.ac.ke**). Tenderers who download the tender document must forward their particulars immediately to **proc@jooust.ac.ke** to facilitate any further clarification or addendum.
6. All Tenders must be accompanied by a KES 300,000.00 as tender security.
7. The Tenderer shall chronologically serialize all pages of the tender documents submitted.
8. Completed tenders must be delivered to the address below on or before **12th May, 2025 at 10.00am**. Electronic Tenders **will not** be permitted.
9. 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.
10. Late tenders will be rejected.
11. The addresses referred to above are:

A. Address for obtaining further information and for purchasing tender documents

JARAMOGI OGINGA ODINGA UNIVERSITY OF
SCIENCE AND TECHNOLOGY (Main Campus)
P.O. Box 210 -40601 Bondo,
Along Bondo –Usenge Road
EMAIL: proc@jooust.ac.ke

B. Address for Submission of Tenders.

The Vice Chancellor
Jaramogi Oginga Odinga University
of Science and Technology
P.O.Box 210-40601 Bondo, Kenya
Along Nondo –Usenge Road
Email: proc@jooust.ac.ke

C. **Address for Opening of Tenders.**

JOOUST Main Campus Bondo, Tender Box situated on the Ground Floor Entrance at the Administration block and proceed to the Assembly Hall or any other specified venue of Jaramogi Oginga Odinga University of Science and Technology Main Campus, Bondo Situated off the Bondo – Usenge Road.

Addressed to:

The Vice Chancellor

Jaramogi Oginga Odinga University of Science and Technology 12th May, 2025 at 10.00am

PART 1 - TENDERING PROCEDURES

SECTION I - INSTRUCTIONS TO TENDERERS

A. General

1. Scope of Tender

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

2. Definitions

- 2.1 Throughout this tendering document:

- a) The term “in writing” means communicated in written form (e.g. by mail, e-mail, including if specified **in the TDS**, distributed or received through the electronic- procurement system used by the Procuring Entity) with proof of receipt;
- b) If the contexts requires, “singular” means “plural” and vice versa; and
- c) “Day” means calendar day, unless otherwise specified as “Business Day”. A Business Day is any day that is an official working day of the Procuring Entity. It excludes the Procuring Entity's official public holidays.

- 2.2 The successful Tenderer will be expected to commence providing the Insurance Services by Date provided **in the TDS**. The insurance duration for each item will be one year or the period specified in the **TDS**.

3. Fraud and Corruption

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

4. Eligible Tenderers

- 4.1 A Tenderer may be a firm that is a private entity, a state-owned enterprise or institution subject to ITT 4.7 or any combination of such entities in the form of a joint venture (JV) under an existing agree mentor with the intent to enter into such an agreement supported by a letter of intent. Only Insurance service providers registered by Insurance Regulatory Authority are eligible to tender and sign contracts. In the case of a joint venture, all members shall be jointly and severally liable for

- the execution of the entire Contract in accordance with the Contract terms. The JV shall nominate a Representative who shall have the authority to conduct all business for and on behalf of any and all the members of the JV during the tendering process and, in the event the JV is awarded the Contract, during contract execution. Members of a joint venture may not also make an individual tender, be a subcontractor in a separate tender or be part of another joint venture for the purposes of the same Tender. The maximum number of JV members shall be specified in the **TDS**.
- 4.2 Public Officers of the Procuring Entity, their spouse, child, parent, brother, sister, child, parent or sister of a spouse, their business associates or agents and firms/organizations in which they have a substantial or controlling interest shall not be eligible to tender or be awarded a contract. Public Officers are also not allowed to participate in any procurement proceedings.
- 4.3 A Tenderer shall not have a conflict of interest. Any Tenderer found to have a conflict of interest shall be disqualified. A Tenderer may be considered to have a conflict of interest for the purpose of this Tendering process, if the Tenderer:
- a) Directly or in directly controls, is controlled by or is under common control with another Tenderer; or
 - b) Receives or has received any direct or indirect subsidy from another Tenderer; or
 - c) Has the same legal representative as another Tenderer; or
 - d) Has a relationship with another Tenderer, directly or through common third parties, that puts it in a position to influence the Tender of another Tenderer, or influence the decisions of the Procuring Entity regarding this Tendering process; or
 - e) Or any of its affiliates participated as a consultant in the preparation of the Procuring Entity's Requirements (including Schedules of requirements, Performance Specifications, etc.) for the Insurance services that are the subject of this Tender; or
 - f) or any of its affiliates has been hired (or is proposed to be hired) by the Procuring Entity for the Contract implementation; or
 - g) would be providing goods, works, or services resulting from or directly related to the insurance services specified in the **TDS** ITT 1.1 that it provided or were provided by any affiliate that directly or indirectly controls, is controlled by, or is under common control with that firm; or
 - h) has a close business or family relationship with a professional staff of the Procuring Entity who:
 - (i) are directly or indirectly involved in the preparation of the tendering document or specifications of the contract, and/or the Tender evaluation process of such contract; or (ii) would be involved in the implementation or supervision of such contract unless the conflict stemming from such relationship has been resolved in a manner acceptable to the Procuring Entity throughout the procurement process and execution of the Contract.
- 4.4 A firm that is a Tenderer shall not participate in more than one Tender, except for permitted alternative Tenders. Such participation shall result in the disqualification of all Tenders in which the firm is involved.
- 4.5 A Tenderer may have the nationality of any country, subject to the restrictions pursuant to ITT 4.9. A Tenderer shall be deemed to have the nationality of a country if the Tenderer is constituted, incorporated or registered in and operates in conformity with the provisions of the laws of that country, as evidenced by its articles of incorporation (or equivalent documents of constitution or association) and its registration documents, as the case may be. This criterion also shall apply to the determination of the nationality of proposed sub-contractors or sub-consultants for any part of the Contract including related Services.
- 4.6 A Tenderer that has been debarred from participating in public procurement shall be ineligible to tender or be awarded a contract. The list of debarred firms and individuals is available from the website of PPRAwww.ppra.go.ke.
- 4.7 Tenderers that are state-owned enterprises or institutions in Kenya may be eligible to compete and be awarded a Contract(s) if they can establish that they are registered as insurance businesses.

- 4.8 A tenderer under suspension from tendering as the result of the operation of a Tender- Securing Declaration or Proposal-Securing Declaration shall not be eligible to tender.
- 4.9 Firms and individuals may be ineligible if (a) as a matter of law or official regulations, Kenya prohibits commercial relations with that country, or (b) by an act of compliance with a decision of the United Nations Security Council taken under Chapter VII of the Charter of the United Nations, Kenya prohibits any import of goods or contracting of works or services from that country, or any payments to any country, person, or entity in that country.
- 4.10 The Insurance Act of Kenya (Revised 2017) requires that insurance companies that wish to offer insurance services in Kenya should be registered with the Insurance Regulatory Authority (IRA) of Kenya to allow them undertake insurance business in Kenya. Registration shall not be a condition for tender, but it shall be a condition of contract award and signature. A selected tenderer shall be given opportunity to register before contract award and signature of contract. Details on application for registration with Insurance Regulatory Authority may be accessed from the website www.ira.go.ke
- 4.11 The Competition Act of Kenya requires that firms wishing to tender as Joint Venture undertakings which may prevent, distort or lessen competition in provision of services are prohibited unless they are exempt in accordance with the provisions of Section 25 of the Act. JVs will be required to seek for exemption from the Competition Authority. Exemption shall not be a condition for tender, but it shall be a condition of contract award and signature. A JV tenderer shall be given opportunity to seek such exemption as a condition of award and signature of contract. Application for exemption from the Competition Authority of Kenya may be accessed from the website www.ira.go.ke
- 4.12 A Kenyan tenderer shall provide evidence of having fulfilled his/her tax obligations by producing a current tax compliance certificate or tax exemption certificate issued by the Kenya Revenue Authority.

5. Qualification of the Tenderer

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

B. Contents of Tendering Document

6. Sections of Tendering Document

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

PART 1: Tendering Procedures

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

PART 2: Procuring Entity's Requirements

- v. Section V–Schedule of Requirements

PART 3: Contract

- vi) Section VI-General Conditions of Contract (GCC)
- vii) Section VII-Special Conditions of Contract (SCC)
- viii) Appendix to the Contract–Insurance Policy

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

7. Clarification of Tender Document, Site Visit, Pre-Tender Meeting

- 7.1 A Tenderer requiring any clarification of the Tender Document shall contact the Procuring Entity in writing at the Procuring Entity's address specified in the **TDS** or raise its enquiries during the pre-Tender meeting if provided for in accordance with ITT 7.2. The Procuring Entity will respond in writing to any request for clarification, provided that such request is received no later than the period specified in the **TDS** prior to the deadline for submission of tenders. The Procuring Entity shall forward copies of its response to all tenderers who have acquired the Tender D documents in accordance with ITT 7.4, including a description of the inquiry but without identifying its source. If so specified in the **TDS**, the Procuring Entity shall also promptly publish its response at the web page identified in the **TDS**. Should the clarification result in changes to the essential elements of the Tender Documents, the Procuring Entity shall amend the Tender Documents following the procedure under ITT 8 and ITT 22.2.
- 7.2 The Tenderer, at the Tenderer's own responsibility and risk, is encouraged to visit and examine and inspect the site(s) and items of the required contracts and obtain all information that may be necessary for preparing a tender. The costs of visiting the Sites shall be at the Tenderer's own expense. The Procuring Entity shall specify in the **TDS** if a pre-arranged Site visit and or a pre-tender meeting will be held, when and where. The Tenderer's designated representative is invited to attend a pre-arranged site visit and a pre-tender meeting, as the case may be. The purpose of the site visit and the pre-tender meeting will be to clarify issues and to answer questions on any matter that may be raised at that stage.
- 7.3 The Tenderer is requested to submit any questions in writing, to reach the Procuring Entity not later than the period specified in the **TDS** before the meeting.
- 7.4 Minutes of a pre-arranged site visit and those of the pre-tender meeting, if applicable, including the text of the questions asked by Tenderers and the responses given, together with any responses prepared after the meeting, will be transmitted promptly to all Tenderers who have acquired the Tender Documents. Minutes shall not identify the source of the questions asked.
- 7.5 The Procuring Entity shall also promptly publish anonymized (no names) Minutes of the pre-arranged site visit and those of the pre-tender meeting at the web page identified in the **TDS**. Any modification to the Tender Documents that may become necessary as a result of the pre-arranged site visit and those of the pre-tender meeting shall be made by the Procuring Entity exclusively through the issue of an Addendum pursuant to ITT 8 and not through the minutes of the pre-Tender meeting. Non-attendance at the pre-arranged site visit and the pre-tender meeting will not be a cause for disqualification of a Tenderer.

8. Clarification of Tendering Document

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

the tendering document, the Procuring Entity shall amend the tendering document following the procedure under ITT 9 and ITT 23.2.

9. Amendment of Tendering Document

9.1 At any time prior to the deadline for submission of Tenders, the Procuring Entity may amend the Tendering document by issuing addenda.

9.2 Any addendum issued shall be part of the tendering document and shall be communicated in writing to all who have obtained the tendering document from the Procuring Entity in accordance with ITT 6.3. The Procuring Entity shall also promptly publish the addendum on the Procuring Entity's web page in accordance with ITT 8.1.

9.3 To give prospective Tenderers reasonable time in which to take an addendum into account in preparing their Tenders, the Procuring Entity shall extend, as necessary, the deadline for submission of Tenders, in accordance with ITT 23.2 below.

C. Preparation of Tenders

10. Cost of Tendering

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

11. Language of Tender

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

12. Documents Comprising the Tender

12.1 The Tender shall comprise the following:

- a) **Form of Tender** prepared in accordance with ITT 13;
- b) **Schedules:** priced Activity Schedule completed in accordance with ITT 13 and ITT 15;
- c) **Tender Security or Tender-Securing Declaration** in accordance with ITT 20.1;
- d) **Alternative Tender:** if permissible in accordance with ITT 14;
- e) **Authorization:** written confirmation authorizing the signatory of the Tender to commit the Tenderer, in accordance with ITT 21.3;
- f) **Qualifications:** documentary evidence in accordance with ITT 18 establishing the Tenderer's qualifications to perform the Contract if its Tender is accepted;
- g) **Tenderer's Eligibility:** documentary evidence in accordance with ITT 18 establishing the Tenderer's eligibility to Tender;
- h) **Conformity:** documentary evidence in accordance with ITT 17, that the Services con form to the tendering document;
- i) **Sample Insurance Policy** for each type of insurance required, and
- j) Any other document required **in the TDS.**

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

13. Form of Tender and Schedule of Requirements

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

14. Alternative Tenders

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

15. Tender Prices and Discounts

15.1 The prices (or premiums) and discounts (including any price reduction) quoted by the Tenderer in the Form of Tender and in the Schedule of Requirements shall conform to the requirements specified below.

15.2 The Contract shall be for the Insurance Services of the items described in the Schedule of Requirements submitted by the Tenderer.

15.3 The Tenderer shall quote any discounts in the Form of Tender in accordance with ITT 13.1.

15.4 All duties, taxes, and other levies payable by the Insurance Provider under the Contract, or for any other cause, as of the date 28 days prior to the deadline for submission of Tenders, shall be included in the total Tender price submitted by the Tenderer.

15.5 If provided for in the **TDS**, prices quoted by the Tenderer shall be subject to adjustment during the performance of the Contract in accordance with and the provisions of Clause 6.6 of the General Conditions of Contract and/or Special Conditions of Contract. The Tenderer shall submit with the Tender all the information required under the Special Conditions of Contract and of the General Conditions of Contract.

16. Currencies of Tender and Payment

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

17. Documents Establishing Conformity of Services

17.1 To establish the conformity of the Insurance Services to the tendering document, the Tenderer shall furnish as part of its Tender the documentary evidence that Services provided conform to the Procurement Entity's requirements specified in Section VII, Schedule of Requirements.

17.2 Standards for provision of the Insurance Services are intended to be descriptive only and not restrictive. The Tenderer may offer other standards of quality provided that it demonstrates, to the Procuring Entity's satisfaction, that the substitutions ensure substantial equivalence or are superior to those specified in the Section V, Schedule of Requirements.

17.3 Tenderers shall be asked to provide, as part of the data for qualification, such information, including details of ownership, as shall be required to determine whether, according to the classification established by the Procuring Entity, a Service provider or group of service providers qualifies for a margin of preference. Further the information will enable the Procuring Entity identify any actual or potential conflict of interest in relation to the procurement and / or contract management processes, or a possibility of collusion between tenderers, and there by help to prevent any corrupt influence in relation to the procurement process or contract management.

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

18. Documents Establishing the Eligibility and Qualifications of the Tenderer

- 18.1 To establish Tenderer's their eligibility in accordance with ITT 4, Tenderers shall complete the Form of Tender, and all Tendering Forms included in Section IV.
- 18.2 The documentary evidence of the Tenderer's qualifications to perform the Contract if its Tender is accepted shall establish to the Procuring Entity's satisfaction that the Tenderer meets each of the qualification criterion specified in Section III, Evaluation and Qualification Criteria.
- 18.3 In the event that pre-qualification of Tenderers has been undertaken as stated **in the TDS**, only Tenders from pre-qualified Tenderers shall be considered for award of Contract. These qualified Tenderers should submit with their Tenders any information updating their original pre-qualification applications or, alternatively, confirm in their Tenders that the originally submitted pre-qualification information remains essentially correct as of the date of Tender submission.

18.4 If pre-qualification has not taken place before Tendering, the qualification criteria for the Tenderers are specified- in Section III, Evaluation and Qualification Criteria.

19. Period of Validity of Tenders

19.1 Tenders shall remain valid for the Tender Validity period specified **in the TDS**. The Tender Validity period starts from the date fixed for the Tender submission deadline date (as prescribed by the Procuring Entity in accordance with ITT 23.1). A tender valid for a shorter period shall be rejected by the Procuring Entity as non-responsive.

19.2 In exceptional circumstances, prior to the expiration of the Tender validity period, the Procuring Entity may request Tenderers to extend the period of validity of their Tenders. The request and the responses shall be made in writing. If a Tender Security is requested in accordance with ITT 20, it shall also be extended for a corresponding period. A Tenderer may refuse the request without forfeiting its Tender Security. A Tenderer granting the request shall not be required or permitted to modify its Tender, except as provided in ITT 19.3.

20. Tender Security

20.1 The Tenderer shall furnish as part of its Tender, either a Tender-Securing Declaration or a Tender security, as specified **in the TDS**, in original form and, in the case of a Tender Security, in the amount and currency specified **in the TDS**.

20.2 A Tender Securing Declaration shall use the form included in Section IV, Tendering Forms.

20.3 If a Tender Security is specified pursuant to ITT 20.1, from a reputable source, and an eligible country and shall be in any of the following forms at the Tenderer's option: i) cash; ii) a bank guarantee;

iii) a guarantee by an insurance company registered and licensed by the Insurance Regulatory Authority listed by the Authority; or

iv) a guarantee issued by a financial institution approved and licensed by the Central Bank of Kenya,

20.4 If a Tender Security is specified pursuant to ITT 20.1, any Tender not accompanied by a substantially responsive Tender Security shall be rejected by the Procuring Entity as non-responsive.

20.5 If a Tender Security is specified pursuant to ITT 20.1, the Tender Security of unsuccessful Tenderers shall be returned as promptly as possible upon the successful Tenderer's signing the contract and furnishing the Performance Security pursuant to ITT 46. The Procuring Entity shall also promptly return the tender security to the tenderers where the procurement proceedings are terminated, all tenders were determined non responsive or a bidder declines to extend tender validity period.

20.6 The Tender Security of the successful Tenderer shall be returned as promptly as possible once the successful Tenderer has signed the Contract and furnished the required Performance Security.

20.7 The Tender Security may be forfeited or the Tender-Securing Declaration executed:

a) If a Tenderer withdraws its Tender during the period of Tender validity specified by the Tenderer in the Form of Tender, or any extension thereto provided by the Tenderer;
or

b) If the successful Tenderer fails to:

i) Sign the Contract in accordance with ITT 45; or ii) Furnish a performance security in accordance with ITT 46.

20.8 Where tender securing declaration is executed, the Procuring Entity shall recommend to the PPRA that PPRA debar the Tenderer from participating in public procurement as provided in the law.

20.9 A tenderer shall not issue a tender security to guarantee itself.

21. Format and Signing of Tender

21.1 The Tenderer shall prepare one original of the documents comprising the Tender as described in ITT 12, bound with the volume containing the Form of Tender, and clearly marked “Original.” In addition, the Tenderer shall submit copies of the Tender, in the number specified in the **TDS**, and clearly marked as “Copies.” In the event of discrepancy between them, the original shall prevail.

21.2 Tenderers shall mark as “CONFIDENTIAL” information in their Tenders which is confidential to their business. This may include proprietary information, trade secrets, or commercial or financially sensitive information.

21.3 The original and all copies of the Tender shall be typed or written in indelible ink and shall be signed by a person or persons duly authorized to sign on behalf of the Tenderer. This authorization shall consist of a written confirmation as specified in the **TDS** and shall be attached to the Tender. The name and position held by each person signing the authorization must be typed or printed below the signature. All pages of the Tender where entries or amendments have been made shall be signed or initialed by the person signing the Tender.

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

D. Submission and Opening of Tenders

22. Sealing and Marking of Tenders

22.1 The Tenderer shall deliver the Tender in a single, sealed envelope. Within the single envelope the Tenderer shall place the following separate, sealed envelopes:

- a) In an envelope marked “ORIGINAL”, all documents comprising the Tender, as described in ITT 12; and
- b) in an envelope marked “COPIES”, all required copies of the Tender; and
- c) if alternative Tenders are permitted in accordance with ITT14, and if relevant:
 - i) in an envelope marked “ORIGINAL-ALTERNATIVETENDER”, the alternative Tender; and
 - ii) in the envelope marked “COPIES –ALTERNATIVE TENDER” all required copies of the alternative Tender.

22.2 The inner envelopes shall:

- a) Bear the name and address of the Tenderer;
- b) Be addressed to the Procuring Entity in accordance with ITT 23.1;
- c) Bear the specific identification of this Tendering process specified in accordance with **TDS 1.1**; and
- d) Bear a warning not to open before the time and date for Tender opening.

22.3 The outer-envelopes shall:

- a) Be addressed to the Procuring Entity in accordance with ITT 23.1;
- b) bear the specific identification of this Tendering process specified in accordance with **TDS 1.1**; and
- (c) Bear a warning not to open before the time and date for Tender opening.

