

**Comprehensive Rehabilitation Services for People with
Disability in Uganda-CoRSU**

T E N D E R D O C U M E N T

Method of Procurement:

Open Bidding Method

Subject of Procurement:

Request for proposals for provision of Insurance Brokerage Services

Procurement Reference Number: CoRSU/SPLS/2021/004

Date of Issue:

Monday, 26th July 2021

Comprehensive Rehabilitation Services for People with Disability in Uganda

P.O. Box 46, Kisubi, Uganda. Telephone: Mobile: +256 (0) 794 900 111,
www.corsuhospital.org

TENDER NOTICE UNDER OPEN BIDDING METHOD

REQUEST FOR PROPOSALS FOR PROVISION OF INSURANCE BROKERAGE SERVICES

PROCUREMENT REFERENCE-CoRSU/ SPLS/2021/004

1. CoRSU has allocated funds to be used for the procurement of the above mentioned service.
2. CoRSU invites sealed bids from eligible bidders for provision of the above mentioned service.
3. Bidding will be conducted in accordance with open bidding procedures and is open to all bidders.
4. Interested eligible bidders may obtain further information and the tender documents at the address given below at 6(a) from 9:00 to 4:00pm daily or on the CoRSU website: www.corsuhospital.org
5. Bids must be delivered to the address below at 6(c) at or before Wednesday, 4th August 2021, 4:00pm.
6.
 - (a) Tender documents will be inspected at the CoRSU Administration Reception
 - (b) Tender documents will be issued from: CoRSU Hospital Administration Reception
 - (c) All Bids in hard copy must be delivered to: CoRSU Hospital Administration Reception
 - (d) Bid in soft copy with a maximum size of 40MB in pdf can be delivered on email:procurement.bids@corsuhospital.org
7. Address of Bid Opening: CoRSU Hospital Premises
8. The planned procurement schedule (subject to changes) is as follows:

Activity	Date
a. Publish bid notice	Monday, 26 th July 2021
b. Bid closing date	Wednesday, 4 th August 2021
c. Evaluation process	(Within 20 working days from bid closing date)
d. Display and communication of best evaluated bidder notice	(Within 5 working days from Award of contract)
e. Contract Signature	(After expiry of at least 10 working days from display of the best evaluated bidder notice)

TERMS OF REFERENCE FOR THE REQUEST OF PROPOSALS FOR PROVISION OF INSURANCE BROKERAGE SERVICES AT CoRSU

1. Background/Context

Comprehensive Rehabilitation Services for people with disability in Uganda (CoRSU) is a private non-profit, non-governmental organization and is supported by CBM (Christian Blind Mission).

CoRSU provides Orthopaedic Surgery, Plastic Surgery and Rehabilitation, mainly for children as well as adults with disability. CoRSU wishes to recruit a dynamic specialist to the team of professionals to join as a CEO.

2. Purpose

CoRSU Hospital intends to retain a qualified and licensed insurer/broker to place insurance and provide risk management services relating to the stated insurance policies. The appointed broker will also provide general advice, support and assistance to CoRSU relating to the management of insurable risk.

CoRSU seeks to provide enhanced insurance cover to its staff and for its assets through a provider who offers quality services, increased choice and competitiveness, ensures shared responsibility and has mechanism that can minimize waste and abuse.

3. Scope and Specific Tasks

The scope of the service shall include but not limited to the following tasks;

a) Risk Assessment/Exposure Identification:

The selected broker shall assist CoRSU in evaluating exposures that may result in loss within the existing policies. The risk assessment findings may be used in current insurance policies or to develop new loss control mechanisms and insurance policies. The selected broker will be required to provide appropriate support to insurance strategy review work that CoRSU Hospital may undertake during the appointment period. Such support may require the broker to provide

indicative pricing for alternative insurance arrangements or on the impact that changes to policy risk allocation might have on insurance prices.

b) Insurance Programme Design: The broker shall assist CoRSU Hospital by proposing programme design and structure that optimise the cost of insured risk, make recommendations on coverage, limits and deductible levels. Coverage gaps and suggested enhancements to the existing insurances should be identified, and remediation recommendations provided. A premium range should be included whenever insurance alternatives are offered.

c) Negotiation: The broker shall assist CoRSU hospital towards achieving the most cost effective insurance policies. The broker will assist in preparing underwriting submissions, marketing strategies and proforma coverage specifications suitable to CoRSU hospital and in negotiating with insurers. During this process, policy terms and conditions proposed by insurers shall be reviewed and analysed by the broker and the results of that review and analysis provided in writing to CoRSU prior to binding or placement. The broker shall make its best efforts to provide all renewal quotations by no later than six (6) weeks prior to the expiration date. The broker shall consider all relevant factors in developing or recommending a marketing strategy and programme structure or design.

Once CoRSU hospital has approved the recommended insurances the broker will execute contracts as directed.

d) Insurance Administration: The broker will assist CoRSU hospital in the overall administration of the insurances and respond to coverage questions and issues arising during the policy year, including a review of all policy terms and conditions. The broker shall cause to be issued all renewal policies within ninety (90) days of inception. All policies must be reviewed by the broker and any discrepancies between quoted terms and conditions and the actual policy wording will be notified to insurers. Written confirmation of this review shall accompany all renewal policies submitted.

