



**TERMS OF REFERENCE FOR WIBA PLUS AND GROUP PERSONAL ACCIDENT INSURANCE
POLICY & EMPLOYER'S LIABILITY INSURANCE**

1. Background

Lutheran World Federation (LWF) Kenya Somalia program is part of the Lutheran World Federation Department for World Service (LWF-DWS), an international humanitarian and development agency. LWF World Service partners include Lutheran Churches and their related agencies, the European Commission (ECHO), the US Government (BPRM), UNHCR, UNICEF, among others, with whom LWF World Service is a key implementing partner. For more information about LWF World Service, please check; <https://kenyasomalia.lutheranworld.org/>

The Need/Purpose

LWF provides WIBA Plus & GPA insurance & Employer's Liability coverage for its employees across the country. LWF is now soliciting for detailed proposals from eligible insurance firms to provide WIBA Plus & GPA Insurance for its staff. **The staff number will be subject to change due to staff leaving and staff being hired.**

2. Salaries and number of Staff

Details for number of staff and gross salary information is as below at close of August 2022;

Location	No of staff	Basic pay/month	Basic pay/year
Dadaab	99	5,910,529.16	70,926,349.92
Kakuma	199	10,131,635.00	121,579,620.00
Nairobi	30	5,825,401.18	69,904,814.16
Total	328	21,867,565.34	262,410,784.08

3. Scope of Work/ Service Outcomes

LWF requires having extensions provided to cover the following cases/incidents; and all proposals should provide the limits on but not limited to the items below;

GROUP LIFE

- Accidental Death Benefit – 3 Times annual salary
- Permanent Total Disability - 3 Times annual salary
- Critical illness – 30% of sum Assured to a maximum of 10,000,000.00
- Last Expense
 - Last expense Main Member – Kshs.300,000.00
 - Coffin and Hearse – Kshs.100,000.00
 - Dependants last expense - Kshs.100,000.00

- Free Cover Limit Kshs 25,000,000.00

WIBA/GPA

- Accidental Death Benefit – 5 Times annual Gross salary
- Accidental/ Occupational Permanent Total Disability - 5 Times annual Gross salary
- Temporary Total Disability (Accidental) – Salary up to a maximum of 104 weeks
- **Medical Expenses Reimbursement Benefit – Maximum Kshs.800,000.00**
- 24 hour cover
- Death as a result of accident or natural causes
- **Death as a result of pandemic (e.g COVID-19)**
- Permanent disability as a result of accident or critical illness
- Temporary disability as result of accident or illness
- Medical expenses
- Mobility artificial appliances
- **Repatriation of mortal remains**
- Funeral expenses
- **Extension to cover riots, strikes, civil commotions, burns and disfigurements**
- Disappearance
- **Terrorism extension (Death or Injuries)**
- **Exclusion of post-mortem report requirement.**
- Worldwide Cover
- **Inclusion of motor cycling as a driver or passenger but not as racing/sporting**
- **Inclusion of football, rugby, lawn tennis, badminton.**

EMPLOYER'S LIABILITY

Limit of Liability

- Any one Person Kshs. 10,000,000.00
- Any one event Kshs. 25,000,000.00
- Any one period Kshs. 50,000,000.00

Note to Quote:

Please quote rate applicable for:

- Premium for year 2023 and proposal for 2024
- Policy excess.
- Short term Cover or prorata premium calculation;
- refund of premium when staff leave;
- refund policy of medical expense incurred when staff use other medical providers.
- Please quote any free rider or cover

4. Timelines for compensation

The insurance provider upon being notified of applicable accident or scheduled disease shall within two days submit all required documentation and payment shall be made no more than One Month from the date of receiving all documentation submitted by LWF.

5. Duration of Cover

The successful Company will enter into a contract with LWF for a period of **TWO (2) years**. This contract will be renewed based on performance and availability of funding.

6. Reporting

We expect a quarterly report to indicate number of accidents reported, those processed and those outstanding and any recommendations. We do expect minimal LWF staff involvement in processing claims, and thus should have a dedicated account holder to help.

7. Adding and deletion of Members

Staff who join in the course of the policy year should be added on cover on a pro rata basis. Staff who leave the organization during the course of the policy year should be deleted and a reimbursement made for the remaining period.

8. Criteria for Proposal Evaluation

Technical Proposal; *(Note: Four copies required)*

Each bidder shall submit a technical proposal addressing the services required and clearly demonstrating how they will meet LWF's needs. The proposal will be evaluated according to the following criteria:

- a) Benefit coverage
- b) Provider network (Medical providers, Coverage Area)
- c) Quality of service (Reservation, billing and reporting systems)

Financial Proposal; *(Note: Four copies required)*

Share four hard copies and one Soft copy. The hard copies to be dropped in the tender box at the LWF Offices along Gitanga Road opposite Braeburn School in sealed envelopes addressed to the Procurement committee.

The financial proposal shall be evaluated according to the price structure proposed.

9. Required Competencies/Skills

The successful bidder should have;

- Extensive experience and a proven track record in the Life insurance business – List of top 3 clients in the last 3 years is required
- Sound experience in servicing international organizations – Proof of association with an INGO in Kenya
- Ability to provide 24-hours service
- Real time administrative support systems – Ability to assign an account manager
- **NO INSURANCE BROKERS**

Please send your inquiries to the procurement email provided and answers will be posted by Tuesday 25th October 2022 on the link