22.4 If all envelopes are not sealed and marked as required, the Procuring Entity will assume no responsibility for the misplacement or premature opening of the Tender. Tenders that were misplaced or opened prematurely will be not be accepted.

23 Deadline for Submission of Tenders

23.1 Tenders must be received by the Procuring Entity at the address and no later than the date and time specified **in the TDS**. When so specified **in the TDS**, Tenderers shall have the option of submitting their Tenders electronically. Tenderers submitting Tenders electronically shall follow the electronic Tender submission procedures specified **in the TDS**.

23.2 The Procuring Entity may, at its discretion, extend the deadline for the submission of Tenders by amending the tendering document in accordance with ITT 9, in which case all rights and obligations of the Procuring Entity and Tenderers previously subject to the deadline shall thereafter be subject to the deadline as extended.

24. Late Tenders

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

25 Withdrawal, Substitution and Modification of Tenders

25.1 A Tenderer may withdraw, substitute, or modify its Tender after it has been submitted by sending a written notice, duly signed by an authorized representative, and shall include a copy of the authorization (the power of attorney) in accordance with ITT 21.3, (except that withdrawal notices do not require copies). The corresponding substitution or modification of the Tender must accompany the respective written notice. All notices must be:

- a) Prepared and submitted in accordance with ITT 21 and ITT 22 (except that with draw all notices do not require copies), and in addition, the respective envelopes shall be clearly marked “WITHDRAWAL,” “SUBSTITUTION,” or “MODIFICATION;” and
- b) Received by the Procuring Entity prior to the deadline prescribed for submission of Tenders, in accordance with ITT 23.

25.2 Tenders requested to be withdrawn in accordance with ITT 25.1 shall be returned unopened to the Tenderers.

25.3 No Tender may be withdrawn, substituted, or modified in the interval between the deadline for submission of Tenders and the expiration of the period of Tender validity specified by the Tenderer on the Form of Tender or any extension thereof.

26. Tender Opening

26.1 Except as in the cases specified in ITT 23 and ITT 25.2, the Procuring Entity shall, at the Tender opening, publicly open and read out all Tenders received by the deadline at the date, time and place specified in the **TDS** in the presence of Tenderers' designated representatives and anyone who choose to attend. Any specific electronic Tender opening procedures required if electronic tendering is permitted in accordance with ITT 23.1, shall be as specified **in the TDS**.

26.2 First, envelopes marked “WITHDRAWAL” shall be opened and read out and the envelope with the corresponding Tender shall not be opened, but returned to the Tenderer. If the withdrawal envelope does not contain a copy of the “power of attorney” confirming the signature as a person duly authorized to sign on behalf of the Tenderer, the corresponding Tender

will be opened. No Tender withdrawal shall be permitted unless the corresponding withdrawal notice contains a valid authorization to request the withdrawal and is read out at Tender opening.

26.3 Next, envelopes marked "SUBSTITUTION" shall be opened and read out and exchanged with the corresponding Tender being substituted, and the substituted Tender shall not be opened, but returned to the Tenderer. No Tender substitution shall be permitted unless the corresponding substitution notice contains a valid authorization to request the substitution and is read out at Tender opening.

26.4 Next, envelopes marked "MODIFICATION" shall be opened and read out with the corresponding Tender. No Tender modification shall be permitted unless the corresponding modification notice contains a valid authorization to request the modification and is read out at Tender opening.

26.5 Next, all remaining envelopes shall be opened one at a time, reading out: the name of the Tenderer and whether there is a modification; the total Tender Prices, per lot (contract) if applicable, including any discounts and alternative Tenders; the presence or absence of a Tender Security or Tender-Securing Declaration, if required; and any other details as the Procuring Entity may consider appropriate.

26.6 Only Tenders, alternative Tenders and discounts that are opened and read out at Tender opening shall be considered further. The Form of Tender and the priced Activity Schedule are to be initialed by representatives of the Procuring Entity attending Tender opening in the manner specified in the **TDS**.

26.7 The Procuring Entity shall neither discuss the merits of any Tender nor reject any Tender (except for late Tenders, in accordance with ITT 24.1).

26.8 The Procuring Entity shall prepare a record of the Tender opening that shall include, as a minimum:

- a) the name of the Tenderer and whether there is a withdrawal, substitution, or modification;
- b) the Tender Price, per lot (contract) if applicable, including any discounts; and c) any alternative Tenders;
- d) the presence or absence of a Tender Security or Tender-Securing Declaration, if one was required.
- e) Number of pages of each tender document submitted.

26.9 The Tenderers' representatives who represent shall be requested to sign the record. The omission of a Tenderer's signature on the record shall not invalidate the contents and effect of the record. A copy of the tender opening register shall be issued to a tenderer upon request.

E. Evaluation and Comparison of Tenders

27. Confidentiality

27.1 Information relating to the evaluation of Tenders and recommendation of contract award, shall not be disclosed to Tenderers or any other persons not officially concerned with the Tendering process until information on the Intention to Award the Contract is transmitted to all Tenderers in accordance with ITT 41.

27.2 Any effort by a Tenderer to influence the Procuring Entity in the evaluation or contract award decisions may result in the rejection of its Tender.

27.3 Notwithstanding ITT 27.2, from the time of Tender opening to the time of Contract Award, if any Tenderer wishes to contact the Procuring Entity on any matter related to the Tendering process, it should do so in writing.

28 Clarification of Tenders

- 28.1 To assist in the examination, evaluation, and comparison of Tenders, and qualification of the Tenderers, the Procuring Entity may, at the Procuring Entity's discretion, ask any Tenderer for clarification of its Tender including breakdowns of the prices in the Activity Schedule, and other information that the Procuring Entity may require. Any clarification submitted by a Tenderer in respect to its Tender and that is not in response to a request by the Procuring Entity shall not be considered. The Procuring Entity's request for clarification and the response shall be in writing. No change, including any voluntary increase or decrease, in the prices or substance of the Tender shall be sought, offered, or permitted, except to confirm the correction of arithmetic errors discovered by the Procuring Entity in the evaluation of the Tenders, in accordance with ITT 32.
- 28.2 If a Tenderer does not provide clarifications of its Tender by the date and time set in the Procuring Entity's request for clarification, its Tender may be rejected.

29 Deviations, Reservations, and Omissions

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

30. Determination of Responsiveness

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

31. Non-conformities, Errors and Omissions

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

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

32. Arithmetical Errors

32.1 The tender sum as submitted and read out during the tender opening shall be absolute and final and shall not be the subject of correction, adjustment or amendment in any way by any person or entity.

32.2 Provided that the Tender is substantially responsive, the Procuring Entity shall handle errors on the following basis:

- a) Any error detected if considered a major deviation that affects the substance of the tender, shall lead to disqualification of the tender as non-responsive.
- b) Any errors in the submitted tender arising from an incorrect calculation of unit price, quantity, sub-total and total bid price shall be considered as a major deviation that affects the substance of the tender and shall lead to disqualification of the tender as non-responsive. and
- c) If there is a discrepancy between words and figures, the amount in words shall prevail

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

33. Comparison of Tenders and Conversion to Single Currency

33.1 The Procuring Entity shall compare the evaluated costs of all substantially responsive Tenders established in accordance with ITT 31.2 to determine the Tender that has the lowest evaluated cost. The comparison shall be on the basis of total cost prices for each offered insurance service.

33.2 For evaluation and comparison purposes, the currency(ies) of the Tender shall be converted in a single currency as specified **in the TDS**. The source of exchange rate and the date of such exchange rate shall also be specified in the **TDS**.

34 Margin of Preference and Reservations

34.1 A margin of preference on local insurance providers may be allowed only when the contract is open to international competitive tendering where foreign contractors are expected to participate in the tendering process and where the contract exceeds the value/threshold specified in the Regulations.

34.2 A margin of preference shall not be allowed unless it is specified so in the **TDS**.

34.3 Contracts procured on basis of international competitive tendering shall not be subject to reservations exclusive to specific groups as provided in ITT33.4.

34.4 Where it is intended to reserve a contract to a specific group of businesses (these groups are Small and Medium Enterprises, Women Enterprises, Youth Enterprises and Enterprises of persons living with disability, as the case maybe), and who are appropriately registered as such by a competent authority, a procuring entity shall ensure that the invitation to tender specifically indicates that only businesses or firms belonging to the specified group are eligible to tender. No tender shall be reserved to more than one group. If not so stated in the Invitation to Tender and in the Tender documents, the invitation to tender will be open to all interested tenderers.

35. Evaluation of Tenders

35.1 The Procuring Entity shall use the criteria and methodologies listed in this ITT and Section III, Evaluation and Qualification Criteria. No other evaluation criteria or methodologies shall be permitted. By applying the criteria and methodologies, the Procuring Entity shall determine the Lowest Evaluated Tender. This is the Tender of the Tenderer that meets the qualification criteria and whose Tender has been determined to be:

- a) Substantially responsive to the tendering document; and
- b) The lowest evaluated cost.

35.2 In evaluating the Tenders, the Procuring Entity will determine for each Tender the Evaluated Tender Price by adjusting the Tender price as follows:

- a) Prices offered by the Tenderer, corrected appropriately in accordance with ITT 32;
- b) Price adjustment due to discounts offered in accordance with ITT 15.4;
- c) converting the amount resulting from applying (a) and (b) above, if allowed, to a single currency in accordance with ITT 33.2;
- d) the additional evaluation factors are specified in Section III, Evaluation and Qualification Criteria.

35.3 The estimated effect of the price adjustment provisions of the Conditions of Contract, applied over the period of execution of the Contract, shall not be taken in to account in Tender evaluation.

35.4 Where the tender involves multiple items, the tenderer will be allowed to tender for one or more items. Each item will be evaluated in accordance with ITT 35.2. The methodology to determine the lowest evaluated tenderer or tenderers will be base done each item and not a combination of items.

36. Comparison of Tenders

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

37. Abnormally Low Tenders and Abnormally high tenders

Abnormally Low Tenders

37.1 An Abnormally Low Tender is one where the Tender price, in combination with other constituent elements of the Tender, appears unreasonably low to the extent that the Tender price raises material concerns as to the capability of the Tenderer to perform the Contract for the offered Tender price or that genuine competition between Tenderers is compromised.

37.2 In the event of identification of a potentially Abnormally Low Tender by the evaluation committee, the Procuring Entity shall seek written clarifications from the Tenderer, including detailed price analysis of its Tender price in relation to the subject matter of the contract, scope, proposed methodology, schedule, allocation of risks and responsibilities and any other requirements of the tendering document.

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

Abnormally High Tenders

37.4 An abnormally high tender price is one where the tender price, in combination with other constituent elements of the Tender, appears unreasonably too high to the extent that the Procuring Entity is concerned that it (the Procuring Entity) may not be getting value for money or it may be

paying too high a price for the contract compared with market prices or that genuine competition between Tenderers is compromised.

37.5 In case of an abnormally high price, the Procuring Entity shall make a survey of the market prices, check if the estimated cost of the contract is correct and review the Tender Documents to check if the specifications, scope of work and conditions of contract are contributory to the abnormally high tenders. The Procuring Entity may also seek written clarification from the tenderer on the reason for the high tender price. The Procuring Entity shall proceed as follows:

- i) If the tender price is abnormally high based on wrong estimated cost of the contract, the Procuring Entity may accept or not accept the tender depending on the Procuring Entity's budget considerations.
- ii) If specifications, cope of work and/or conditions of contract are contributory to the abnormally high tender prices, the Procuring Entity shall reject all tenders and may retender for the contract based on revised estimates, specifications, scope of work and conditions of contract, as the case may be.

37.6 If the Procuring Entity determines that the Tender Price is abnormally too high because genuine competition between tenderers is compromised (*often due to collusion, corruption or other manipulations*), the Procuring Entity shall reject all Tenders and shall institute or cause relevant Government Agencies to institute an investigation on the cause of the compromise, before retendering.

38. Qualification of the Tenderer

38.1 The Procuring Entity shall determine to its satisfaction whether the Tenderer that is selected as having submitted the lowest evaluated cost and substantially responsive Tender is eligible and meets the qualifying criteria specified in Section III, Evaluation and Qualification Criteria.

38.2 The determination shall be based upon an examination of the documentary evidence of the Tenderer's qualifications submitted by the Tenderer, pursuant to ITT 18. The determination shall not take in to consideration the qualifications of other firms such as the Tenderer's subsidiaries, parent entities, affiliates, subcontractors or any other firm(s) different from the Tenderer that submitted the Tender.

38.3 An affirmative determination shall be a prerequisite for award of the Contract to the Tenderer. A negative determination shall result in disqualification of the Tender, in which event the Procuring Entity shall proceed to the Tenderer who offers a substantially responsive Tender with the next lowest evaluated cost to make a similar determination of that Tenderer's qualifications to perform satisfactorily.

39. Procuring Entity's Right to Accept Any Tender, and to Reject Any or All Tenders

39.1 The Procuring Entity reserves the right to accept or reject any tender, and to annul the Tendering process and reject all Tenders at any time prior to Contract Award, without there by incurring any liability to Tenderers. In case of annulment, all Tenderers shall be notified with reasons and all Tenders submitted and specifically, Tender securities, shall be promptly returned to the Tenderers.

F. Award of Contract

40. Award Criteria

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

41. Notice of Intention to enter in to a Contract

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

42. Standstill Period

42.1 The Contract shall not be signed earlier than the expiry of a Standstill Period of 14 days to allow any dissatisfied tenderer to launch a complaint. Where only one Tender is submitted, the Standstill Period shall not apply.

42.2 Where a Standstill Period applies, it shall commence when the Procuring Entity has transmitted to each Tenderer the Notification of Intention to Enter in to a Contract with the successful Tenderer.

43. Debriefing by the Procuring Entity

43.1 On receipt of the Procuring Entity's Notification of Intention to Enter into a Contract referred to in ITT 43, an unsuccessful tenderer may make a written request to the Procuring Entity for a debriefing on specific issues or concerns regarding their tender. The Procuring Entity shall provide the debriefing within five days of receipt of the request.

43.2 Debriefings of unsuccessful Tenderers may be done in writing or verbally. The Tenderer shall bear its own costs of attending such a debriefing meeting.

44. Negotiations

44.1 The negotiations shall be held at the place indicated in the TDS with the Tenderer's representative(s) who must have written power of attorney to negotiate and sign a Contract on behalf of the Tenderer. The Procuring Entity will constitute a team to negotiate a contract and the terms of the Insurance Policy to be provided.

44.2 The negotiations shall start with discussions of the scope of the terms and conditions of the Policy, its conformity to the Procuring Entity's requirements, the conditions and circumstances under which the insured will be financially compensated, and the items that would need to be attended to before the contract is signed and an Insurance Policy issued. These discussions shall not substantially alter the original scope of the Procuring Entity's requirements. The items that would need to be attended to by the Procuring Entity before the contract is signed and an Insurance Policy issued should not be so extended as to render the scope of the required service and its price different from the Procuring Entity's requirements.

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

45. Letter of Award

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

46. Signing of Contract

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

47. Performance Security

- 47.1 Within twenty-one (21) days of the receipt of the Letter of Award from the Procuring Entity, the successful Tenderer shall furnish the Performance Security and, any other documents required in the **TDS**, in accordance with the General Conditions of Contract, subject to ITT 38.2 (b), using the Performance Security and other Forms included in Section X, Contract Forms, or another form acceptable to the Procuring Entity. A foreign institution providing a bank guarantee shall have a correspondent financial institution located in Kenya, unless the Procuring Entity has agreed in writing that a correspondent bank is not required.
- 47.2 Failure of the successful Tenderer to submit the above-mentioned Performance Security and other documents required in the **TDS** or sign the Contract shall constitute sufficient grounds for the annulment of the award and forfeiture of the Tender Security. In that event the Procuring Entity may award the Contract to the Tenderer offering the next Best Evaluated Tender.
- 47.3 Performance security shall not be required for contracts estimated to cost less than the amount specified in the Regulations.

48. Publication of Procurement Contract

- 48.1 Within fourteen days after signing the contract, the Procuring Entity shall publish the awarded contract at its notice boards and websites; and on the Website of the Authority. At the minimum, the notice shall contain the following information:
- a) Name and address of the Procuring Entity;
 - b) Name and reference number of the contract being awarded, a summary of its scope and the selection method used;
 - c) The name of the successful Tenderer, the final total contract price, the contract duration.
 - d) Dates of signature, commencement and completion of contract;
 - e) Names of all Tenderers that submitted Tenders, and their Tender prices as read out at Tender opening.

49. Procurement Related Complaint and Administrative Review

- 49.1 The procedures for making Procurement-related Complaints are as specified in the **TDS**.
- 49.2 A request for administrative review shall be made in the form provided under contract forms.

SECTION II - TENDER DATA SHEET (TDS)

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

[Where an e-procurement system is used, modify the relevant parts of the TDS accordingly to reflect the e-procurement process]. [Instructions for completing the Tender Data Sheet are provided, as needed, in the notes in italics mentioned for the relevant ITT].

ITT Reference	PARTICULARS OF APPENDIX TO INSTRUCTIONS TO TENDERS
	A. General
ITT 1.1	Tender reference number (ITT) is: JOUST/INS/ONT/ 002/2025-2026 The Procuring Entity is: JOUST P.O. Box 210-40601 Bondo, Email: proc@jooust.ac.ke The name of the ITT is: PROVISION OF INSURANCE FOR GROUP LIFE, GROUP PERSONAL ACCIDENT AND WIBA
ITT 2.2	The Intended date commencing providing the Insurance Services is IMMEDIATELY AFTER SIGNING THE CONTRACT The insurance duration will be one.
ITT 3.3	The Information made available on competing firms is as follows: <hr/>
ITT 4.1	Maximum number of members in the Joint Venture (JV) shall be: N/A
	B. Contents of Tendering Document
ITT 7.1 8.1	The Tenderer will submit any request for clarifications in writing at the Address: JOUST P.O. Box 210-40601 Bondo, Email: proc@jooust.ac.ke To reach the Procuring Entity not later than 8/5/2025 The Procuring Entity shall publish its response at the website ... www.jooust.ac.ke
ITT 7.2	A pre-arranged pretender “ <i>shall not</i> ” take place
ITT 7.3	The Tenderer will submit any questions in writing, to reach the Procuring Entity not later than 8 th May 2025.
ITT 7.5	The Procuring Entity’s website where Minutes of the pre-Tender meeting and the pre- arranged pretender will be published is Not applicable
ITT 15.5	The prices quoted by the Tenderer “ <i>shall not</i> ” be subject to adjustment during the performance of the Contract.
ITT 16.1	The currency of the Tender and the currency of payments shall be Kshs. Kenya Shillings
ITT 18.3	Prequalification “ <i>has not</i> ” been undertaken.
ITT 19.1	The Tender validity period shall be 120 days <i>[insert a number of days that is a multiple of seven counting as of the deadline for Tender submission]</i> days.
ITT 20.1	A Tender Security “ <i>shall be</i> ” required. A Tender-Securing Declaration “ <i>shall not be</i> ” required. If a Tender Security shall be required, the amount and currency of the Tender Security shall be kshs. 300,000 from a commercial bank or PPRA authorized insurance companies
ITT 21.1	In addition to the original of the Tender, the number of copies is: One
ITT 21.3	The written confirmation of authorization to sign on behalf of the Tenderer shall consist of: Power of Attorney.
	D. Submission and Opening of Tenders

ITT Reference	PARTICULARS OF APPENDIX TO INSTRUCTIONS TO TENDERS
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ITT 23.1	For <u>Tender submission purposes</u> only, the Procuring Entity’s address is: The Vice Chancellor Jaramogi Oginga Odinga University Of Science and Technology P.O. Box 210-40601 Bondo, Kenya Along Nondo –Usenge Road EMAIL: proc@jooust.ac.ke
ITT 23.1	The deadline for Tender submission is: 12th May, 2025 at 10.00am Tenderers “shall not” have the option of submitting their Tenders electronically. The electronic Tender submission procedures shall be: Not applicable
ITT 26.1	The Tender opening shall take place at: Physical Address: JOOUST P.O.Box 210-40601 Bondo, Email: proc@jooust.ac.ke To be submitted by 12th May,2025 at 10.00am
ITT 26.1	The electronic Tender opening procedures shall be: Not Applicable
ITT 26.6	The Form of Tender and priced Schedule of requirements shall be initialed by All representatives in the tender opening committee
E. Evaluation and Comparison of Tenders	
ITT 33.2	The currency shall be Kshs. Kenya Shillings and the source of exchange rate shall be <i>the Central Bank of Kenya</i>).
ITT 34.2	Margin of preference shall be not allowed .
F. Award of Contract	
ITT 44.1	The negotiations will be held
ITT 49.1	The procedures for making a Procurement-related Complaint are available from the PPRA Website www.ppra.go.ke or email complaints@ppra.go.ke . If a Tenderer wishes to make a Procurement-related Complaint, the Tenderer should submit its complaint following these procedures, in writing (by the quickest means available, that is either by hand delivery or email to: For the attention: <i>[insert full name of person receiving complaints]</i> Title/position: <i>[insert title/position]</i> Procuring Entity: <i>[insert name of Procuring Entity]</i> Email address: <i>[insert email address]</i>

SECTION III - EVALUATION AND QUALIFICATION CRITERIA

1. General Provision

Wherever a Tenderer is required to state a monetary amount, Tenderers should indicate the Kenya Shilling equivalent using the rate of exchange determined as follows:

- a) For business turn over or financial data required for each year - Exchange rate prevailing on the last day of the respective calendar year (in which the amounts for that year is to be converted) was originally established.
- b) Value of single contract-Exchange rate prevailing on the date of the contract signature.
- c) Exchange rates shall be taken from the publicly available source identified in the ITT. Any error in determining the exchange rates in the Tender may be corrected by the Procuring Entity.