The broker shall periodically or upon request provide CoRSU hospital with a forecast of market conditions including updates on any significant changes and/or trends, and/or current market practice of similar multi-lateral health institutions. The broker may be requested to provide premium estimates for budgeting purposes.

As required by CoRSU hospital, the broker shall produce a renewal report detailing premium and rating changes, reasons for changes, benchmarking of CoRSU hospital premiums vs. market and other insureds, explanation of variations from market rate movements (claims activity, loss profile etc). This report may be used by CoRSU hospital to obtain the required internal approvals to execute the contracts of insurance.

The broker shall, on an annual basis or as requested by CoRSU hospital, report and cause insurers to provide claims reports that list all claims for the previous year. Such reports must list open and closed claims, description of loss, date of accident, place of loss and valuation of paid, reserve and total incurred and deductible impact (gross and net of deductible).

The broker shall provide a summary of insurance documents indicating coverage line, coverage description, premium, terms and conditions and other relevant information customary for large clients of the insurer.

e) Claims Management: The broker will provide claims advocacy with previous and existing insurers on all claims presented. The broker must acknowledge receipt of claims within 3 business days and provide their interpretation of coverage with respect to the claim within 14 days of receipt. The broker shall review all Reservation of Rights letters and any subsequent documentation issued by insurers and respond, in writing, to CoRSU hospital within 14 days of receipt. The broker shall obtain or maintain a claims file of all claims presented, including prior years' claims with the current insurers, and the relevant status of each on a quarterly basis. The broker will assist, when possible, in advice on the claims administration of all prior years' open claims.

- f) Loss Control:** Support CoRSU Hospital staff in loss and risk control programmes which may improve the management of risks covered by the insurances purchased. Where applicable or relevant make CoRSU hospital aware of loss control initiatives that are being utilised in the insurance industry.
- g) Performance Review Meetings:** The broker shall be available to meet with CoRSU Hospital at least annually to discuss any open items, including claims and appropriate strategies to improve the coverages and rates based on the insurer’s/broker’s most current evaluation of the insurance market. Such meetings can be conducted via video or teleconference.
- h) Insurance / Contract Policy Audit:** The broker will be responsible for verification of policy, terms, conditions, language, form, compliance with regulatory requirements and consistency for all current and expired policies as needed placed by the insurer.
- i) Capability Building:** Support designated CoRSU hospital staff with drafting and creating material for training the wider organisation on the insurance that is in place, how it works and how it might be relevant to the activities that CoRSU Hospital undertakes.

CoRSU Hospital believes that these services will be required to be delivered by the appointed broker(s) as follows:

Insurance Policy	Status
Risk Assessment	Annual Renewal
Combined GPA/ Workman’s compensation	Annual Renewal
Directors and Officers Liability (Entity Cover)	Annual Renewal
Public Liability	Annual Renewal
Cash in Transit	Annual Renewal

Fidelity Guarantee	Annual Renewal
Motor Comprehensive	Annual Renewal
Staff Medical	Annual Renewal- Currently on going

In conducting these activities, the appointed broker must help ensure that CoRSU Hospital insurance policy arrangement achieves the following CoRSU Hospital procurement principles:

- a) Best value for money
- b) Fairness, integrity and transparency
- c) Effective competition; and
- d) The best interest of CoRSU Hospital, its Donors and partners

4. Expected Deliverables

- a) Coordinate pre-renewal and pre-marketing meetings.
- b) Prepare informational, data and exposure documents to set strategy and marketing activities.
- c) Review underwriting data provided by CoRSU Hospital and prepare submissions to insurers/brokers.
- d) Recommend panel of insurers to receive submissions for the purpose of obtaining insurance proposals.
- e) Analysis of insurance proposals received and provide recommendations and selection assistance to CoRSU Hospital in the pre-renewal report.
- f) Serve as an intermediary for negotiations of insurance proposals and insurance policy terms and conditions.
- g) Quarterly claim report and review meeting (if required)
- h) Support CoRSU Hospital personnel with relevant information for obtaining required internal approvals for entering in to insurance contracts
- i) Bind and confirm all insurance placements instructed and authorized by CoRSU Hospital.
- j) Receive and review against binding documents and instructions and deliver insurance policies to CoRSU hospital.

- k) Provide summaries of insurance in accordance with templates provided by CoRSU Hospital or in customary form if no templates are provided.
- l) Issue certificates or memorandum of insurance and other transactional documents in connection with the insurance programme.
- m) Provide invoices or debit notes for premiums and other agreed charges due on placed insurance policies and remit to insurers in accordance with policy terms and conditions.
- n) Monitor financial information of insurers and provide notice of potential distress.
- o) Respond to inquiries from the CoRSU Hospital relating to services and tasks
- p) Provide support to capability building initiatives relating to insurable risks

5. Eligibility Criteria and Qualifications:

a) Eligibility:

Regulatory

The Service Provider should be fully licensed by the appropriate regulator to perform the required services

Experience

The Service Provider shall be an international or local insurance brokerage firm with significant experience in advising, procuring and managing insurance policies as described in the scope on behalf of clients with operations in Uganda, in particular in the area of human resources, medical, project management, and infrastructure (design and construction management) services.