This section contains the criteria that the Employer shall use to evaluate tender and qualify tenderers. No other factors, methods or criteria shall be used other than specified in this tender document. The Tenderer shall provide all the information requested in the forms included in Section IV, Tendering Forms. The Procuring Entity should use **the Standard Tender Evaluation Report for Goods and Works** for evaluating Tenders.

Evaluation and contract award Criteria

The Procuring Entity shall use the criteria and methodologies listed in this Section to evaluate tenders and arrive at the Lowest Evaluated Tender. The tender that (i) meets the qualification criteria, (ii) has been determined to be substantially responsive to the Tender Documents, and (iii) is determined to have the Lowest Evaluated Tender price shall be selected for award of contract.

2. Preliminary examination for Determination of Responsiveness

- a) The Procuring Entity will start by examining all tenders to ensure they meet in all respects the eligibility criteria and other requirements in the ITT, and that the tender is complete in all aspects in meeting the requirements of *“Part2–Procuring Entity's Insurance Requirements”*, including checking for tenders with unacceptable errors, abnormally low tenders, abnormally high tenders and tenders that are incomplete. The Standard Tender Evaluation Report for Goods and Works for evaluating Tenders provides clear guidelines on how to deal with review of these requirements. Tenders that do not pass the Preliminary Examination will be considered irresponsive and will not be considered further.

Stage 1A: Preliminary examination: all the requirements must be met

Formal mandatorys - Brokers

No	Requirements	Evidence Required
MR 1	Provide documentary evidence (copy) of registration/renewal license/letter with the Insurance Regulatory Authority (IRA) for the current year (2025)	Valid Certificate from IRA
MR 2	Provide proof of paid-up capital as per CR12– at least Kshs. 20 million	Copy of Current CR12
MR 3	Provide copy of the company’s current Tax Compliance Certificate issued by Kenya Revenue Authority (KRA) valid as at the closing date of the Tender.	Valid TCC Certificate
MR 4	Provide documentary evidence (Copy) of the company’s Certificate of Incorporation (Legal structure). The bidder MUST have been in existence for at least Ten (10) Years.	Certificate of Registration – Certified as true copy by the principal officer
MR 5	Provide copy of current membership with the Association of Kenya Insurance Brokers (AIBK)	Valid AIBK Certificate
MR 6	Provide copies of signed audited accounts for the company for the two accounting years 2022 and 2023 and attach a copy of signing auditor’s certificate.	Audited accounts copy and signing auditor’s certificate
MR7	Provide prove of reinsurance arrangement in the classes being tendered for.	Fully signed reinsurance treaty slips.
MR 8	Valid certificate of Data processing and Data handling from the office of Data protection.	Valid Certificates as Data Processors and Data Handlers

Formal mandatorys - Underwriters

No	Requirements	Evidence Required
MR 1	Provide documentary evidence (copy) of registration/renewal license/letter with the Insurance Regulatory Authority (IRA) for the current year (2025)	Valid Certificate from IRA
MR 2	Provide proof of paid-up capital as per CR12 and excerpt from IRA (2023 or 2024) for General Insurance – at least Kshs. 400 million	Copy of Current CR12 and Excerpt from IRA 2023 OR 2024
MR 3	Provide copy of the company’s current Tax Compliance Certificate issued by Kenya Revenue Authority (KRA) valid as at the closing date of the Tender.	Valid TCC Certificate
MR 4	Provide documentary evidence (Copy) of the company’s Certificate of Incorporation (Legal structure). The bidder MUST have been in existence for at least Fifteen (10) Years.	Certificate of Registration – Certified as true copy by the principal officer
MR 5	Provide copy of current membership with the Association of Kenya Insurers (AKI).	Valid AKI Certificate
MR 6	Valid certificate of Data processing and Data handling from the office of Data protection.	Valid Certificates as Data Processors and Data Handlers

Stage 1B: Eligibility Mandatories

No	Requirements	Evidence Required
MR1	Original Tender Security (Demand Bank Guarantee) of Kshs 300,000 in the form provided in this tender document valid for 120 Days from the date of tender opening	Valid tender security as per format provided
MR 2	Section IV-Tendering Forms – To be dully filled as follows: a) Form of Tender b) Tenderer's eligibility – Confidential Business Questionnaire c) Certificate of Independent Tender Determination d) Self-Declaration Forms – SD1 e) Self-Declaration Forms – SD2 f) Declaration and Commitment to the Code of Ethics g) Appendix 1 – Fraud & Corruption h) Schedule of Prices Form	Duly filled in forms as per format provided.
MR 3	Signed by authorized person attach power of Attorney	Copy of power of attorney with specimen signatures.
MR 4	Tender validity period of 120 days	Declaration letter
MR 5	Must Submit a sample policy document for the GLA/GPA/WIBA	Sample policy document for JOOUST
MR 6	Must Comply to section 74 (1)(i) of PPADA 2015 (serialize/paginate, sequentially all pages. Present well including a table of content).	Well-presented document
MR 7	Provide a list of all the exclusions the GLA/GPA/WIBA policy. If the Scheme does not have any exclusions, please confirm the same in writing. If the list or the confirmation is missing then the bidder will be considered as having been non-responsive to this requirement and therefore disqualified.	Evidence List/ Confirmation
MR 8	Proposed Underwriters to have capacity to provide a combined Group Life, Group Personal Accident and WIBA	Attach proof.
MR 9	Tenderers must fill each item by indicating as appropriate in column A or B (complied or Not Complied to each item of the table below (Nos 1-9).	Evidence indicating compliance to all items in the table BELOW

REQUIREMENT		A	B
		COMPLIED	NOT COMPLIED
1	Underwriters is fully compliant and has capacity to offer a combined cover with Group Life Assurance, Group Personal Accident and Work Injury Benefits Act. NB: Cover to be WIBA Compliant		
2	Death benefits covering illness, accidents and natural causes on a 24 hours basis and world-wide geographical scope		
3	Permanent Total Disability benefits covering illness, accidents and natural causes on a 24 hours basis and world-wide geographical scope.		
4	Conditions to be covered must include first time diagnosis for well-defined critical illnesses and HIV/AIDs		
5	Last Expense – inbuilt covering both member and spouse payable within 48 hours upon full documentation.		
6	Medical Reimbursement as a result of accidents and on a 24 hours basis.		

7	Temporary Total Disability reimbursable to JOOUST for accidental causes on a 24 hours basis		
8	Age limits must be as follows Employees: i. Main member, spouse and up to four child dependents ii. Age limit for main member and spouse to be 18 to 79 Years iii. Children: Up to 25 years subject to proof of schooling from 18years.		
9	Death claims to be payable within 7 days upon full documentation by JOOUST.		

NB/ The bidder must meet all the mandatory requirements to proceed to the technical evaluation stage.

Stage 2: TECHNICAL EVALUATION CRITERIA

No.	Parameters	Evaluation Criteria	Marks	Weighted %
1.	Responsiveness to particulars and specifications. Provide a proposal with full details of the following areas	Comprehensive Scope of Cover – Compliance to Schedule of Requirement (10 Marks) Free Cover Limits – Above Kshs 25 M (5 Marks) Age Limits for Principal and Spouse above 75 years (5 Marks)	20	
2.	Experience	General experience – (5 marks) Number of years in insurance practice Below 5 -zero marks Between 5-10- (2.5 marks) Over 10 years – (5 marks) Specific experience – (10 marks) Awards and Recommendation letters from 5 existing clients 2 of which with (GLA/GPA/WIBA) - (2 mark) for each client	15	
3.	Financial Capacity – Underwriter Proposed	Paid up capital- (5marks) (Underwriters only) Between 0-499M- (3marks) Between 500M- 1B- (4 marks) Above 1B- (5 marks) Solvency Ratio for the Financial Year 2024 (10 marks) 140% and above (10 Marks) Below 140% (5 Marks)	15	

4.	Claims Turnaround time. <i>Provide proof in form of signed and stamped discharge vouchers and proof of payment.</i>	<ul style="list-style-type: none"> ➤ 0 to 30 days - (5 Marks) ➤ 31 to 60 days – (2 Marks) ➤ 61 to 90 days – (1 Marks) ➤ Above 90 days – (0 Mark) 	5	
5.	Proof of Quality Customer Service	<p>a) Principal Officer (6 Marks) Master’s Degree one (1) Mark University Graduate one (1) Mark Fully qualified ACII/AIHK two (2) Marks Experience Minimum 15 years- current CV signed, certified and stamped by commissioner of oaths two (2 Marks).</p> <p>b) Three (3) other Technical Officers (9 Marks) University Graduate (0.5) Mark for each (Maximum 1.5 Marks) Diploma in ACII/AIHK certified copies of certificates must be attached (by commissioner of oaths) (1) Mark for each (Maximum 3 Marks) Experience Minimum 7 years current CVs signed, certified, and stamped by commissioner of oaths (0.5) Mark for each (Maximum 1.5 Marks)</p> <p>Life Insurance Specialization (Proposed Underwriter) – (5marks) Life Gross Written Premium Over Kes 2 billion excluding annuities, Deposit Administration, Personal Pensions, Permanent Health and Investment – 5 Marks Below Kes 2 billion— (Zero marks)</p>	20	
6.	Addition Services eg added benefits not common in other schemes, concessions, Wider Coverage, better Extensions etc.	Methodology /work plan- (10 marks) Extra benefits beyond the ordinary – (5marks) Claims Management -Illustrating a clear working plan and Turnaround time (5 marks)	20	
7.	Broker Support to the client	Efficiency in Managing JOOUST by use of various resources – Application of Technology (2.5 marks) A copy of Service level Agreement (SLA) showing the proposed turnaround times (2.5 mark)	5	
Total Marks			100	

DUE DILLIGENCE SHALL BE CARRIED OUT TO AUTHENTICATE THE SHARED INFORMATION.

N/B: CUT OFF POINTS FOR THE TECHNICAL EVALUATION SHALL BE 80 MARKS AND BIDDERS WHO SHALL NOT HAVE ATTAINED THE MARKS SHALL NOT PROCEED TO THE FINANCIAL STAGE OF THE EVALUATION PROCESS.

IMPORTANT NOTES TO THE BIDDER

- The scheme coverage age shall take into consideration the nature of population and JOOUST retirement age.
- No changes on sub-limits that are to the disadvantage of the procuring entity can be introduced after the award

- For any bidders who have provided this service to JOOUST before, should they be successful in this tender they will enter into a new contract with JOOUST and the cover benefits should not be limited in any way by tying them to the benefits that are currently existing to staff.
- JOOUST will make payments for the premium directly to the successful **underwriter**.
- Negotiations **may be** held with the tenderer with the lowest evaluated bid and upon successful negotiations will be awarded the contract. If negotiations fail with the tenderer with the lowest evaluated bidder, the bidder with the second lowest evaluated bid will be invited by the University for negotiations, and upon successful negotiations, be awarded the tender.
- **Broker to propose only one underwriter**

Eligibility to financial evaluation stage

To be eligible for the Financial Evaluation, a tenderer must score Eighty percent (80%) at the Technical Evaluation Stage

C-FINANCIAL EVALUATION

The bidders who are successful at technical stage of evaluation will have their prices compared and award recommended to the lowest evaluated responsive bidder inclusive of all taxes

3. Tender Evaluation (ITT 35) Price evaluation: in addition to the criteria listed in ITT 35.2

(a) – (c) the following criteria shall apply: **Other Criteria**; if permitted under ITT 35.2 (d):

.....

4. Multiple Contracts

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

5. Alternative Tenders (ITT14.1)

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

The Procuring Entity shall consider Tenders offered for alternatives as specified in Part 2- Procuring Entity's requirements. Only the technical alternatives, if any, of the Tenderer with the Best Evaluated Tender conforming to the basic technical requirements shall be considered by the Procuring Entity.

6. MARGIN OF PREFERENCE

Apply Margin of Preference, if so allowed to all evaluated and accepted tenders as follows.

If the TDS so specifies, the Procuring Entity will grant a margin of preference of fifteen percent (15%) to be loaded on evaluated prices of the foreign tenderers, where the percentage of shareholding of Kenyan citizens is less than fifty-one percent (51%).

Contractors applying for such preference shall be asked to provide, as part of the data for qualification, such information, including details of ownership, as shall be required to determine whether, according to the classification established by the Procuring Entity, a particular contractor or group of contractors qualifies for a margin of preference.

After Tenders have been received and reviewed by the Procuring Entity, responsive Tenders shall be assessed to ascertain their percentage of shareholding of Kenyan citizens. Responsive tenders shall be classified into the following groups:

- i) *Group A*: tenders offered by Kenyan insurers and other Tenderers where Kenyan citizens hold shares of over fifty one percent (51%).
- ii) *Group B*: tenders offered by foreign insurers and other Tenderers where Kenyan citizens hold shares of less than fifty one percent (51%).

All evaluated tenders in each group shall, as a first evaluation step, be compared to determine the lowest tender, and the lowest evaluated tender in each group shall be further compared with each other. If, as a result of this comparison, a tender from Group A is the lowest, it shall be selected for the award. If a tender from Group B is the lowest, an amount equal to the percentage indicated in Item 5.1(c) of the respective tender price, including unconditional discounts, if any, shall be added to the evaluated price offered in each tender from Group B. All tenders shall then be compared using new prices with added prices to Group B and the lowest evaluated tender from Group A. If the tender from Group A is still the lowest tender, it shall be selected for award. If not, the lowest evaluated tender from Group B based on the first evaluation price shall be selected.

7. **Post Qualification Criteria (ITT 38) Post qualification and Contract award (ITT39), more specifically,**

- a) In case the tender was subject to post-qualification, the contract shall be awarded to the lowest evaluated tenderer, subject to confirmation of pre-qualification data, if so required.
- b) In case the tender was not subject to post-qualification, the tender that has been determined to be the lowest evaluated tenderer shall be considered for contract award, subject to meeting each of the following conditions.
 - i) The Tenderer shall demonstrate that it has access to, or has available, liquid assets, unencumbered real assets, lines of credit, and other financial means (independent of any contractual advance payment) sufficient to meet the services cash flow of Kenya Shillings _____.
 - ii) Minimum average annual turnover of Kenya Shillings [*insert amount*], equivalent calculated as total certified payments received for contracts in progress and/or completed within the last [*insert of year*] years.] iii) At least _____ (*insert number*) of contract (s) of a similar nature executed within Kenya, or the East African Community or abroad, that have been satisfactorily and substantially completed as a prime insurer, or joint vent u remember or sub- contractor each of minimum value Kenya shillings _____ equivalent. iv) Other conditions depending on their seriousness.

a) History of non-performing contracts:

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

b) Pending Litigation

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

c) Litigation History

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

SECTION IV- TENDERING FORMS

1. Form of Tender

INSTRUCTIONS TO TENDERERS

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

Date of this Tender submission: 12TH May, 2025 AT 10.00AM

ITT No.: JOOUST/INS/ONT/ 002/2025-2026

To: **JARAMOGI OGINGA ODINGA UNIVERSITY OF SCIENCE AND TECHNOLOGY**

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

SCHEDULE OF TENDERED ITEMS AND PRICES

1	2	3	4	5	6	7
No of item to be insured	Brief description of item to be insured	Value of item to be insured	Insurance period	Insurance Premium per annum (Tender Price)	Price discount (if any)	Total Tender Price for Insurance Service per annum
No 1						

No 2						
No 3						

- e) **Discounts:** The discounts offered and the methodology for their application are:
- i) The discounts offered are: [*Specify in detail each discount offered.*] ii) The exact method of calculations to determine the net price after application of discounts is shown below: [*Specify in detail the method that shall be used to apply the discounts*];
- f) **Tender Validity Period:** Our Tender shall be valid for the period specified in TDS 19.1(as amended if applicable) from the date fixed for the Tender submission deadline (specified in TDS 23.1(as amended if applicable), and it shall remain binding upon us and may be accepted at any time before the expiration of that period;
- g) **Performance Security:** If our Tender is accepted, we commit to obtain a Performance Security in accordance with the tendering document;
- h) **One Tender Per Tenderer:** We are not submitting any other Tender (s) as an individual Tenderer, and we are not participating in any other Tender (s) as a Joint Venture member or as a subcontractor, and meet the requirements of ITT 4.3, other than alternative Tenders submitted in accordance with ITT 14;
- i) **Suspension and Debarment:** We, along with any of our subcontractors, suppliers, consultants, manufacturers, or insurance Providers for any part of the contract, are not subject to, and not controlled by any entity or individual that is subject to, a temporary suspension or a debarment imposed by the PPRA. Further, we are not in eligible under Kenya's official regulations or pursuant to a decision of the United Nations Security Council;
- j) **State-owned enterprise or institution:** [*select the appropriate option and delete the other*] [*We are not a state- owned enterprise or institution*]/ [*We are a state-owned enterprise or institution but meet the requirements of ITT 4.6*];
- k) **Commissions, gratuities and fees:** We have paid, or will pay the following commissions, gratuities, or fees with respect to the Tendering process or execution of the Contract: [*insert complete name of each Recipient, including Insurance Brokers, its full address, the reason for which each commission or gratuity was paid and the amount and currency of each such commission or gratuity.*]

Name of Recipient	Address	Reason	Amount

(If none has been paid or is to be paid, indicate “none.”)

[Delete if not appropriate, or amend to suit] We confirm that we understand the provisions relating to Standstill Period as described in this tendering document and the Procurement Regulations.

- (m) **Binding Contract:** We understand that this Tender, together with your written acceptance thereof included in your Form of Acceptance, shall constitute a binding contract between us, until a formal contract is prepared and executed;
- (n) **Not Bound to Accept:** We understand that you are not bound to accept the lowest evaluated cost Tender, the Best Evaluated Tender or any other Tender that you may receive;

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

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

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

Name of the person duly authorized to sign the Tender on behalf of the Tenderer: **: [insert complete name of person duly authorized to sign the Tender]

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

Signature of the person named above [insert signature of person whose name and capacity are shown above]

Date signed:..... [insert date of signing] day of [insert month], [insert year].

A. TENDERER'S ELIGIBILITY-CONFIDENTIAL BUSINESS QUESTIONNAIRE

Instruction to Tenderer

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

a) Tenderer's details

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

General and Specific Details

(b) Sole Proprietor, provide the following details.

Name in full

Age_____

Nationality

Country of Origin_____

Citizenship

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

	Names of Partners	Nationality	Citizenship	% Shares owned
1				
2				
3				

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

Private or public Company.....

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

Nominal Kenya Shillings (Equivalent).....

Issued Kenya Shillings (Equivalent).....

iii) Give details of Directors as follows.

	Names of Director	Nationality	Citizenship	% Shares owned
1				
2				

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

i) Are there any person/persons in... (*Name of Procuring Entity*) who has/ have an interest or relationship in this firm? Yes/No.....

If yes, provide details as follows.

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

ii) **Conflict of interest disclosure**

	Type of Conflict	Disclosure YES OR NO	If YES provide details of the relationship with Tenderer
1	Tenderer is directly or indirectly controls, is controlled by or is under common control with another tenderer.		
2	Tenderer receives or has received any direct or indirect subsidy from another tenderer.		
3	Tenderer has the same legal representative as another tenderer		

4	Tender has a relationship with another tenderer, directly or through common third parties that puts it in a position to influence the tender of another tenderer, or influence the decisions of the Procuring Entity regarding this tendering process.		
5	Any of the Tenderer's affiliates participated as a consultant in the preparation of the design or technical specifications of the works that are the		

	Type of Conflict	Disclosure YES OR NO	If YES provide details of the relationship with Tenderer
	subject of the tender.		
6	Tenderer would be providing goods, works, non- consulting services or consulting services during implementation of the contract specified in this Tender Document.		
7	Tenderer has a close business or family relationship with a professional staff of the Procuring Entity who are directly or indirectly involved in the preparation of the Tender document or specifications of the Contract, and/or the Tender evaluation process of such contract.		
8	Tenderer has a close business or family relationship with a professional staff of the Procuring Entity who would be involved in the implementation or supervision of the Contract.		
9	Has the conflict stemming from such relationship stated in item 7 and 8 above been resolved in a manner acceptable to the Procuring Entity throughout the tendering process and execution of the Contract?		

f) Certification

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

Full Name _____

Title or Designation _____

(Signature)

(Date)

B. CERTIFICATE OF INDEPENDENT TENDER DETERMINATION

I, the undersigned, in submitting the accompanying Letter of Tender to the _____

[Name of Procuring Entity] for: _____ [Name and number of tender] in response to the request for tenders made by: _____ [Name of Tenderer] do hereby make the following statements that I certify to be true and complete in every respect:

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

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

Name _____ Title _____

Date _____ [Name, title and signature of authorized agent of Tenderer and Date]

SELF-DECLARATION FORMS

FORM SD1

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

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

1. THAT I am the Company Secretary/ Chief Executive/ Managing Director /Principal Officer/Director of.....(*Insert name of the Company*) who is a Bidder in respect of **Tender No.** for..... (*Insert tender title/description*) for (*Insert name of the Procuring entity*) and duly authorized and competent to make this statement.
2. THAT the aforesaid Bidder, its Directors and subcontractors have not been debarred from participating in procurement proceeding under Part IV of the Act.
3. THAT what is deponed to herein above is true to the best of my knowledge, information and belief.

..... (Title)
..... (Signature) (Date)

Bidder Official Stamp

FORM SD2

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

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

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

.....
(Title)

.....
(Signature)

.....
(Date)

Bidder Official Stamp

DECLARATION AND COMMITMENT TO THE CODE OF ETHICS

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

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

Name of Authorized Signatory
Sign.....
Position.....
Office address..... Telephone
E- mail

Name of the Firm/Company.....

Date

(Company Seal/ Rubber Stamp where applicable)

Witness Name

Sign

Date

D. APPENDIX 1-FRAUD AND CORRUPTION

(Appendix 1 shall not be modified)

1. Purpose

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

2. Requirements

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


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

- i) A person to whom this Act applies shall not be involved in any corrupt, coercive, obstructive, collusive or fraudulent practice; or conflicts of interest in any procurement or asset disposal proceeding;
- ii) A person referred to under subsection (1) who contravenes the provisions of that sub-section commits an offence;
- iii) Without limiting the generality of the subsection (1) and (2), the person shall be: -
 - a) disqualified from entering into a contract for a procurement or asset disposal proceeding; or
 - b) if a contract has already been entered into with the person, the contract shall be voidable;
- iv) The voiding of a contract by the procuring entity under subsection (7) does not limit any legal remedy the procuring entity may have;
- v) An employee or agent of the procuring entity or a member of the Board or committee of the procuring entity who has a conflict of interest with respect to a procurement—
 - a) Shall not take part in the procurement proceedings;
 - b) shall not, after a procurement contract has been entered into, take part in any decision relating to the procurement or contract; and
 - c) shall not be a subcontractor for the tenderer to whom was awarded contract, or a member of the group of tenderers of whom the contract was awarded, but the subcontractor appointed shall meet all the requirements of this Act.
- vi) An employee, agent or member described in subsection (1) who refrains from doing anything prohibited under that subsection, but for that subsection, would have been within his or her duties shall disclose the conflict of interest to the procuring entity;
- vii) If a person contravenes subsection (1) with respect to a conflict of interest described in subsection (5)(a) and the contract is awarded to the person or his relative or to another person in whom one of them had a direct or indirect pecuniary interest, the contract shall be terminated and all costs incurred by the public entity shall be made good by the awarding officer. Etc.

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

- a) Defines broadly, for the purposes of the above provisions, the terms set forth below as follows:
 - i) "corrupt practice" is the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence improperly the actions of another party;
 - ii) "fraudulent practice" is any act or omission, including misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain financial or other benefit or to avoid an obligation;
 - iii) "collusive practice" is an arrangement between two or more parties designed to achieve an improper purpose, including to influence improperly the actions of another party;
 - iv) "coercive practice" is impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party;
 - v) "obstructive practice" is:
 - Deliberately destroying, falsifying, altering, or concealing of evidence material to the investigation or making false statements to investigators in order to materially impede investigation by Public Procurement Regulatory Authority (PPRA) or any other appropriate authority appointed by Government of Kenya into allegations of a corrupt, fraudulent, coercive, or collusive practice; and/ or threatening, harassing, or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation; or
 - acts intended to materially impede the exercise of the PPRA's or the appointed authority's inspection and audit rights provided for under paragraph 2.3e. below.
- b) Defines more specifically, in accordance with the above procurement Act provisions set forth for fraudulent and collusive practices as follows:

"fraudulent practice" includes a misrepresentation of fact in order to influence a procurement or disposal process or the exercise of a contract to the detriment of the procuring entity or the tenderer or the contractor, and includes collusive practices amongst tenderers prior to or after tender submission designed to establish tender prices at artificial non-competitive levels and to deprive the procuring entity of the benefits of free and open competition.
- c) Rejects a proposal for award¹ of a contract if PPR A determines that the firm or individual recommended for award, any of its personnel, or its agents, or its sub-consultants, sub- contractors, service providers, suppliers and/ or their employees, has, directly or indirectly, engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices in competing for the contract in question;
- d) Pursuant to the Kenya's above stated Acts and Regulations, may sanction or debar or recommend to appropriate authority (I e s) for sanctioning and debarment of a firm or individual, as applicable under the Acts and Regulations;
- e) Requires that a clause be included in Tender documents and Request for Proposal documents requiring(i) Tenderers (applicants/proposers), Consultants, Contractors, and Suppliers, and their Sub-contractors, Sub- consultants, Service providers, Suppliers, Agents personnel, permit the PPRA or any other appropriate authority appointed by Government of Kenya to inspect²all accounts, records and other documents relating to the procurement process, selection and/or contract execution, and to have them audited by auditors appointed by the PPRA or any other appropriate authority appointed by Government of Kenya; and
- f) Pursuant to Section 62 of the above Act, requires Applicants/Tenderers to submit along



with their Applications/Tenders/Proposals a “Self-Declaration Form” as included in the procurement document declaring that they and all parties involved in the procurement process and contract execution have not engaged/will not engage in any corrupt or fraudulent practices.

SCHEDULE OF PRICES FORM

[The Procuring Entity shall fill in these Forms to indicate the List of Insurance Services required by the Procuring Entity [Columns 1-4 and the Tenderer shall complete columns 5-7 as his /her Tender].

1	2	3		4	5	6	7
No of item to be insured	Description of item to be insured	Value of item to be insured	Major contingencies requiring insurance	Insurance period	Insurance Premium per specified period (Tender Price)	Price discount (if any)	Total Tender Price for Insurance Service (Col. 5-6)
No 1	WIBA	As per the staff data	As per section v – schedule of requirements	1yr			
No 2	GPA	As per the staff data	As per section v – schedule of requirements	1yr			
No 3	Group Life	As per the staff data	As per section v – schedule of requirements	1yr			

Public Procurement Capacity Building Levy Order, 2023 which is 0.03% of the total cost before tax (Pursuant to PPRA Circular No. 1 of 2024) will apply.

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

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

Date *[insert date]*

TENDERER INFORMATION FORM

[The Tenderer shall fill in this Form in accordance with the instructions indicated below. No alterations to its format shall be permitted and no substitutions shall be accepted.]

Date *[insert date (as day, month and year) of Tender submission]*

ITT No. *[insert number of Tendering process]*

Alternative No. *[insert identification No if this is a Tender for an alternative]*

1. Tenderer's Name <i>[insert Tenderer's legal name]</i>
3. Tenderer's actual or intended country of registration: <i>[insert actual or intended country of registration]</i>
4. Tenderer's year of registration: <i>[insert Tenderer's year of registration]</i>
5. Tenderer's Address in country of registration: <i>[insert Tenderer's legal address in country of registration]</i>
6. Tenderer's Authorized Representative Information Name: <i>[insert Authorized Representative's name]</i> Address: <i>[insert Authorized Representative's Address]</i> Telephone: <i>[insert Authorized Representative's telephone/fax numbers]</i> Email Address: <i>[insert Authorized Representative's email address]</i>
7. Attached are copies of original documents of <i>[check the box(es) of the attached original documents]</i> <input type="checkbox"/> Articles of Incorporation (or equivalent documents of constitution or association), and/or documents of registration of the legal entity named above, in accordance with ITT 4.4. <input type="checkbox"/> A current tax clearance certificate or tax exemption certificate issued by the the Kenya Revenue Authority, if tender is a Kenyan tenderer, in accordance with ITT 4.15. <input type="checkbox"/> In case of state-owned enterprise or institution, in accordance with ITT 4.6 documents establishing: <ul style="list-style-type: none"> • Legal and financial autonomy • Operation under commercial law • Establishing that the Tenderer is not under the supervision of the agency of the Procuring Entity
2. Included are the organizational chart, a list of Board of Directors, and the beneficial ownership.

QUALIFICATION INFORMATION

- 1.1 Constitution or legal status of Tenderer [attach copy] Place of registration: [insert] Principal place of business [insert] Power of attorney of signatory of Tender [attach]

1.2 Total annual volume of services performed in five years, in the internationally traded currency specified in the TDS [insert]

1.3 Services performed as prime Insurance Provider on the provision of Services of a similar nature and volume over the last five years. The values should be indicated in the same currency used for Item 1.2 above. Also list details of Services underway or committed, including expected completion date.

Item Insured and name of country	Name of Procuring Entity and contact person	Type of Services provided and year of completion	Value of contract
(a)			
(b)			

1.4 Financial reports for the last five years: balance sheets, profit and loss statements, auditors' reports, etc. List and attach copies.

1.5 Name, address, and telephone, and facsimile numbers of banks that may provide references if contacted by the Procuring Entity.

1.6 Information regarding any litigation, current or within the last five years, in which the Tenderer is or has been involved.

Other party(ies) Cause of dispute Details of litigation award Amount involved

a) _____

b) _____

1.7 Statement of compliance with the requirements of ITT 4.2.

1.8 Any additional information required_

1. NOTIFICATION OF INTENTION TO AWARD

[This Notification of Intention to Award shall be sent to each Tenderer that submitted a Tender.] [Send this Notification to the Tenderer's Authorized Representative named in the Tenderer Information Form]

1) For the attention of Tenderer's Authorized Representative Name:
[insert Authorized Representative's name]
 Address *[insert Authorized Representative's Address]*
 Telephone numbers: *[insert Authorized Representative's telephone/fax numbers]*
 Email Address *[insert Authorized Representative's email address]*

[IMPORTANT: insert the date that this Notification is transmitted to Tenderers. The Notification must be sent to all Tenderers simultaneously. This means on the same date and as close to the same time as possible.]

DATE OF TRANSMISSION: This Notification is sent by: *[email/fax]* on *[date]* (local time)

Procuring Entity: *[insert the name of the Procuring Entity]* **Contract title** *[insert the name of the contract]* **ITT No:**
[insert ITT reference number from Procurement Plan]

This Notification of Intention to Award (Notification) notifies you of our decision to award the above contract. The transmission of this Notification begins the Standstill Period. During the Standstill Period you may:

- a) Request a debriefing in relation to the evaluation of your Tender, and/or
- b) Submit a Procurement-related Complaint in relation to the decision to award the contract.

The successful Tenderers are listed below.

1	2	3	3
No of item to be insured	Description of Item	Name of Tenderer	Tender Price
No 1			
No 2			
No 3			

2) Other Tenderers [INSTRUCTIONS: insert names of all Tenderers that submitted a Tender. If the Tender's price was evaluated include the evaluated price as well as the Tender price as read out.]

1	2	3	3
No of item to be insured	Description of Item	Name of Tenderer	Tender Price
No 1			
No 2			
No 3			

3) How to request a debriefing

DEADLINE: The deadline to request a debriefing expires at midnight on *[insert date]* (local time).

You may request a debriefing in relation to the results of the evaluation of your Tender. If you decide to request a debriefing your written request must be made within three (3) Business Days of receipt of this Notification of Intention to Award.

Provide the contract name, reference number, name of the Tenderer, contact details; and address the request for debriefing as follows:

Attention [insert full name of person, if applicable] **Title/position**
..... [insert title/position] **Agency**
..... [insert name of Procuring Entity] **Email address**
..... [insert email address]

If your request for a debriefing is received within the 3 Business Days deadline, we will provide the debriefing within five (5) Business Days of receipt of your request. If we are unable to provide the debriefing within this period, the Standstill Period shall be extended by five (5) Business Days after the date that the debriefing is provided. If this happens, we will notify you and confirm the date that the extended Standstill Period will end.

The debriefing may be in writing, by phone, video conference call or in person. We shall promptly advise you in writing how the debriefing will take place and confirm the date and time.

If the deadline to request a debriefing has expired, you may still request a debriefing. In this case, we will provide the debriefing as soon as practicable, and normally no later than fifteen (15) Business Days from the date of publication of the Contract Award Notice.

4) How to make a complaint

Period: Procurement-related Complaint challenging the decision to award shall be submitted by [insert date and time].

Provide the contract name, reference number, name of the Tenderer, contact details; and address the Procurement-related Complaint as follows:

Attention [insert full name of person, if applicable] **Title/position**
..... [insert title/position] **Agency**
[insert name of Procuring Entity] **Email address** [insert email address]

At this point in the procurement process, you may submit a Procurement-related Complaint challenging the decision to award the contract. You do not need to have requested, or received, a debriefing before making this complaint. Your complaint must be submitted within the Standstill Period and received by us before the Standstill Period ends.

In summary, there are four essential requirements:

1. You must be an 'interested party'. In this case, that means a Tenderer who submitted a Tender in this tendering process, and is the recipient of a Notification of Intention to Award.
2. The complaint can only challenge the decision to award the contract.
3. You must submit the complaint within the period stated above.
4. You must include, in your complaint, all of the information required to support the complaint.
5. The application must be accompanied by the fees set out in the Procurement Regulations, which shall not be refundable (information available from the Public Procurement Authority at complaints@ppra.go.ke or info@ppra.go.ke)

5) Standstill Period

DEADLINE: The Standstill Period is due to end at midnight on [insert date] (local time). The Standstill Period lasts ten (10) Business Days after the date of transmission of this Notification of Intention to Award.

The Standstill Period may be extended as stated in Section 4 above. If you have any questions regarding this Notification please do not hesitate to contact us.

On behalf of the Procuring Entity:

Signature: **Name:** **Title/position:**

Telephone: **Email:**

2. REQUEST FOR REVIEW

FORM FOR REVIEW (r.203(1))

PUBLIC PROCUREMENT ADMINISTRATIVE REVIEW BOARD

APPLICATION NO.....OF.....20..... BETWEEN

.....APPLICANT

AND

.....RESPONDENT (Procuring Entity)

Request for review of the decision of the..... (Name of the Procuring Entity ofdated the...day of20.....in the matter of Tender No.....of20..... for (Tender description).

REQUEST FOR REVIEW

I/We.....,the above named Applicant(s), of address: Physical address..... P. O. Box No..... Tel. No.....Email , hereby request the Public Procurement Administrative Review Board to review the whole/part of the above mentioned decision on the following grounds , namely:

- 1.
- 2.

By this memorandum, the Applicant requests the Board for an order/orders that:

- 1.
- 2.

SIGNED(Applicant) Dated on.....day of/...20.....

FOR OFFICIAL USE ONLY Lodged with the Secretary Public Procurement Administrative Review Board on... day of20.....

SIGNED

Board Secretary

3. LETTER OF AWARD

[Form head paper of the Procuring Entity]

.....*[date]*

To: *[name and address of the Insurance Provider]*

This is to notify you that your Tender dated.....*[date]* for execution of the *[name of the Contract and identification number, as given in the Special Conditions of Contract]* for the Contract Price of the equivalent of.....*[amount in numbers and words] [name of currency]*, as corrected and modified in accordance with the Instructions to Tenderers is here by accepted by us (Procuring Entity).

You are requested to furnish the Performance Security within 28 days in accordance with the Conditions of Contract, using, for that purpose, one of the Performance Security Forms included in Section X, Contract Forms, of the tender document.

Please return the attached Contract dully signed Authorized Signature

Name and Title of Signatory :.....

Name of Agency:

Attachment: Contract

4. FORM OF CONTRACT

[Form head paper of the Procuring Entity]

LUMP-SUM REMUNERATION

This CONTRACT (here in after called the “Contract”) is made the *[day]* day of the month of *[month]*, *[year]*, between, on the one hand, *[name of Procuring Entity]* (here in after called the “Procuring Entity”) and, on the other hand, *[name of Insurance Provider]*(here in after called the “ Insurance Provider”).

[Note: In the text below text in brackets is optional; all notes should be deleted in final text. If the Insurance Provider consist of more than one entity, the above should be partially amended to read as follows:“... (here in after called the “Procuring Entity”) and, on the other hand, a joint venture consisting of the following entities, each of which will be jointly and severally liable to the Procuring Entity for all the Insurance Provider's obligations under this Contract, namely, [name of Insurance Provider] and [name of Insurance Provider] (here in after called the “Insurance Provider”).]

WHEREAS

- a) the Procuring Entity has requested the Insurance Provider to provide certain Services as defined in the General Conditions of Contract attached to this Contract (here in after called the “Services”);
- b) the Insurance Provider, having represented to the Procuring Entity that they have the required professional skills, and personnel and technical resources, have agreed to provide the Services on the terms and conditions set forth in this Contract at a contract price of ;

NOW THEREFORE the parties hereto hereby agree as follows:

- 1. The following documents shall be deemed to form and be read and construed as part of this Agreement, and the priority of the documents shall be as follows: a) The Form of Acceptance;
 - b) The Insurance Provider's Tender
 - c) The General Conditions of Contract;
 - d) The Special Conditions of Contract;
 - e) The Priced Schedule of Requirements; and
 - f) The following Appendices: Appendix: Negotiated and Signed Insurance Policy (I e s)
- 2. The mutual rights and obligations of the Procuring Entity and the Insurance Provider shall be as set forth in the Contract, in particular:
 - a) The Insurance Provider shall carry out the Services in accordance with the provisions of the Contract; and
 - b) The Procuring Entity shall make payments to the Insurance Provider in accordance with the provisions of the Contract.

IN WITNESS WHERE OF, the Parties here to have caused this Contract to be signed in the irrespective names as of the day and year first above written.

For and on behalf of *[name of Procuring Entity]* *[Authorized Representative]*

For and on behalf of *[name of Insurance Provider]* *[Authorized Representative]*

[Note: If the Insurance Provider consists of more than one entity, all these entities should appear as signatories, e.g., in the following manner:]

For and on behalf of each of the Members of the Insurance Provider [name of member] [Authorized Representative]
[name of member] [Authorized Representative]

FORM OF TENDER SECURITY-[Option 1–Demand Bank Guarantee]

Beneficiary: _____

Request for Tenders No:

Date: _____

TENDER GUARANTEE No.: _____

Guarantor: _____

1. We have been informed that _____ (here inafter called "the Applicant") has submitted or will submit to the Beneficiary its Tender (here inafter called" the Tender") for the execution of_ under Request for Tenders No. ("the ITT").
2. Furthermore, we understand that, according to the Beneficiary's conditions, Tenders must be supported by a Tender guarantee.
3. At the request of the Applicant, we, as Guarantor, hereby irrevocably undertake to pay the Beneficiary any sum or sums not exceeding in total an amount of _____ (_____) upon receipt by us of the Beneficiary's complying demand, supported by the Beneficiary's statement, whether in the demand itself or a separate signed document accompanying or identifying the demand, stating that either the Applicant:
 - (a) has withdrawn its Tender during the period of Tender validity set forth in the Applicant's Letter of Tender ("the Tender Validity Period"), or any extension thereto provided by the Applicant; or
 - b) having been notified of the acceptance of its Tender by the Beneficiary during the Tender Validity Period or any extension there to provided by the Applicant, (i) has failed to execute the contract agreement, or (ii) has failed to furnish the Performance.
4. This guarantee will expire: (a) if the Applicant is the successful Tenderer, upon our receipt of copies of the contract agreement signed by the Applicant and the Performance Security and, or (b) if the Applicant is not the successful Tenderer, upon the earlier of (i) our receipt of a copy of the Beneficiary's notification to the Applicant of the results of the Tendering process; or (ii) thirty days after the end of the Tender Validity Period.
5. Consequently, any demand for payment under this guarantee must be received by us at the office indicated above on or before that date.