The Service provider shall propose a service team with the expertise and experience to provide all services and deliverables required.

Insurance Market

The Service provider should engage insurance companies that are fully licensed to provide the required policies and a good financial strength. Brokers will be required to provide confirmation of all insurers credit ratings in the form of screenshots from reputable rate monitoring services.

The proposed insurance companies should be fully licensed to provide the policies that are being purchased.

The Service Provider should have strong existing relationships with the insurance markets that are recommended / used. This is particularly relevant to enable the fast and efficient settlement of claims.

Sustainability

Service Providers will provide copies of their company policy on sustainability.

b) Qualifications

Bidders will be required to submit along their proposal the following key documentation;

1. Cover letter
2. Company profile together with a brief description of the company's experience in the field of Insurance brokerage in Uganda
3. Certified licenses from the Uganda Insurer's Association.
4. At least three referees of similar services to local organisation, NGOs and Similar organisation with similar services package.
5. Certificates of completion or proof of excellent performance in original.
6. Active professional indemnity cover that will indemnify the broker firm's errors, omissions and negligence of the Insurance brokerage company for the current year.
7. Proof of Professional experience of 3 to 5 years in similar brokerage Insurance services.
8. Valid Tax Clearance Certificate
9. Certificate of Incorporation
10. Proof of having done annual gross premium of 500 Million UGX for the year 2020
11. Must have paid up capital of at least 50 Million UGX (Provide Evidence)
12. Copies of Audited Accounts for the years 2019 and 2020

6. Proposal Requirements

Technical Proposal

The bidder will be required to submit a technical proposal with a clear description of the approach, methodology and detailed plan of how the brokerage services will be provided.

7. Bids Submission:

The completed proposals, in writing, must be sent to procurement.bids@corsuhospital.org with the subject i.e Insurance Brokerage Services; as to be received on or before **Wednesday, 4th August, 4:00pm.**

ANNEX 1: CoRSU's ANTI-CORRUPTION AND BRIBERY POLICY STATEMENT

- CoRSU requires that all stakeholders involved in procurement processes including service providers to observe the highest standard of ethics during the implementation of procurement proceedings and the execution of contracts. In pursuance of this requirement, CoRSU shall:
 - (a) disqualify any Service Provider involved from participation in the procurement proceedings concerned; and
 - (b) declare the Service Provider ineligible, either indefinitely or for a stated period of time, from participation in CoRSU procurement proceedings if it at any time CoRSU determines that the Service Provider has engaged in corrupt, fraudulent, collusive or coercive practices in competing for, or in executing, a contract with CoRSU.
- Should any corrupt, fraudulent, collusive or coercive practice of any kind referred to hereunder come to the knowledge of CoRSU, it shall, in the first place, allow the Service Provider to provide an explanation before taking up the next course of action. The Service Provider shall only be acquitted when a satisfactory explanation without any reasonable doubt is received by CoRSU. Such exclusion and the reasons thereof shall be recorded in the record of the procurement proceedings and promptly communicated to the Service Provider concerned.
- All communications between the Service Provider and CoRSU related to matters of alleged corrupt, fraudulent, collusive or coercive practices shall be in writing.
- CoRSU Procurement Policy defines, for the purposes of this provision, the terms set forth below as follows:
 - (i) "Corrupt practice" means offering, giving, or promising to give, directly or indirectly, to an employee of CoRSU a gratuity in any form, an employment or any other thing or service of value, as an inducement with respect to an act or decision of, or method followed by, CoRSU in connection with the procurement proceeding;
 - (ii) "Fraudulent practice" means a misrepresentation or omission of facts in order to influence a procurement proceeding or the execution of a contract to the detriment of CoRSU;
 - (iii) "Collusive practice" means a scheme or arrangement among two or more Service Providers with or without the knowledge of CoRSU (prior to or after tender submission) designed to establish tender

prices at artificial, non-competitive levels and to deprive CoRSU of the benefits of free, open and genuine competition; and

(iv) "Coercive practice" means harming or threatening to harm, directly or indirectly, persons or their property to influence the procurement proceedings or affect the execution of a contract.

ANNEX 2: CoRSU's SAFE GUARDING POLICY STATEMENT

All Service Providers shall be required to observe the CoRSU's policy on the Commitment to Safeguarding as noted;

- a) CoRSU is fully committed to the safety and wellbeing of children and other vulnerable adults.
- b) All CoRSU services are aligned with the CoRSU Safeguarding Policy geared towards keeping children and vulnerable adults free from acts of abuse, neglect and exploitation.
- c) Consistent with this commitment, all CoRSU service providers are therefore expected to comply with the CoRSU Safeguarding policy and code of conduct and to raise concerns about suspected abuses to children and vulnerable adults within CoRSU premises.
- d) Concerns and reports shall be submitted to CoRSU Management through the CoRSU Safeguarding Focal Person (0794 900 147)