[signature(s)]

Note: All italicized text is for use in preparing this form and shall be deleted from the final product.

FORMAT OF TENDER SECURITY [Option 2–Insurance Guarantee] TENDER GUARANTEE No.:

1. Whereas [*Name of the tenderer*] (hereinafter called “the tenderer”) has submitted its tender dated [*Date of submission of tender*] for the [*Name and/or description of the tender*] (hereinafter called “the Tender”) for the execution of _under Request for Tenders No. _____ (“the ITT”).

2. KNOW ALL PEOPLE by these presents that WE of [**Name of Insurance Company**] having our registered office at (hereinafter called “the Guarantor”), are bound unto [*Name of Procuring Entity*] (hereinafter called “the Procuring Entity”) in the sum of (Currency and guarantee amount) for which payment well and truly to be made to the said Procuring Entity, the Guarantor binds itself, its successors and assigns, jointly and severally, firmly by these presents.

Sealed with the Common Seal of the said Guarantor this ___ day of _____20__.

3. NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION is such that if the Applicant:
- a) has withdrawn its Tender during the period of Tender validity set forth in the Principal's Letter of Tender (“the Tender Validity Period”), or any extension thereto provided by the Principal; or
 - b) having been notified of the acceptance of its Tender by the Procuring Entity during the Tender Validity Period or any extension thereto provided by the principal; (i) failed to execute the Contract agreement; or (ii) has failed to furnish the Performance Security, in accordance with the Instructions to tenderers (“ITT”) of the Procuring Entity’s Tendering document. Then the guarantee undertakes to immediately pay to the Procuring Entity up to the above amount upon receipt of the Procuring Entity's first written demand, without the Procuring Entity having to substantiate its demand, provided that in its demand the Procuring Entity shall state that the demand arises from the occurrence of any of the above events, specifying which event(s) has occurred.

4. This guarantee will expire: (a) if the Applicant is the successful Tenderer, upon our receipt of copies of the contract agreement signed by the Applicant and the Performance Security and, or (b) if the Applicant is not the successful Tenderer, upon the earlier of (i) our receipt of a copy of the Beneficiary's notification to the Applicant of the results of the Tendering process; or (ii) twenty-eight days after the end of the Tender Validity Period.

5. Consequently, any demand for payment under this guarantee must be received by us at the office indicated above on or before that date.

Guarantor _____ *[Date]* *[Signature]* of the

[Witness] *[Seal]*

Note: All italicized text is for use in preparing this form and shall be deleted from the final product.

FORM OF TENDER-SECURING DECLARATION

[The Bidder shall complete this Form in accordance with the instructions indicated]

Date *[insert date (as day, month and year) of Tender Submission]*

Tender No..... *[insert number of tendering process]* To:
..... *[insert complete name of Purchaser]*

I/We, the undersigned, declare that:

1. I/We understand that, according to your conditions, bids must be supported by a Tender-Securing Declaration.
2. I/We accept that I/we will automatically be suspended from being eligible for tendering in any contract with the Purchaser for the period of time of *[insert number of months or years]* starting on *[insert date]*, if we are in breach of our obligation (s) under the bid conditions, because we– (a) have withdrawn our tender during the period of tender validity specified by us in the Tendering Data Sheet; or (b) having been notified of the acceptance of our Bid by the Purchaser during the period of bid validity, (i) fail or refuse to execute the Contract, if required, or (ii) fail or refuse to furnish the Performance Security, in accordance with the instructions to tenders.
3. I/We understand that this Tender Securing Declaration shall expire if we are not the successful Tenderer (s), upon the earlier of:
 - a) Our receipt of a copy of your notification of the name of the successful Tenderer; or
 - b) Thirty days after the expiration of our Tender.
4. I/We understand that if I am/we are/ in a Joint Venture, the Tender Securing Declaration must be in the name of the Joint Venture that submits the bid, and the Joint Venture has not been legally constituted at the time of bidding, the Tender Securing Declaration shall be in the names of all future partners as named in the letter of intent.

Signed:.....

Capacity / title (director or partner or sole proprietor, etc.)

Name Duly
authorized to sign the bid for and on behalf of *[insert complete name of Tenderer]*

Dated on.....day of *[Insert date of signing]*

Seal or stamp

PART II – SCHEDULE OF INSURANCE REQUIREMENTS

SECTION V – SCHEDULE OF REQUIREMENTS

ITEM: GROUP LIFE INSURANCE/GROUP PERSONAL ACCIDENT/ WORK INJURY BENEFITS

This policy is meant to cover all members of staff (524) in case of death and injury causing permanent and/or temporary disability or critical illness while in service from any cause. The value of the expected premium will be based on their 5 years basic salary.

PERIOD OF INSURANCE: 1 YEAR.

SPECIAL CONDITIONS IF ANY: GROUP LIFE, WIBA AND PERSONAL ACCIDENT COVER

BASIS OF COVER	
Population	524 Members of Staff
Total Annual Pay	As per below schedule
DETAILS OF COVER	
Group Life Assurance	
Death: Illness, Accidents and Natural Causes	5 years' salary
Permanent Total Disability: Illness, Accidents and Natural Causes	5 years' salary
Critical Illness	30% of the death benefit up to a maximum of 3M
Last Expense	Member – Kshs. 200,000 Spouse – Kshs. 50,000
Group Personal Accidents and WIBA	
Accidental Death	8 years' salary under WIBA inclusive of life benefits and 3 under GPA
Accidental Permanent Total Disability	8 years' salary under WIBA inclusive of life benefits and 3 under GPA
Temporary Total Disability	Weekly earnings up to a maximum of 104 weeks
Medical Reimbursement	Kshs. 200,000
Occupational Illness	As per WIBA Act
Free Cover Limit	Kshs. 25,000,000 note underwriters to accept medicals within the three years scope. Medical facilities within JOUST region to be provided.

**JARAMOGI OGINGA ODINGA UNIVERSITY OF SCIENCE AND TECHNOLOGY STAFF
DATA FOR GROUP LIFE, WIBA AND PERSONAL ACCIDENT COVER**

Employee Code	ID NO	D.O.B	MONTHLY	ANNUAL SALARY		Annual Consolidated Basic Salary	REPORTING DATE
			BASIC PAY	JULY-DEC	JAN-JUNE	TOTAL	
0001	1502032	1/1/1960	345,816.00	2,074,896.00	2,157,891.84	4,232,787.84	11/7/2013
0003	8513895	1/1/1965	345,816.00	2,074,896.00	2,157,891.84	4,232,787.84	4/5/2010
0006	10154529	4/19/1970	145,829.00	874,974.00	909,972.96	1,784,946.96	27/9/2010
0007	14583823	4/6/1977	43,515.00	261,090.00	271,533.60	532,623.60	19/2/2010
0008	13191407	1/1/1974	56,833.00	340,998.00	354,637.92	695,635.92	1/4/2010
0009	13070380	11/23/1975	56,833.00	340,998.00	354,637.92	695,635.92	15/3/2010
0011	10250486	9/16/1966	43,515.00	261,090.00	271,533.60	532,623.60	15/3/2010
0012	9644414	1/1/1968	65,986.00	395,916.00	411,752.64	807,668.64	1/4/2010
0014	14642704	5/10/1976	112,317.00	673,902.00	700,858.08	1,374,760.08	2/4/2010
0018	11558678	7/20/1973	73,317.00	439,902.00	457,498.08	897,400.08	7/6/2010
0019	22234224	8/30/1979	60,259.00	361,554.00	376,016.16	737,570.16	7/6/2010
0022	14719564	1/1/1977	41,106.00	246,636.00	256,501.44	503,137.44	7/6/2010
0023	13514527	1/1/1974	30,431.90	182,591.40	189,895.06	372,486.46	7/6/2010
0024	11670567	1/1/1961	39,164.00	234,984.00	244,383.36	479,367.36	7/6/2010
0026	85538061	5/16/1965	39,164.00	234,984.00	244,383.36	479,367.36	7/6/2010
0027	20901309	2/1/1978	39,164.00	234,984.00	244,383.36	479,367.36	7/6/2010
0030	14643678	1/1/1977	39,164.00	234,984.00	244,383.36	479,367.36	14/6/2010
0031	11437780	1/1/1972	39,164.00	234,984.00	244,383.36	479,367.36	14/6/2010
0032	10004435	9/18/1968	209,636.00	1,257,816.00	1,308,128.64	2,565,944.64	15/6/2010
0034	1921447	12/12/1963	238,221.00	1,429,326.00	1,486,499.04	2,915,825.04	1/7/2010
0035	4831360	1/1/1955	297,403.00	1,784,418.00	1,855,794.72	3,640,212.72	2/7/2010
0036	8772885	11/26/1966	274,965.00	1,649,790.00	1,715,781.60	3,365,571.60	1/7/2010
0038	*0477713	5/31/1952	345,816.00	2,074,896.00	2,157,891.84	4,232,787.84	5/7/2010
0040	*0518543	8/15/1956	297,403.00	1,784,418.00	1,855,794.72	3,640,212.72	12/7/2010
0042(A)	22713969	30/6/1955	254,220.00	1,525,320.00	1,586,332.80	3,111,652.80	8/1/2024
0043	*0401179	10/20/1959	297,403.00	1,784,418.00	1,855,794.72	3,640,212.72	2/8/2010
0045	10026208	1/20/1969	238,221.00	1,429,326.00	1,486,499.04	2,915,825.04	2/8/2010
0050	9799136	12/23/1968	80,538.00	483,228.00	502,557.12	985,785.12	1/8/2010
0051	11300281	2/20/1972	56,833.00	340,998.00	354,637.92	695,635.92	3/8/2010
0053	8628509	1/1/1968	39,164.00	234,984.00	244,383.36	479,367.36	3/8/2010
0054	13517471	9/24/1974	39,164.00	234,984.00	244,383.36	479,367.36	3/8/2010

0055	20986741	12/28/1977	39,164.00	234,984.00	244,383.36	479,367.36	3/8/2010
0056	13761244	8/8/1974	39,164.00	234,984.00	244,383.36	479,367.36	3/8/2010
0058	20020395	2/17/1977	39,164.00	234,984.00	244,383.36	479,367.36	3/8/2010
0060	20888396	10/8/1970	36,209.00	217,254.00	225,944.16	443,198.16	3/8/2010
0063	11130752	7/1/1970	39,164.00	234,984.00	244,383.36	479,367.36	3/8/2010
0066	21400249	8/8/1980	37,195.00	223,170.00	232,096.80	455,266.80	11/11/2013
0067	1464238	12/12/1977	39,164.00	234,984.00	244,383.36	479,367.36	3/8/2010
0071	22283580	6/19/1981	226,000.00	1,356,000.00	1,410,240.00	2,766,240.00	15/10/2010
0074	*0571838	9/9/1960	297,403.00	1,784,418.00	1,855,794.72	3,640,212.72	1/9/2010
0075	13598157	1/16/1974	238,221.00	1,429,326.00	1,486,499.04	2,915,825.04	1/9/2010
0076	11670921	11/30/1973	180,490.00	1,082,940.00	1,126,257.60	2,209,197.60	1/9/2010
0080	7494067	7/14/1957	297,403.00	1,784,418.00	1,855,794.72	3,640,212.72	1/9/2010
0081	10793706	7/24/1965	264,389.00	1,586,334.00	1,649,787.36	3,236,121.36	1/9/2010
0085	22973985	10/2/1982	58,660.00	351,960.00	366,038.40	717,998.40	9/9/2010
0086	22081367	7/8/1977	157,729.00	946,374.00	984,228.96	1,930,602.96	8/9/2010
0088	21787768	11/15/1978	62,671.00	376,026.00	391,067.04	767,093.04	2/9/2010
0092	11664935	7/21/1974	97,988.00	587,928.00	611,445.12	1,199,373.12	10/9/2010
0093	1506095	1/1/1963	297,403.00	1,784,418.00	1,855,794.72	3,640,212.72	1/10/2010
0094	10558062	8/20/1968	254,220.00	1,525,320.00	1,586,332.80	3,111,652.80	1/10/2010
0096	14614249	9/4/1977	274,965.00	1,649,790.00	1,715,781.60	3,365,571.60	1/10/2010
0098	21999346	1/1/1981	70,067.00	420,402.00	437,218.08	857,620.08	5/10/2010
0100	4926708	12/15/1960	187,710.00	1,126,260.00	1,171,310.40	2,297,570.40	1/11/2010
0102	143527	7/27/1957	180,490.00	1,082,940.00	1,126,257.60	2,209,197.60	1/11/2010
0103	6345542	12/30/1961	174,063.00	1,044,378.00	1,086,153.12	2,130,531.12	1/11/2010
0108	10843018	11/16/1969	267,662.00	1,605,972.00	1,670,210.88	3,276,182.88	1/2/2011
0111	23793629	10/5/1981	37,195.00	223,170.00	232,096.80	455,266.80	1/2/2011
0112	24665888	11/21/1986	37,657.00	225,942.00	234,979.68	460,921.68	1/2/2011
0113	13236216	4/14/1974	37,195.00	223,170.00	232,096.80	455,266.80	1/2/2011
0114	22315417	11/15/1980	36,543.00	219,258.00	228,028.32	447,286.32	1/2/2011
0117	27501367	3/6/1989	67,372.00	404,232.00	420,401.28	824,633.28	2/1/2011
0121	10792943	9/17/1970	56,833.00	340,998.00	354,637.92	695,635.92	2/1/2011
0122	24336094	4/27/1984	71,596.00	429,576.00	446,759.04	876,335.04	2/1/2011
0125	9645411	12/25/1968	41,841.00	251,046.00	261,087.84	512,133.84	2/1/2011
0126	23374508	11/6/1981	33,515.00	201,090.00	209,133.60	410,223.60	2/1/2011
0129	25103523	11/20/1984	39,164.00	234,984.00	244,383.36	479,367.36	21/2/2011
0135	1450369	4/14/1963	166,872.00	1,001,232.00	1,041,281.28	2,042,513.28	14/3/2011
0137	25094326	2/16/1987	41,525.00	249,150.00	259,116.00	508,266.00	29/3/2011

0138	22428759	2/27/1979	50,014.00	300,084.00	312,087.36	612,171.36	1/4/2011
0139	27430518	1/26/1988	41,106.00	246,636.00	256,501.44	503,137.44	1/4/2011
0141	10930189	8/10/1972	46,239.00	277,434.00	288,531.36	565,965.36	5/4/2011
0142	13235144	9/25/1974	55,711.00	334,266.00	347,636.64	681,902.64	6/4/2011
0143	9661753	9/30/1966	85,250.00	511,500.00	531,960.00	1,043,460.00	3/5/2011
0145	11197621	12/23/1971	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	4/5/2011
0151	24933491	8/22/1987	58,660.00	351,960.00	366,038.40	717,998.40	2/6/2011
0152	11232529	6/15/1972	97,988.00	587,928.00	611,445.12	1,199,373.12	2/6/2011
0153	11632137	1/1/1973	187,710.00	1,126,260.00	1,171,310.40	2,297,570.40	23/5/2011
0154	9969699	11/12/1967	184,523.00	1,107,138.00	1,151,423.52	2,258,561.52	2/6/2011
0155	23772813	8/18/1982	56,833.00	340,998.00	354,637.92	695,635.92	6/6/2011
0156	23275984	12/31/1984	90,594.00	543,564.00	565,306.56	1,108,870.56	6/6/2011
0158	22161668	8/28/1979	70,497.00	422,982.00	439,901.28	862,883.28	15/6/2011
0159	13232391	7/15/1974	44,461.00	266,766.00	277,436.64	544,202.64	2/6/2011
0160	5789632	1/1/1965	211,776.00	1,270,656.00	1,321,482.24	2,592,138.24	1/7/2011
0161	20811385	5/29/1977	179,195.00	1,075,170.00	1,118,176.80	2,193,346.80	1/7/2011
0162	21691880	12/8/1979	83,759.00	502,554.00	522,656.16	1,025,210.16	1/7/2011
0163	20561211	9/16/1976	73,317.00	439,902.00	457,498.08	897,400.08	1/7/2011
0165	8861388	6/15/1965	219,995.00	1,319,970.00	1,372,768.80	2,692,738.80	15/6/2011
0169	25079174	12/9/1986	58,660.00	351,960.00	366,038.40	717,998.40	15/7/2011
0174	21739714	9/18/1979	75,785.00	454,710.00	472,898.40	927,608.40	2/8/2011
0175	12505115	12/1/1974	211,534.00	1,269,204.00	1,319,972.16	2,589,176.16	8/8/2011
0176	13435283	4/4/1975	94,218.00	565,308.00	587,920.32	1,153,228.32	15/08/2011
0177	20330569	10/16/1976	37,195.00	223,170.00	232,096.80	455,266.80	23/6/2011
0178	10035244	1/1/1968	181,025.00	1,086,150.00	1,129,596.00	2,215,746.00	17/8/2011
0179	10887298	8/18/1969	41,841.00	251,046.00	261,087.84	512,133.84	1/7/2011
0181	22300895	11/2/1980	90,594.00	543,564.00	565,306.56	1,108,870.56	1/9/2011
0183	10843364	1/1/1969	174,063.00	1,044,378.00	1,086,153.12	2,130,531.12	5/9/2011
0187	2552312	1/1/1960	180,490.00	1,082,940.00	1,126,257.60	2,209,197.60	5/9/2011
0190	11612561	1/1/1973	174,063.00	1,044,378.00	1,086,153.12	2,130,531.12	5/9/2011
0191	1570005	12/26/1968	166,072.00	996,432.00	1,036,289.28	2,032,721.28	8/8/2011
0196	21911747	2/7/1980	52,544.00	315,264.00	327,874.56	643,138.56	7/9/2011
0199	21461957	1/17/1977	73,317.00	439,902.00	457,498.08	897,400.08	12/9/2011
0200	22877797	12/8/1980	56,402.00	338,412.00	351,948.48	690,360.48	5/9/2011
0201	12674472	4/12/1974	174,063.00	1,044,378.00	1,086,153.12	2,130,531.12	12/9/2011
0202	10774303	10/5/1970	50,014.00	300,084.00	312,087.36	612,171.36	12/9/2011
0203	11638615	12/13/1972	166,072.00	996,432.00	1,036,289.28	2,032,721.28	9/9/2011

0205	10973579	27/7/1971	160,929.00	965,574.00	1,004,196.96	1,969,770.96	12/9/2011
0207	21194435	10/21/1978	56,833.00	340,998.00	354,637.92	695,635.92	14/09/2011
0209	7111433	11/6/1965	209,636.00	1,257,816.00	1,308,128.64	2,565,944.64	29/09/2011
0211	14719802	11/20/1977	187,710.00	1,126,260.00	1,171,310.40	2,297,570.40	2/10/2011
0212	10265619	5/6/1970	254,220.00	1,525,320.00	1,586,332.80	3,111,652.80	3/10/2011
0214	23387120	12/22/1986	59,892.00	359,352.00	373,726.08	733,078.08	3/10/2011
0217	13784741	3/27/1976	188,267.00	1,129,602.00	1,174,786.08	2,304,388.08	4/10/2011
0223	10287331	5/27/1970	267,662.00	1,605,972.00	1,670,210.88	3,276,182.88	1/11/2011
0225	13761612	1/7/1974	81,971.00	491,826.00	511,499.04	1,003,325.04	3/11/2011
0228	10820734	8/31/1971	203,631.00	1,221,786.00	1,270,657.44	2,492,443.44	7/11/2011
0229	14402716	9/7/1975	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	14/11/2011
0231	3490114	3/16/1963	187,710.00	1,126,260.00	1,171,310.40	2,297,570.40	1/12/2011
0232	21209776	1/30/1979	97,988.00	587,928.00	611,445.12	1,199,373.12	5/12/2011
0234	4077427	11/30/1961	187,710.00	1,126,260.00	1,171,310.40	2,297,570.40	1/12/2011
0235	1444782	12/4/1961	187,710.00	1,126,260.00	1,171,310.40	2,297,570.40	1/12/2012
0236	11825640	1/1/1973	235,040.00	1,410,240.00	1,466,649.60	2,876,889.60	13/1/2012
0237	27251698	12/12/1987	50,523.00	303,138.00	315,263.52	618,401.52	20/1/2012
0238	24416277	9/1/1986	50,523.00	303,138.00	315,263.52	618,401.52	20/1/2012
0241	13131750	2/14/1974	50,014.00	300,084.00	312,087.36	612,171.36	1/2/2012
0242	22039678	7/23/1977	43,515.00	261,090.00	271,533.60	532,623.60	15/2/2012
0243	20537754	2/17/1978	46,239.00	277,434.00	288,531.36	565,965.36	1/2/2012
0244	9088084	5/26/1968	219,995.00	1,319,970.00	1,372,768.80	2,692,738.80	1/2/2012
0247	10546990	8/16/1969	238,221.00	1,429,326.00	1,486,499.04	2,915,825.04	1/3/2012
0248	8974959	5/7/1967	238,221.00	1,429,326.00	1,486,499.04	2,915,825.04	2/3/2012
0250	9314732	6/6/1978	180,490.00	1,082,940.00	1,126,257.60	2,209,197.60	1/3/2012
0251	20076365	8/26/1976	43,515.00	261,090.00	271,533.60	532,623.60	5/3/2012
0256	21232631	9/28/1977	238,221.00	1,429,326.00	1,486,499.04	2,915,825.04	2/4/2012
0257	22093504	5/30/1978	41,106.00	246,636.00	256,501.44	503,137.44	8/3/2012
0258	300907	20/5/1959	345,816.00	2,074,896.00	2,157,891.84	4,232,787.84	12/7/2013
0260	11664091	3/8/1972	254,220.00	1,525,320.00	1,586,332.80	3,111,652.80	9/5/2012
0262	12517084	2/11/1972	184,523.00	1,107,138.00	1,151,423.52	2,258,561.52	2/5/2012
0268	8508666	4/2/1965	226,000.00	1,356,000.00	1,410,240.00	2,766,240.00	23/07/2012
0276	25281694	4/25/1987	50,523.00	303,138.00	315,263.52	618,401.52	3/9/2012
0277	22815962	2/16/1983	65,986.00	395,916.00	411,752.64	807,668.64	3/9/2012
0278	8731893	12/22/1965	187,710.00	1,126,260.00	1,171,310.40	2,297,570.40	14/9/2012
0281	4158586	1/30/1963	297,403.00	1,784,418.00	1,855,794.72	3,640,212.72	1/11/2012
0282	21207301	7/11/1978	56,833.00	340,998.00	354,637.92	695,635.92	26/11/2012

0283	2771504	2/11/1959	345,816.00	2,074,896.00	2,157,891.84	4,232,787.84	30/11/2012
0286	22132022	1/1/1981	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	11/3/2013
0287	22258845	1/1/1980	166,872.00	1,001,232.00	1,041,281.28	2,042,513.28	3/11/2013
0289	25205068	1/5/1987	90,594.00	543,564.00	565,306.56	1,108,870.56	20/5/2013
0290	25069229	1/1/1987	78,818.00	472,908.00	491,824.32	964,732.32	20/5/2013
0291	23724244	1/1/1983	85,250.00	511,500.00	531,960.00	1,043,460.00	22/5/13
0292	22016220	1/1/1980	121,928.00	731,568.00	760,830.72	1,492,398.72	3/6/2013
0294	24962963	1/1/1985	78,818.00	472,908.00	491,824.32	964,732.32	3/6/2013
0295	23008864	1/1/1983	73,317.00	439,902.00	457,498.08	897,400.08	3/6/2013
0296	9346164	1/1/1969	97,988.00	587,928.00	611,445.12	1,199,373.12	3/6/2013
0297	21702215	1/1/1979	80,538.00	483,228.00	502,557.12	985,785.12	3/6/2013
0300	22292502	1/1/1981	85,250.00	511,500.00	531,960.00	1,043,460.00	17/6/2013
0307	10468539	5/15/1972	97,988.00	587,928.00	611,445.12	1,199,373.12	12/7/2013
0308	22190527	2/3/1980	181,025.00	1,086,150.00	1,129,596.00	2,215,746.00	19/08/2013
0309	25181432	1/1/1986	52,544.00	315,264.00	327,874.56	643,138.56	19/08/2013
0310	23641615	9/1/1983	54,233.00	325,398.00	338,413.92	663,811.92	19/08/2013
0312	13858302	10/4/1976	188,267.00	1,129,602.00	1,174,786.08	2,304,388.08	26/08/2013
0313	675027	4/8/1959	238,221.00	1,429,326.00	1,486,499.04	2,915,825.04	21/08/2013
0314	9970057	1/1/1969	187,710.00	1,126,260.00	1,171,310.40	2,297,570.40	23/08/2013
0315	23176437	9/26/1982	160,453.00	962,718.00	1,001,226.72	1,963,944.72	27/08/2013
0316	27844290	11/5/1989	55,711.00	334,266.00	347,636.64	681,902.64	1/8/2013
0317	20130270	4/16/1977	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	29/08/2013
0318	24954026	5/16/1987	159,683.00	958,098.00	996,421.92	1,954,519.92	26/08/2013
0320	22287877	7/17/1978	73,317.00	439,902.00	457,498.08	897,400.08	14/08/2013
0321	11063276	1/1/1972	238,221.00	1,429,326.00	1,486,499.04	2,915,825.04	1/11/2013
0323	2828397	3/18/1963	166,072.00	996,432.00	1,036,289.28	2,032,721.28	18/09/2013
0324	21345325	3/1/1976	160,453.00	962,718.00	1,001,226.72	1,963,944.72	3/9/2013
0325	6420745	5/5/1955	297,403.00	1,784,418.00	1,855,794.72	3,640,212.72	4/11/2013
0327	14530487	1/1/1976	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	2/9/2013
0328	16034476	5/15/1954	187,710.00	1,126,260.00	1,171,310.40	2,297,570.40	28/08/2013
0330	13858375	2/10/1976	235,040.00	1,410,240.00	1,466,649.60	2,876,889.60	9/12/2013
0331	10783723	8/1/1970	217,306.00	1,303,836.00	1,355,989.44	2,659,825.44	4/9/2013
0332	10432243	2/4/1969	187,710.00	1,126,260.00	1,171,310.40	2,297,570.40	5/9/2013
0333	10926181	12/14/1970	72,870.00	437,220.00	454,708.80	891,928.80	6/9/2013
0334	10784158	8/19/1970	188,267.00	1,129,602.00	1,174,786.08	2,304,388.08	9/9/2013
0335	23623087	2/10/1983	173,548.00	1,041,288.00	1,082,939.52	2,124,227.52	10/9/2013
0336	5245065	12/25/1949	238,221.00	1,429,326.00	1,486,499.04	2,915,825.04	10/9/2013

0338	22202392	7/7/1979	67,372.00	404,232.00	420,401.28	824,633.28	12/8/2013
0341	252529968	1/1/1987	62,288.00	373,728.00	388,677.12	762,405.12	2/10/2013
0342	8226182	6/28/1962	166,872.00	1,001,232.00	1,041,281.28	2,042,513.28	18/09/2013
0343	21998002	1/1/1979	238,221.00	1,429,326.00	1,486,499.04	2,915,825.04	10/10/2013
0344	2742615	1/1/1962	187,710.00	1,126,260.00	1,171,310.40	2,297,570.40	5/9/2013
0346	11007938	1/1/1969	173,548.00	1,041,288.00	1,082,939.52	2,124,227.52	26/6/2013
0347	315205	10/20/1954	166,872.00	1,001,232.00	1,041,281.28	2,042,513.28	1/10/2013
0348	2824782	12/25/1962	238,221.00	1,429,326.00	1,486,499.04	2,915,825.04	22/10/2013
0351	20350382	3/18/1978	187,710.00	1,126,260.00	1,171,310.40	2,297,570.40	1/11/2013
0352	207975522	3/8/1977	173,548.00	1,041,288.00	1,082,939.52	2,124,227.52	4/11/2013
0355	22148486	5/27/1980	67,785.00	406,710.00	422,978.40	829,688.40	11/11/2013
0360	26874383	3/19/1968	229,057.00	1,374,342.00	1,429,315.68	2,803,657.68	6/1/2014
0362	22332465	6/9/1981	160,453.00	962,718.00	1,001,226.72	1,963,944.72	21/01/2014
0366	10843884	2/21/1970	211,534.00	1,269,204.00	1,319,972.16	2,589,176.16	17/06/2014
0367	11048938	10/30/1970	177,425.00	1,064,550.00	1,107,132.00	2,171,682.00	4/8/2014
0369	5959255	11/17/1966	174,063.00	1,044,378.00	1,086,153.12	2,130,531.12	15/08/2014
0370	22700421	8/12/1981	254,220.00	1,525,320.00	1,586,332.80	3,111,652.80	10/9/2014
0373	9560356	6/23/1969	97,988.00	587,928.00	611,445.12	1,199,373.12	8/10/2014
0375	249663	1/1/1959	238,221.00	1,429,326.00	1,486,499.04	2,915,825.04	1/12/2014
0377	13465557	4/30/1975	37,657.00	225,942.00	234,979.68	460,921.68	13/04/2015
0378	21705115	9/9/1978	38,684.00	232,104.00	241,388.16	473,492.16	27/04/2015
0379	11443322	7/4/1972	38,684.00	232,104.00	241,388.16	473,492.16	27/04/2015
0380	9098901	8/30/1968	226,000.00	1,356,000.00	1,410,240.00	2,766,240.00	4/5/2015
0381	11302080	11/12/1972	254,220.00	1,525,320.00	1,586,332.80	3,111,652.80	20/04/2015
0382	10919312	11/20/1971	180,490.00	1,082,940.00	1,126,257.60	2,209,197.60	2/6/2015
0385	24090855	6/7/1984	72,870.00	437,220.00	454,708.80	891,928.80	2/6/2015
0386	10540083	1/7/1969	142,640.00	855,840.00	890,073.60	1,745,913.60	2/6/2015
0387	22082614	11/27/1978	58,660.00	351,960.00	366,038.40	717,998.40	2/6/2015
0388	22327756	6/22/1981	285,965.00	1,715,790.00	1,784,421.60	3,500,211.60	22/6/2015
0389	10885287	8/1/1969	87,110.00	522,660.00	543,566.40	1,066,226.40	2/6/2015
0390	22225654	1/21/1980	80,538.00	483,228.00	502,557.12	985,785.12	1/7/2015
0393	10163424	11/22/1969	99,848.00	599,088.00	623,051.52	1,222,139.52	2/7/2015
0394	24190079	10/22/1984	62,671.00	376,026.00	391,067.04	767,093.04	1/8/2015
0395	24117935	5/31/1985	38,004.00	228,024.00	237,144.96	465,168.96	1/8/2015
0398	29160570	5/10/1992	33,476.00	200,856.00	208,890.24	409,746.24	1/8/2015
0399	10706820	1/9/1971	41,106.00	246,636.00	256,501.44	503,137.44	1/8/2015
0400	26360084	3/10/1989	33,476.00	200,856.00	208,890.24	409,746.24	1/8/2015

0401			28,648.00				
	23749521	4/9/1971		171,888.00	178,763.52	350,651.52	1/8/2015
0402			32,226.00				
	11048619	1/1/1971		193,356.00	201,090.24	394,446.24	1/8/2015
0403			33,476.00				
	23954417	4/23/1983		200,856.00	208,890.24	409,746.24	1/8/2015
0404			33,476.00				
	10009341	12/15/1969		200,856.00	208,890.24	409,746.24	1/8/2015
0406			35,137.00				
	21982358	12/29/1979		210,822.00	219,254.88	430,076.88	1/8/2015
0407			38,684.00				
	24734256	4/10/1986		232,104.00	241,388.16	473,492.16	1/8/2015
0409			32,226.00				
	20816443	3/6/1975		193,356.00	201,090.24	394,446.24	1/8/2015
0410			40,231.00				
	27755667	12/20/1989		241,386.00	251,041.44	492,427.44	1/8/2015
0411			36,209.00				
	20107877	6/11/1975		217,254.00	225,944.16	443,198.16	1/8/2015
0412			38,684.00				
	22743164	1/3/1980		232,104.00	241,388.16	473,492.16	1/8/2015
0414			33,476.00				
	24546692	7/20/1986		200,856.00	208,890.24	409,746.24	1/8/2015
0415			32,226.00				
	11300801	10/28/1972		193,356.00	201,090.24	394,446.24	1/8/2015
0418			33,476.00				
	29391061	6/12/1992		200,856.00	208,890.24	409,746.24	1/8/2015
0419			38,684.00				
	22411821	11/22/1980		232,104.00	241,388.16	473,492.16	1/8/2015
0420			38,684.00				
	25707155	1/1/1986		232,104.00	241,388.16	473,492.16	1/8/2015
0422			36,209.00				
	22803359	10/8/1982		217,254.00	225,944.16	443,198.16	1/8/2015
0423			38,004.00				
	14725376	12/12/1977		228,024.00	237,144.96	465,168.96	1/8/2015
0426			36,209.00				
	20677270	5/7/1978		217,254.00	225,944.16	443,198.16	1/8/2015
0427			33,476.00				
	14643714	1/1/1976		200,856.00	208,890.24	409,746.24	1/8/2015
0428			38,684.00				
	14304253	4/4/1968		232,104.00	241,388.16	473,492.16	1/8/2015
0429			43,186.00				
	26213083	12/24/1986		259,116.00	269,480.64	528,596.64	1/8/2015
0430			43,186.00				
	23766774	3/3/1985		259,116.00	269,480.64	528,596.64	1/8/2015
0431			50,140.00				
	24296985	1/16/1986		300,840.00	312,873.60	613,713.60	1/8/2015
0433			50,140.00				
	26857035	11/25/1987		300,840.00	312,873.60	613,713.60	1/8/2015
0434			38,684.00				
	9806894	12/17/1968		232,104.00	241,388.16	473,492.16	1/8/2015
0435			32,187.00				
	20282988	12/15/1976		193,122.00	200,846.88	393,968.88	1/8/2015
0437			33,476.00				
	14442089	9/15/1974		200,856.00	208,890.24	409,746.24	1/8/2015
0438			32,226.00				
	27648933	2/2/1987		193,356.00	201,090.24	394,446.24	1/8/2015
0439			32,187.00				
	27504728	1/3/1989		193,122.00	200,846.88	393,968.88	1/8/2015
0441			32,226.00				
	22067061	12/15/1980		193,356.00	201,090.24	394,446.24	1/8/2015
0443			38,004.00				
	20516421	5/8/1978		228,024.00	237,144.96	465,168.96	1/8/2015
0445			65,986.00				
	20262281	2/17/1978		395,916.00	411,752.64	807,668.64	1/8/2015
0446			42,750.00				
	23784070	1/17/1985		256,500.00	266,760.00	523,260.00	11/8/2015
0449			42,750.00				
	25084123	1/1/1986		256,500.00	266,760.00	523,260.00	2/11/2015
0450			41,106.00				
	24227046	1/1/1970		246,636.00	256,501.44	503,137.44	10/11/2015
0451			140,220.00				
	23502231	7/4/1982		841,320.00	874,972.80	1,716,292.80	8/10/2015
0452			137,154.00				
	28106801	7/2/1991		822,924.00	855,840.96	1,678,764.96	1/12/2015

0455	21642751	8/17/1979	147,805.00	886,830.00	922,303.20	1,809,133.20	1/12/2015
0456	11132933	10/23/1972	154,281.00	925,686.00	962,713.44	1,888,399.44	20/1/2016
0457	3651967	1/1/1956	238,221.00	1,429,326.00	1,486,499.04	2,915,825.04	22/1/2016
0458	20353772	1/6/1976	147,805.00	886,830.00	922,303.20	1,809,133.20	1/2/2016
0459	10842448	11/7/1970	173,548.00	1,041,288.00	1,082,939.52	2,124,227.52	1/2/2016
0460	23848644	5/15/1984	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	19/2/2016
0461	214619014	3/28/1978	70,067.00	420,402.00	437,218.08	857,620.08	1/2/2016
0462	21661791	4/27/1978	52,147.00	312,882.00	325,397.28	638,279.28	1/3/2016
0463	12506632	4/30/1974	80,538.00	483,228.00	502,557.12	985,785.12	1/3/2016
0465	21969723	9/23/1978	72,870.00	437,220.00	454,708.80	891,928.80	7/3/2016
0466	24573066	8/10/1986	67,785.00	406,710.00	422,978.40	829,688.40	3/7/2016
0467	22180180	12/25/1975	62,671.00	376,026.00	391,067.04	767,093.04	5/4/2016
0468	22014817	4/15/1979	48,580.00	291,480.00	303,139.20	594,619.20	4/4/2016
0469	22895726	4/4/1982	74,460.00	446,760.00	464,630.40	911,390.40	11/4/2016
0471	24666697	12/10/1984	200,911.00	1,205,466.00	1,253,684.64	2,459,150.64	25/04/2016
0472	24333415	6/8/1986	154,281.00	925,686.00	962,713.44	1,888,399.44	26/04/2016
0473	21696505	9/13/1978	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	27/4/2016
0474	22671242	2/8/1983	39,525.00	237,150.00	246,636.00	483,786.00	27/4/2016
0475	20835968	9/18/1976	124,653.00	747,918.00	777,834.72	1,525,752.72	18/5/2016
0476	26356601	10/16/1988	46,711.00	280,266.00	291,476.64	571,742.64	2/6/2016
0477	22527876	11/15/1982	154,281.00	925,686.00	962,713.44	1,888,399.44	10/5/2016
0478	13597748	1/1/1970	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	10/5/2016
0479	11230439	11/26/1970	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	9/5/2016
0481	23668233	4/12/1984	80,538.00	483,228.00	502,557.12	985,785.12	9/5/2016
0483	25082380	12/12/1987	154,281.00	925,686.00	962,713.44	1,888,399.44	3/5/2016
0484	24903491	8/5/1986	153,542.00	921,252.00	958,102.08	1,879,354.08	9/5/2016
0485	20479233	1/31/1978	154,281.00	925,686.00	962,713.44	1,888,399.44	9/5/2016
0486	23677408	8/24/1984	46,711.00	280,266.00	291,476.64	571,742.64	10/5/2016
0488	24696409	1/2/1985	147,805.00	886,830.00	922,303.20	1,809,133.20	3/5/2016
0489	12674023	11/18/1973	160,453.00	962,718.00	1,001,226.72	1,963,944.72	3/5/2016
0490	22478351	9/12/1981	75,785.00	454,710.00	472,898.40	927,608.40	16/5/2016
0491	20309160	4/6/1978	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	23/5/2016
0492	24379552	1/21/1984	55,711.00	334,266.00	347,636.64	681,902.64	24/5/2016
0494	9228877	12/29/1968	61,007.00	366,042.00	380,683.68	746,725.68	24/5/2016
0496	25153909	8/11/1985	67,785.00	406,710.00	422,978.40	829,688.40	6/6/2016
0497	22479593	9/1/1981	61,007.00	366,042.00	380,683.68	746,725.68	6/6/2016
0498	1816867	10/22/1960	137,154.00	822,924.00	855,840.96	1,678,764.96	2/6/2016

0499	28284412	9/8/1990	154,281.00	925,686.00	962,713.44	1,888,399.44	2/6/2016
0501	20250323	6/26/1977	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	24/5/2016
0502	642152	6/1/1960	153,542.00	921,252.00	958,102.08	1,879,354.08	2/6/2016
0505	20358978	12/12/1977	48,211.00	289,266.00	300,836.64	590,102.64	13/6/2016
0506	13185139	10/24/1973	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	4/7/2016
0507	2790984	6/5/1962	142,640.00	855,840.00	890,073.60	1,745,913.60	1/4/2023
0508	22860145	6/10/1983	154,281.00	925,686.00	962,713.44	1,888,399.44	4/7/2016
0509	21649312	11/3/1979	148,347.00	890,082.00	925,685.28	1,815,767.28	10/7/2016
0510	23077817	7/11/1983	58,660.00	351,960.00	366,038.40	717,998.40	1/7/2016
0511	10384195	10/8/1969	164,039.00	984,234.00	1,023,603.36	2,007,837.36	13/7/2016
0513	13605662	1/1/1974	148,347.00	890,082.00	925,685.28	1,815,767.28	1/8/2016
0514	2702064	10/20/1959	160,929.00	965,574.00	1,004,196.96	1,969,770.96	1/8/2016
0515	10808828	2/8/1969	284,233.00	1,705,398.00	1,773,613.92	3,479,011.92	10/8/2016
0516	11136154	7/22/1972	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	8/8/2016
0518	11089201	1/1/1970	195,798.00	1,174,788.00	1,221,779.52	2,396,567.52	24/09/2016
0519	25888943	8/20/1984	41,106.00	246,636.00	256,501.44	503,137.44	12/9/2016
0520	11549905	5/20/1972	237,948.00	1,427,688.00	1,484,795.52	2,912,483.52	3/10/2016
0521	25253339	10/10/1987	70,067.00	420,402.00	437,218.08	857,620.08	3/10/2016
0522	27623150	3/16/1988	41,106.00	246,636.00	256,501.44	503,137.44	3/10/2016
0524	20322017	5/16/1978	70,067.00	420,402.00	437,218.08	857,620.08	10/10/2016
0525	22367447	6/21/1982	70,067.00	420,402.00	437,218.08	857,620.08	1/11/2016
0526	23836822	8/24/1984	70,067.00	420,402.00	437,218.08	857,620.08	9/11/2016
0527	24044762	4/24/1985	160,929.00	965,574.00	1,004,196.96	1,969,770.96	14/11/2016
0528	9836576	11/15/1968	166,872.00	1,001,232.00	1,041,281.28	2,042,513.28	5/12/2016
0529	10033268	1/28/1970	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	1/12/2016
0530	22013058	8/1/1979	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	6/12/2016
0531	8537288	4/4/1965	195,798.00	1,174,788.00	1,221,779.52	2,396,567.52	7/12/2016
0532	7374852	11/24/1965	166,872.00	1,001,232.00	1,041,281.28	2,042,513.28	7/12/2016
0533	9223901	9/9/1968	160,929.00	965,574.00	1,004,196.96	1,969,770.96	3/1/2017
0534	10431619	12/12/1969	166,872.00	1,001,232.00	1,041,281.28	2,042,513.28	3/1/2017
0535	10445210	12/14/1969	173,548.00	1,041,288.00	1,082,939.52	2,124,227.52	10/1/2017
0536	11809213	1/26/1974	195,798.00	1,174,788.00	1,221,779.52	2,396,567.52	1/3/2017
0538	10396983	8/27/1970	157,729.00	946,374.00	984,228.96	1,930,602.96	3/4/2017
0539	26699264	2/20/1989	70,067.00	420,402.00	437,218.08	857,620.08	3/4/2017
0540	20039158	1/10/1978	159,303.00	955,818.00	994,050.72	1,949,868.72	24/4/2017
0541	32313239	4/4/1995	46,711.00	280,266.00	291,476.64	571,742.64	8/5/2017
0542	23450529	10/1/1982	46,711.00	280,266.00	291,476.64	571,742.64	2/6/2017

0543			87,110.00				
	12879909	5/28/1975		522,660.00	543,566.40	1,066,226.40	5/6/2017
0544			159,303.00				
	24400387	9/8/1984		955,818.00	994,050.72	1,949,868.72	2/6/2017
0545			64,779.00				
	25924737	9/19/1988		388,674.00	404,220.96	792,894.96	3/7/2017
0547			46,711.00				
	22961510	1/16/1984		280,266.00	291,476.64	571,742.64	10/7/2017
0548			126,198.00				
	29638969	2/14/1993		757,188.00	787,475.52	1,544,663.52	18/7/2017
0549			126,198.00				
	29630977	8/1/1992		757,188.00	787,475.52	1,544,663.52	18/7/2017
0550			126,805.00				
	28992116	7/24/1992		760,830.00	791,263.20	1,552,093.20	1/8/2017
0551			116,675.00				
	28964843	2/25/1992		700,050.00	728,052.00	1,428,102.00	1/8/2017
0553			99,848.00				
	13208847	11/11/1973		599,088.00	623,051.52	1,222,139.52	13/10/2017
0554			167,367.00				
	9950188	7/13/1967		1,004,202.00	1,044,370.08	2,048,572.08	17/11/2017
0556			116,675.00				
	31869301	3/2/1995		700,050.00	728,052.00	1,428,102.00	21/11/2017
0557			64,779.00				
	25293875	9/23/1986		388,674.00	404,220.96	792,894.96	1/12/2017
0558			62,288.00				
	23789817	1/18/1984		373,728.00	388,677.12	762,405.12	1/12/2017
0559			295,604.00				
	12924097	9/24/1973		1,773,624.00	1,844,568.96	3,618,192.96	1/12/2017
0560			99,848.00				
	12462121	3/14/1974		599,088.00	623,051.52	1,222,139.52	13/12/2017
0561			62,288.00				
	27875780	1/2/1990		373,728.00	388,677.12	762,405.12	3/1/2018
0562			141,956.00				
	7017495	9/3/1966		851,736.00	885,805.44	1,737,541.44	8/1/2018
0563			141,956.00				
	9229163	11/8/1968		851,736.00	885,805.44	1,737,541.44	9/1/2018
0564			160,929.00				
	10550448	8/8/1969		965,574.00	1,004,196.96	1,969,770.96	15/12/2018
0568			62,288.00				
	25228755	11/24/1985		373,728.00	388,677.12	762,405.12	17/1/2018
0569			62,671.00				
	27990616	8/5/1989		376,026.00	391,067.04	767,093.04	17/1/2018
0571			62,288.00				
	26055098	3/19/1988		373,728.00	388,677.12	762,405.12	1/17/2018
0572			41,525.00				
	22120583	12/8/1978		249,150.00	259,116.00	508,266.00	1/17/2018
0573			41,106.00				
	26093374	10/13/1988		246,636.00	256,501.44	503,137.44	17/1/2018
0574			41,525.00				
	28800805	11/25/1990		249,150.00	259,116.00	508,266.00	17/1/2018
0575			44,461.00				
	27976881	3/14/1990		266,766.00	277,436.64	544,202.64	17/1/2018
0576			44,913.00				
	22238037	10/10/1980		269,478.00	280,257.12	549,735.12	1/17/2018
0577			43,186.00				
	22190058	7/7/1980		259,116.00	269,480.64	528,596.64	1/17/2018
0578			37,195.00				
	25050792	1/12/1987		223,170.00	232,096.80	455,266.80	17/1/2018
0579			33,476.00				
	24485305	6/19/1985		200,856.00	208,890.24	409,746.24	17/1/2018
0580			33,065.00				
	7897325	12/27/1967		198,390.00	206,325.60	404,715.60	17/1/2018
0581			33,065.00				
	22500986	12/1/1980		198,390.00	206,325.60	404,715.60	17/1/2018
0582			29,759.00				
	23520023	8/26/1980		178,554.00	185,696.16	364,250.16	17/1/2018
0583			33,476.00				
	27931745	10/29/1989		200,856.00	208,890.24	409,746.24	17/1/2018
0584			30,569.00				
	22503464	8/6/1980		183,414.00	190,750.56	374,164.56	17/1/2018
0585			32,187.00				
	23483140	3/18/1981		193,122.00	200,846.88	393,968.88	17/1/2018
0586			29,794.00				
	33238134	10/18/1996		178,764.00	185,914.56	364,678.56	17/1/2018

0587	25094507	3/31/1985	29,759.00	178,554.00	185,696.16	364,250.16	17/1/2018
0588	13504349	12/6/1975	29,759.00	178,554.00	185,696.16	364,250.16	17/1/2018
0590	10707666	1/1/1968	25,466.00	152,796.00	158,907.84	311,703.84	17/1/2018
0591	10694354	11/21/1968	27,545.00	165,270.00	171,880.80	337,150.80	17/1/2018
0592	27736149	2/17/1988	44,913.00	269,478.00	280,257.12	549,735.12	17/1/2018
0594	10731978	7/24/1967	112,317.00	673,902.00	700,858.08	1,374,760.08	17/1/2018
0599(A)	1506176	18/12/1962	203,631.00	1,221,786.00	1,270,657.44	2,492,443.44	1/1/2024
0600	27193054	17/05/1987	137,154.00	822,924.00	855,840.96	1,678,764.96	3/5/2019
0601	27850527	6/5/1990	151,662.00	909,972.00	946,370.88	1,856,342.88	5/8/2019
0602	25559023	5/5/1984	70,067.00	420,402.00	437,218.08	857,620.08	10/6/2019
0603	31839862	18/07/1992	44,913.00	269,478.00	280,257.12	549,735.12	1/7/2023
0604	26450828	12/12/1988	44,913.00	269,478.00	280,257.12	549,735.12	1/7/2023
0607	28353821	2/7/1991	66,194.00	397,164.00	413,050.56	810,214.56	1/10/2019
0608	27579932	7/10/1989	53,568.00	321,408.00	334,264.32	655,672.32	3/10/2019
0609	22990452	16/10/1983	148,347.00	890,082.00	925,685.28	1,815,767.28	11/11/2019
0610	22806847	5/3/1983	160,929.00	965,574.00	1,004,196.96	1,969,770.96	11/11/2019
0611	22296228	24/12/1980	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	12/11/2019
0612	22158231	20/10/1980	160,929.00	965,574.00	1,004,196.96	1,969,770.96	15/11/2019
0613	22122808	15/6/1980	180,819.00	1,084,914.00	1,128,310.56	2,213,224.56	10/2/2019
0614	20574729	9/9/1978	160,453.00	962,718.00	1,001,226.72	1,963,944.72	8/10/2019
0615	32771023	3/1/1995	112,187.00	673,122.00	700,046.88	1,373,168.88	12/2/2019
0616	32009983	30/12/1993	93,340.00	560,040.00	582,441.60	1,142,481.60	12/2/2019
0617	14666328	5/12/1975	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	1/6/2020
0618	26090795	8/8/1987	148,347.00	890,082.00	925,685.28	1,815,767.28	1/6/2020
0619	22120381	16/3/1981	116,810.00	700,860.00	728,894.40	1,429,754.40	1/6/2020
0621	8399905	30/12/1966	229,057.00	1,374,342.00	1,429,315.68	2,803,657.68	16/12/2019
0622	2730039	4/12/1960	297,403.00	1,784,418.00	1,855,794.72	3,640,212.72	19/12/2019
0624	33113544	19/12/1994	77,439.00	464,634.00	483,219.36	947,853.36	1/10/2020
0625	5951177	3/8/1965	203,631.00	1,221,786.00	1,270,657.44	2,492,443.44	3/2/2020
626	9291982	3/1/1969	126,805.00	760,830.00	791,263.20	1,552,093.20	3/2/20
0627	21365313	8/6/1977	188,267.00	1,129,602.00	1,174,786.08	2,304,388.08	10/2/2020
0630	6611493	4/1/1964	119,639.00	717,834.00	746,547.36	1,464,381.36	2/3/2020
0631	28462611	8/29/1991	64,779.00	388,674.00	404,220.96	792,894.96	1/9/2020
0632	28773202	7/7/1991	60,259.00	361,554.00	376,016.16	737,570.16	1/9/2020
0633	26928760	8/7/1989	55,711.00	334,266.00	347,636.64	681,902.64	1/9/2020
0634	28106330	9/1/1988	60,259.00	361,554.00	376,016.16	737,570.16	1/9/2020
0635	24404750	11/23/1984	50,140.00	300,840.00	312,873.60	613,713.60	9/1/2020

0636	31259031	12/8/1994	44,913.00	269,478.00	280,257.12	549,735.12	1/9/2020
0637	29247837	3/17/1992	38,004.00	228,024.00	237,144.96	465,168.96	1/9/2020
0638	13236229	4/1/1974	39,927.00	239,562.00	249,144.48	488,706.48	1/9/2020
0639	23954405	2/4/1979	26,486.00	158,916.00	165,272.64	324,188.64	1/9/2020
0640	22488783	8/29/1979	29,759.00	178,554.00	185,696.16	364,250.16	1/9/2020
0641	29596032	7/1/1992	55,711.00	334,266.00	347,636.64	681,902.64	9/1/2020
0642	29557408	2/15/1993	55,711.00	334,266.00	347,636.64	681,902.64	1/9/2020
0643	23767509	8/20/1981	43,186.00	259,116.00	269,480.64	528,596.64	1/9/2020
0644	24957853	7/25/1985	38,004.00	228,024.00	237,144.96	465,168.96	1/9/2020
0645	28550561	10/2/1991	33,065.00	198,390.00	206,325.60	404,715.60	1/9/2020
0646	23171022	11/23/1982	29,759.00	178,554.00	185,696.16	364,250.16	1/9/2020
0647	22073384	27/11/1978	38,004.00	228,024.00	237,144.96	465,168.96	1/9/2020
0648	14668102	12/31/1975	26,486.00	158,916.00	165,272.64	324,188.64	1/9/2020
0649	24411269	5/25/1984	26,486.00	158,916.00	165,272.64	324,188.64	1/9/2020
0650	30443833	6/12/1993	26,486.00	158,916.00	165,272.64	324,188.64	1/9/2020
0651	11118811	1/1/1969	26,486.00	158,916.00	165,272.64	324,188.64	1/9/2020
0652	12718305	5/9/1973	38,004.00	228,024.00	237,144.96	465,168.96	12/8/2020
0653	30266873	7/1/1993	126,198.00	757,188.00	787,475.52	1,544,663.52	4/9/2021
0654	21122744	7/12/1978	29,759.00	178,554.00	185,696.16	364,250.16	4/1/2021
0655	24617860	17/11/1984	142,640.00	855,840.00	890,073.60	1,745,913.60	5/3/2021
0656	21540410	28/01/1978	142,640.00	855,840.00	890,073.60	1,745,913.60	5/3/2021
0657	21770066	4/2/1979	235,040.00	1,410,240.00	1,466,649.60	2,876,889.60	6/11/2021
0659	20083957	12/7/1977	237,948.00	1,427,688.00	1,484,795.52	2,912,483.52	15/8/2022
0661	10191811	14/6/1972	167,367.00	1,004,202.00	1,044,370.08	2,048,572.08	1/10/2022
0662	25788403	8/12/1986	154,281.00	925,686.00	962,713.44	1,888,399.44	12/1/2022
0663	25173149	20/1/1988	154,281.00	925,686.00	962,713.44	1,888,399.44	1/3/2023
0664	2078222	24/11/1961	131,877.00	791,262.00	822,912.48	1,614,174.48	1/3/2023
0665	25070999	6/12/1986	103,842.00	623,052.00	647,974.08	1,271,026.08	1/3/2023
0666	30080420	10/10/1993	46,357.00	278,142.00	289,267.68	567,409.68	6/7/2023
0667	22616019	12/4/1978	39,927.00	239,562.00	249,144.48	488,706.48	6/6/2023
0668	12517245	5/31/1973	116,675.00	700,050.00	728,052.00	1,428,102.00	5/15/2023
0669	32363235	6/5/1994	39,927.00	239,562.00	249,144.48	488,706.48	6/1/2023
0670	26350527	9/3/1988	35,137.00	210,822.00	219,254.88	430,076.88	6/1/2023
0671	33909232	5/2/1996	24,486.00	146,916.00	152,792.64	299,708.64	6/1/2023
0672	32600912	5/3/1995	39,927.00	239,562.00	249,144.48	488,706.48	6/1/2023
0673	34117110	11/2/1997	35,137.00	210,822.00	219,254.88	430,076.88	6/1/2023
0674	34232499	5/23/1997	46,357.00	278,142.00	289,267.68	567,409.68	6/1/2023

0675	29535015	6/9/1991	35,137.00	210,822.00	219,254.88	430,076.88	6/1/2023
0676	30463708	9/3/1993	46,357.00	278,142.00	289,267.68	567,409.68	6/1/2023
0677	34915553	27/05/1998	35,137.00	210,822.00	219,254.88	430,076.88	6/1/2023
0678	33879674	5/1/1997	30,569.00	183,414.00	190,750.56	374,164.56	6/1/2023
0679	28298819	12/2/1991	35,137.00	210,822.00	219,254.88	430,076.88	6/1/2023
0680	25156209	1/1/1987	30,569.00	183,414.00	190,750.56	374,164.56	6/1/2023
0681	32464648	21/04/1993	24,486.00	146,916.00	152,792.64	299,708.64	6/1/2023
0682	35262142	1/4/1997	35,137.00	210,822.00	219,254.88	430,076.88	6/1/2023
0683	22875680	2/9/1980	21,548.00	129,288.00	134,459.52	263,747.52	6/1/2023
0684	26956698	28/8/1989	51,507.00	309,042.00	321,403.68	630,445.68	6/1/2023
0685	33310733	4/8/1996	39,927.00	239,562.00	249,144.48	488,706.48	6/1/2023
0686	33618811	10/6/1995	35,137.00	210,822.00	219,254.88	430,076.88	6/1/2023
0687	26312211	1/1/1989	35,137.00	210,822.00	219,254.88	430,076.88	6/1/2023
0688	22867494	12/12/1979	30,569.00	183,414.00	190,750.56	374,164.56	6/1/2023
0689	13662952	1/30/1975	51,507.00	309,042.00	321,403.68	630,445.68	6/1/2023
0690	31796108	19/09/1994	46,357.00	278,142.00	289,267.68	567,409.68	6/1/2023
0691	23483590	3/4/1984	30,569.00	183,414.00	190,750.56	374,164.56	6/1/2023
0692	24871747	15/05/1986	24,486.00	146,916.00	152,792.64	299,708.64	6/1/2023
0693	30811751	11/22/1980	24,486.00	146,916.00	152,792.64	299,708.64	6/1/2023
0694	25203417	25/9/1986	51,507.00	309,042.00	321,403.68	630,445.68	6/1/2023
0695	20083152	12/8/1976	30,569.00	183,414.00	190,750.56	374,164.56	6/1/2023
0696	28625957	2/10/1991	27,512.00	165,072.00	171,674.88	336,746.88	6/1/2023
0697	13798546	1/1/1976	449,187.00	2,695,122.00	2,802,926.88	5,498,048.88	6/19/2023
0698	31083473	24/10/1993	35,137.00	210,822.00	219,254.88	430,076.88	6/1/2023
0699	30320869	2/3/1994	21,548.00	129,288.00	134,459.52	263,747.52	6/1/2023
0700	30487102	26/02/1993	66,194.00	397,164.00	413,050.56	810,214.56	6/1/2023
0701	29242525	26/09/1991	46,357.00	278,142.00	289,267.68	567,409.68	6/1/2023
0702	33408386	8/1/1994	39,927.00	239,562.00	249,144.48	488,706.48	6/1/2023
0703	29008357	1/1/1991	35,137.00	210,822.00	219,254.88	430,076.88	6/1/2023
0704	22111065	4/26/1981	21,548.00	129,288.00	134,459.52	263,747.52	6/1/2023
0705	27387860	13/02/1986	35,137.00	210,822.00	219,254.88	430,076.88	6/1/2023
0706	28511303	5/15/1990	51,507.00	309,042.00	321,403.68	630,445.68	6/1/2023
0707	29355982	11/20/1991	30,569.00	183,414.00	190,750.56	374,164.56	6/1/2023
0708	32395094	27/10/1995	35,137.00	210,822.00	219,254.88	430,076.88	6/1/2023
0709	12597744	19/09/1974	51,507.00	309,042.00	321,403.68	630,445.68	6/1/2023
0710	21926066	6/29/1980	24,486.00	146,916.00	152,792.64	299,708.64	6/1/2023
0711	28897184	8/6/1992	35,137.00	210,822.00	219,254.88	430,076.88	6/1/2023

0713	32816408	16/05/1996	46,357.00	278,142.00	289,267.68	567,409.68	6/1/2023
0714	25489340	1/1/1986	27,512.00	165,072.00	171,674.88	336,746.88	6/1/2023
0716	20168783	15/8/1977	126,805.00	760,830.00	791,263.20	1,552,093.20	3/7/2023
0717	2303429	7/10/1962	494,584.00	2,967,504.00	3,086,204.16	6,053,708.16	8/8/2023
0718	31759875	1/2/1995	124,653.00	747,918.00	777,834.72	1,525,752.72	16/1/2024
0719	11145503	12/3/1972	57,588.00	345,528.00	359,349.12	704,877.12	6/3/2024
0720	14643476	24/8/1977	75,785.00	454,710.00	472,898.40	927,608.40	8/3/2024
0721	22112558	12/28/1980	233,616.00	1,401,696.00	1,457,763.84	2,859,459.84	5/6/2024
0722	28202415	3/17/1991	63,647.00	381,882.00	397,157.28	779,039.28	9/1/2024
0723	37329078	7/11/1999	63,647.00	381,882.00	397,157.28	779,039.28	9/1/2024
0724	11036946	8/20/1972	416,420.00	2,498,520.00	2,598,460.80	5,096,980.80	10/17/2024
0725	24825368	9/26/1985	107,872.00	647,232.00	673,121.28	1,320,353.28	11/1/2024
0726	22458482	0/8/1981	51,507.00	309,042.00	321,403.68	630,445.68	11/1/2024
0727	22134036	5/18/1979	36,914.00	221,484.00	230,343.36	451,827.36	11/1/2024
0728	31180057	3/2/1994	63,647.00	381,882.00	397,157.28	779,039.28	11/1/2024
0729	23791055	2/24/1985	42,858.00	257,148.00	267,433.92	524,581.92	11/1/2024
0730	31672773	10/8/1994	55,373.00	332,238.00	345,527.52	677,765.52	11/1/2024
0731	27832019	3/28/1988	107,872.00	647,232.00	673,121.28	1,320,353.28	11/6/2024
0732	26582446	1/1/1989	47,621.00	285,726.00	297,155.04	582,881.04	11/13/2024
0733	31046567	8/18/1994	96,006.00	576,036.00	599,077.44	1,175,113.44	12/10/2024
0734	27823087	10/20/1990	107,873.00	647,238.00	673,127.52	1,320,365.52	1/2/2025
0735	27295340	6/12/1989	107,872.00	647,232.00	673,121.28	1,320,353.28	1/2/2025
0736	29616597	1/4/1993	107,872.00	647,232.00	673,121.28	1,320,353.28	1/6/2025
0737	36216784	5/12/1997	63,647.00	381,882.00	397,157.28	779,039.28	1/6/2025
0738	13467581	12/25/1974	77,439.00	464,634.00	483,219.36	947,853.36	1/10/2025
0739	25237421	11/5/1987	107,872.00	647,232.00	673,121.28	1,320,353.28	1/3/2025
0740	9089487	6/17/1967	174,063.00	1,044,378.00	1,086,153.12	2,130,531.12	2/5/2025
0741	24818438	1/1/1987	107,872.00	647,232.00	673,121.28	1,320,353.28	2/5/2025
0742	23976788	6/13/1983	107,872.00	647,232.00	673,121.28	1,320,353.28	2/12/2025
RP13	24463755	6/15/1985	110,908.00	665,448.00	692,065.92	1,357,513.92	10/26/2017
TPY 0171	27638010	10/4/1990	25,436.00	152,616.00	158,720.64	311,336.64	1/8/2023
TPY0172	31681151	12/3/1994	32,485.00	194,910.00	202,706.40	397,616.40	9/13/2023
TPY0173	21719935	5/4/1978	46,357.00	278,142.00	289,267.68	567,409.68	2/10/2023
TPY0174	22236240	10/4/1980	36,914.00	221,484.00	230,343.36	451,827.36	10/1/2024
TPY0175	31725866	12/3/1993	25,436.00	152,616.00	158,720.64	311,336.64	19/3/2024
TPY0176	33286575	1/12/1993	28,261.00	169,566.00	176,348.64	345,914.64	20/3/2024
TPY0177	35247825	9/26/1996	28,261.00	169,566.00	176,348.64	345,914.64	4/2/2024

TPY0178	37683815	6/15/1996	25,436.00	152,616.00	158,720.64	311,336.64	4/5/2024
TPY0179	11060575	12/26/1974	96,006.00	576,036.00	599,077.44	1,175,113.44	4/12/2024
TPY0180	36900716	9/17/1999	28,261.00	169,566.00	176,348.64	345,914.64	6/1/2024
TPY0182	37337562	12/5/1998	25,436.00	152,616.00	158,720.64	311,336.64	8/19/2024
TPY0183	37109675	1/20/2000	32,485.00	194,910.00	202,706.40	397,616.40	8/19/2024
TPY0184	35026971	3/1/1998	28,261.00	169,566.00	176,348.64	345,914.64	11/1/2024
TPY0185	30896752	10/21/1993	28,261.00	169,566.00	176,348.64	345,914.64	11/1/2024
TPY0186	33938311	6/25/1992	28,621.00	171,726.00	178,595.04	350,321.04	2/3/2025
TPY0187	41046551	6/8/2003	25,436.00	152,616.00	158,720.64	311,336.64	2/3/2025
TPY0188	24964149	9/27/1987	32,485.00	194,910.00	202,706.40	397,616.40	2/3/2025
TPY0189	3877284	7/12/1993	47,621.00	285,726.00	297,155.04	582,881.04	2/3/2025
TPY0190	33166972	11/11/1996	47,621.00	285,726.00	297,155.04	582,881.04	2/3/2025
Totals			56,145,021.90	336,870,131.40	350,344,936.66	687,215,068.06	

3. SCHEDULE OF REQUIREMENTS

[The Procuring Entity shall fill in this Form to indicate the List of Insurance Services required by the Procuring Entity [Columns 1-4 and the Tenderer shall complete columns 5- 7 as his/her Tender].

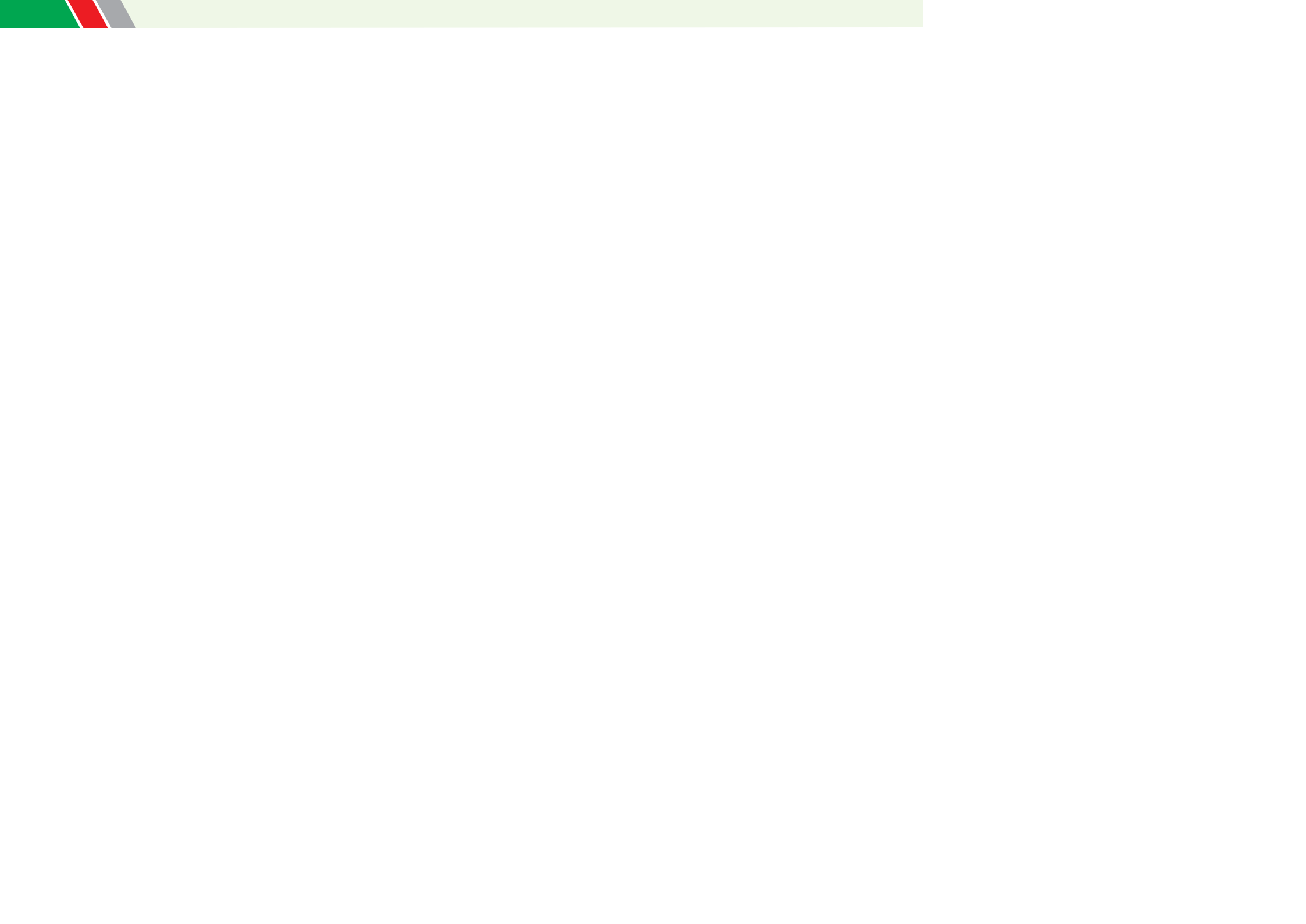
Public Procurement Capacity Building Levy Order, 2023 which is 0.03% of the total cost before tax (Pursuant to PPRA Circular No. 1 of 2024) will apply.

1	2	3	4	5	6	7	8
No of item to be insured	Description of item to be insured	Value of item to be insured	Major contingencies requiring insurance	Insurance period	Insurance Premium per specified period (Tender Price)	Price discount (if any)	Total Tender Price for Insurance Service (Col. 6-7)
No 1	GROUP LIFE						
No 2	WIBA						
No 3	GPA						

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

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

Date *[insert date]*



PART III – CONDITIONS OF CONTRACT AND CONTRACT FORMS

SECTION VI - GENERAL CONDITIONS OF CONTRACT

A. General Provisions

1.1 Definitions

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

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

1.2 Applicable Law

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

1.3 Language

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

1.4 Notices

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

1.5 Location

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

1.6 Authorized Representatives

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

1.7 Inspection and Audit by the PPRA

Pursuant to paragraph 2.2e. of Attachment 1 to the General Conditions, the Insurance Provider shall permit and shall cause its subcontractors and sub-consultants to permit, PPRA and/ or persons appointed by PPRA to inspect the Site and/ or the accounts and records relating to the procurement process, selection and/ or contract execution, and to have such accounts and records audited by auditors appointed by PPRA. The Insurance Provider's and its Subcontractors' and sub-consultants' attention is drawn to Sub-Clause 3.10 which provides, inter alia, that acts intended to materially impede the exercise of PPRA's inspection and audit rights constitute a prohibited practice subject to contract termination (as well as to a determination of ineligibility pursuant to PPRA's prevailing sanctions procedures).

1.8 Taxes and Duties, e t c

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

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

2.1 Effectiveness of Contract

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

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

2.3. Modification

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

2.4 Force Majeure

2.4.1 Definition

For the purposes of this Contract, “Force Majeure” means an event which is beyond the reasonable control of a Party and which makes a Party's performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances.

2.4.2 No Breach of Contract

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

2.4.3 Extension of Time

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

2.4.4 Payments

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

2.5. Termination

2.5.1 By the Procuring Entity

The Procuring Entity may terminate this Contract, by not less than thirty (30) days' written notice of termination to the Insurance Provider, to be given after the occurrence of any of the events specified in paragraphs (a) through of this Sub-Clause 2.5.1:

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

2.5.2 By the Insurance Provider

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

- a) If the Procuring Entity fails to pay any monies due to the Insurance Provider pursuant to this Contract and not subject to dispute pursuant to Clause 7 within forty-five (45) days after receiving written notice from the Insurance Provider that such payment is overdue; or
- b) if, as the result of Force Majeure, the Insurance Provider is unable to perform a material portion of the Services for a period of not less than sixty (60) days.

2.5.3 Payment upon Termination

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

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

3. Obligations of the Insurance Provider

3.1 General

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

3.2 Conflict of Interests

3.2.1 Insurance Provider Not to Benefit from Commissions and Discounts.

The remuneration of the Insurance Provider pursuant to Clause 6 shall constitute the Insurance Provider's sole

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

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

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

3.2.3 Prohibition of Conflicting Activities

Neither the Insurance Provider nor its Subcontractors nor the Personnel shall engage, either directly or indirectly, in any of the following activities:

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

3.3 Confidentiality

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

3.4 Reporting Obligations

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

3.5 Documents Prepared by the Insurance Provider to Be the Property of the Procuring Entity.

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

3.6 Liquidated Damages

3.6.1 Payments of Liquidated Damages

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

Payment of liquidated damages shall not affect the Insurance Provider's liabilities.

3.6.2 Correction for Over-payment

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

3.7 Performance Security

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

3.8 Fraud and Corruption

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

4. Insurance Provider's Personnel

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

5. Obligations of the Procuring Entity

5.1 Change in the Applicable Law

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

6. Payments to the Insurance Provider

6.1 Lump-Sum Remuneration

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

6.2 Contract Price

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

6.3 Terms and Conditions of Payment

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

6.4 Interest on Delayed Payments

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

7. Quality Control

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

8. Settlement of Disputes

8.1 Amicable Settlement

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

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

8.2 Arbitration if the Insurance Provider is a Kenyan firm

8.2.1 Any claim or dispute between the Parties arising out of or in connection with the Contract not settled amicably in accordance with Sub-Clause 8.1 shall be finally settled by arbitration. Arbitration shall be conducted in accordance with the Arbitration Laws of Kenya.

8.2.2 The arbitrators shall have full power to open up, review all matters relevant to the dispute. Nothing shall disqualify representatives of the Parties from being called as a witness and giving evidence before the arbitrators on any matter whatsoever relevant to the dispute.

- 8.2.3 Arbitration may be commenced prior to or after completion of the services. The obligations of the Parties shall not be altered by reason of any arbitration being conducted during the progress of the services.
- 8.2.4 The terms of the remuneration of each or all the members of Arbitration shall be mutually agreed upon by the Parties when agreeing the terms of appointment. Each Party shall be responsible for paying one-half of this remuneration.
- 8.2.5 In case of any claim or dispute, such claim or dispute shall be notified in writing by either party to the other with a request to submit it to arbitration and to concur in the appointment of an Arbitrator within thirty days of the notice. The dispute shall be referred to the arbitration and final decision of a person to be agreed between the parties. Failing agreement to concur in the appointment of an Arbitrator, the Arbitrator shall be appointed, on the request of the applying party, by the Chairman or Vice Chairman of any of the following institutions the:
- i) Law Society of Kenya, or ii) Chartered Institute of Arbitrators (Kenya Branch), or iii) Insurance Institute of Kenya, or iv) The Actuarial Society of Kenya.
- 8.2.6 The institution written to first by the aggrieved party shall take precedence over all other institutions.
- 8.2.7 The award of such Arbitrator shall be final and binding upon the parties.

8.3 Failure to Comply with Arbitrator's Decision

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

8.4 Arbitration if the Insurance Provider is a foreign firm

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

SECTION VII - SPECIAL CONDITIONS OF CONTRACT

Number of GC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of Contract
1.1	<p>The Parties to the Contract are:</p> <p>The Procuring Entity is _____</p> <p>The Insurance Provider is _____</p> <p>The contract name is _____</p>
1.4	<p>For notices, the Procuring Entity's address shall be:</p> <p>Attention: <i>[insert full name of person, if applicable]</i></p> <p>Postal address (full postal address)</p> <p>Physical Address (full Location Address- <i>insert city, street name, Building named floor number, room number</i>)</p> <p>Telephone: <i>[include telephone number, including country and city codes]</i></p> <p>Electronic mail address: <i>[insert e-mail address, if applicable]</i></p>

1.6	<p>The Authorized Representatives are:</p> <p>For the Procuring Entity: _____ <i>[Name, Postal Address, Email, Telephone Number]</i></p> <p>For the Insurance Provider: _____ <i>[Name, Postal Address, Email, Telephone Number]</i></p>
2.1	<p>The date on which this Contract shall come into effect is _____ .</p>
2.2	<p>The Commencement date and duration of the insurance cover shall be:</p> <p>Commencement date _____</p> <p>Completion or Expiry Date _____</p> <p>Duration of the coverage _____</p>
3.2.3 (c)	<p>After the termination of this Contract, the activities are:</p> <p>_____</p>
3.6.1	<p>The liquidated damages per day is _____</p> <p>The date by when the compensation costs should be made is _____ days.</p> <p>The total amount of liquidated damages shall not exceed _____</p>
6.2 – 6.3	<p>Contract Price is _____</p> <p>The price shall be made in one lump sum on contract signature or the price shall be made on monthly installments of _____</p>
6.4	<p>Interest shall be paid to the Insurance Provider for each day of delayed payment at the rate of _____% per month.</p>
8.4.1	<p>The rules of procedure for arbitration proceedings <i>with a foreign Insurance Provider</i> shall be as follows: <i>[For contracts entered into with foreign sellers, International commercial arbitration may have practical advantages over other dispute settlement methods].</i></p>

Number of GC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of Contract
	<p><i>If the Procuring Entity chooses the UNCITRAL Arbitration Rules, the following sample clause should be inserted:</i></p> <p>Any dispute, controversy or claim arising out of or relating to this Contract, or breach, termination or invalidity thereof, shall be settled by arbitration in accordance with the UNCITRAL Arbitration Rules as at present in force.</p> <p><i>If the Procuring Entity chooses the Rules of ICC, the following sample clause should be inserted:</i></p> <p>All disputes arising in connection with the present Contract shall be finally settled under the Rules of Conciliation and Arbitration of <i>the International Chamber of Commerce</i> by one or more arbitrators appointed in accordance with said Rules.</p> <p><i>If the Procuring Entity chooses the Rules of Arbitration Institute of Stockholm Chamber of Commerce, the following sample clause should be inserted:</i></p> <p>Any dispute, controversy or claim arising out of or in connection with this Contract, or the breach termination or invalidity thereof, shall be settled by arbitration in accordance with the Rules of the Arbitration Institute of the Stockholm Chamber of Commerce.</p> <p><i>If the Procuring Entity chooses the Rules of the London Court of International Arbitration, the following clause should be inserted:</i></p> <p>Any dispute arising out of or in connection with this Contract, including any question regarding its existence, validity or termination shall be referred to and finally resolved by arbitration under the Rules of the London Court of International Arbitration, which rules are deemed to be incorporated by reference to this clause.</p>

APPENDIX TO THE CONTRACT

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

BENEFICIAL OWNERSHIP DISCLOSURE FORM

INSTRUCTIONS TO TENDERERS: DELETE THIS BOX ONCE YOU HAVE COMPLETED THE FORM

This Beneficial Ownership Disclosure Form (“Form”) is to be completed by the successful tenderer. In case of joint venture, the tenderer must submit a separate Form for each member. The beneficial ownership information to be submitted in this Form shall be current as of the date of its submission.

For the purposes of this Form, a Beneficial Owner of a Tenderer is any natural person who ultimately owns or controls the Tenderer by meeting one or more of the following conditions:

- *Directly or indirectly holding 25% or more of the shares.*
- *Directly or in directly holding 25% or more of the voting rights.*
- *Directly or indirectly having the right to appoint a majority of the board of directors or equivalent governing body of the Tenderer.*

Tender Reference No.: _____ [insert identification

no] Name of the Assignment: *[insert name of the assignment]* to: *[insert complete name of Procuring Entity]*

In response to your notification of award dated *[insert date of notification of award]* to furnish additional information on beneficial ownership: *[select one option as applicable and delete the options that are not applicable]*

D) We here by provide the following beneficial ownership information.

Details of beneficial ownership

Identity of Beneficial Owner	Directly or indirectly holding 25% or more of the shares (Yes / No)	Directly or indirectly holding 25 % or more of the Voting Rights (Yes / No)	Directly or indirectly having the right to appoint a majority of the board of the directors or an equivalent governing body of the Tenderer (Yes / No)
<i>[include full name (last, middle, first), nationality, country of residence]</i>			

OR

ii) We declare that there is no Beneficial Owner meeting one or more of the following conditions: directly or indirectly holding 25% or more of the shares. Directly or indirectly holding 25% or more of the voting rights. Directly or indirectly having the right to appoint a majority of the board of directors or equivalent governing body of the Tenderer.

OR

We declare that we are unable to identify any Beneficial Owner meeting one or more of the following conditions. [If this option is selected, the Tenderer shall provide explanation on why it is unable to identify any Beneficial Owner]

Directly or indirectly holding 25% or more of the shares. Directly or indirectly holding 25% or more of the voting rights.

Directly or indirectly having the right to appoint a majority of the board of directors or equivalent governing body of the Tenderer]"

*Name of the Tenderer: *[insert complete name of the Tenderer] _____*

*Name of the person duly authorized to sign the Tender on behalf of the Tenderer: ** [insert complete name of person duly authorized to sign the Tender]*

Title of the person signing the Tender: [insert complete title of the person signing the Tender]

Signature of the person named above [insert signature of person whose name and capacity are shown above]

Date signed [insert date of signing] day of [Insert month], [insert year]