



CLARIFICATION ON ISSUES RAISED DURING THE PRE-BID MEETING FOR PROVISION OF MEDICAL INSURANCE, GROUP LIFE INSURANCE AND LAST EXPENSE INSURANCE COVER FOR STAFF MEMBERS HELD ON 17TH SEPTEMBER, 2026 AT THE ARDHI HOUSE BOARDROOM FROM 10:00AM

TENDER NO: CGN/PSA&D/2404509-2026/2027

CLARIFICATION NO. 1

INVITATION TO TENDER

Include a Clause that says “Pursuant to Public Procurement Capacity Building Levy Order 2023, the supplier shall be deducted Capacity Building levy at the rate of 0.03 % on contract value of contracts signed between supplier and Procuring entity and shall be paid to Public procurement Regulatory Authority.”

Amend Clause 6 to say “All Tenders must be accompanied by a Tender Security from a Bank or Insurance Company approved by the Authority or a financial Institutions approved and Licensed by the Central Bank of Kenya of Kshs. 1,000,000 (Kenya shillings One Million) valid for 180 days.

The email address for Address for Submission of Tenders to be corrected to read as follows:

B. Address for Submission of Tenders.

THE CHIEF OFFICER – PUBLIC SERVICE MANAGEMENT,
COUNTY GOVERNMENT OF NYANDARUA,
P.O BOX 701 – 20303,
OL-KALOU

Email: hrnyandaruacounty@gmail.com

CLARIFICATION NO. 2

SECTION II - TENDER DATA SHEET (TDS)

ITT 20.1 If a Tender Security shall be required, the amount and currency of the Tender Security shall be One Million Kenya Shillings valid for 180 days.

ITT 23.1 Email: hrnyandaruacounty@gmail.com

CLARIFICATION NO. 3

SECTION III - EVALUATION AND QUALIFICATION CRITERIA

Under stage 1: Mandatory Preliminary Evaluation Requirements;

MR6 Tender Security (Bid Bond) - Tenderers MUST provide a tender security of Kenya Shillings 1,000,000.00 valid for 180 days from a bank or insurance company approved by the Public

Procurement Regulatory Authority or a financial Institutions approved and Licensed by the Central Bank of Kenya. The original tender security must be part of the tender document submitted in the tender box. A candidate or tenderer shall not issue a tender security to guarantee itself.

Under Stage 3: Technical Evaluation;

Industry	Must demonstrate evidence of excellent service delivery through industry recognition. Provide current ISO certificate certified by the commissioner of oaths (5 Marks) GCR rating or credit rating certificate from an Agency that is locally recognized (5 Marks) - To be subjected to verification	10
Firm Experience	Must have wide coverage of at least 10 branches/ Service Centers which are operational in Kenya. (1 mark per branch) (Attach list of Branches/ Service Centers in the Company letterhead and attach current business permits)	10
Capital Adequacy Ratio (Ability to pay claims)	Provide proof of Capital Adequacy Ratio for the years 2024& 2025. - i Above 100% for year 2024 5 marks - ii Above 100% for year 2025 5 marks - iii Below 100% 0 marks	10
Value Addition Services	1. Coverage for Pre-term Babies Cover for babies born before 38 weeks without imposing additional waiting periods or special conditions. 2. Automatic Addition and Deletion of Members Automatic addition of newborns, newly married spouses and other eligible dependents. Automatic deletion of members who cease to qualify and addition of members who qualify e.g. inclusion of another spouse after separation/divorce 3. Extended Dependent Coverage Cover for dependents beyond the standard M+5 limit, to be based on the principal member's job group and prorated as per individual's member premium. 4. International/East African Coverage Medical cover in other East African countries and overseas during approved short-term visits. 5. Treatment Outside Kenya Provision for specialized treatment abroad where the required treatment is necessary, subject to pre-authorization. 6. Emergency Evacuation Services Air or road ambulance evacuation where medically necessary. 7. 24-Hour Medical Assistance A 24/7 toll-free medical assistance and customer support line. 8. Wellness and Preventive Healthcare Programmes Annual medical check-ups, health screening, wellness days, nutrition counselling and health education. 9. Telemedicine Services Access to doctors and specialists through telephone or online consultations 10. Mental Health and Counselling Services Additional counselling, psychological support and employee assistance services. 11. Dental and Optical Enhancements Additional limits or expanded services beyond the basic dental and optical benefits. Prescription lenses including anti reflective (anti-glare) and blue-block coatings should not be an exclusion. 12. Chronic Disease Management Enhanced support for members with chronic conditions, including regular monitoring and specialist consultations. 13. Home-Based Care Provision of nursing care, medication support and follow-up treatment at home where medically appropriate.	10

	14. Maternity Enhancements and Complications Additional maternity benefits, including enhanced antenatal care, postnatal care and newborn support Maternity related complications requiring hospitalization shall be covered within the overall inpatient limit 15. Second Medical Opinion Access to an independent specialist for a second medical opinion, particularly for major surgeries or complex diagnosis. 16. Specialist Referral Services Dedicated assistance in accessing specialists and coordinating appointments. 17. Medical Concierge Services Assistance with hospital appointments, referrals, treatment coordination and follow-up. 18. Enhanced Ambulance Services Broader ambulance coverage, including inter-county emergency transfers. 19. Cancer Care Enhancements Additional cancer screening, specialist consultations, treatment coordination and related support. 20. Health and Wellness Apps/Platforms Digital access to medical information, claims status, appointments, health records and wellness programmes. (0.5 Marks for each confirmed value-added service indicated in the Company's letterhead)	
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CLARIFICATION NO. 4

SECTION IV- TENDERING FORMS

1. FORM OF TENDER

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	Staff Medical Insurance Cover,	Refer to the schedule of requirements	1 Year			
No 2	Last expense & Group Life Cover	Refer to the schedule of requirements	1 Year			
No 3	Capacity Building levy	0.03% of the contract value	1 year			

SCHEDULE OF PRICES AND 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 6 - 7 as his/her Tender].

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	Price discount (if any)	Total Tender Price for Insurance Service (Col.

					(Tender Price)		6-7)
No 1	Staff Medical Insurance Cover	Refer to the schedule of requirements		1 Year			
No 2	Group Life Cover & Last Expense	Refer to the schedule of requirements		1 Year			
No 3	Capacity Building levy	0.03% of the contract value		1 Year			

NOTE;

1. THE TENDERER SHOULD NOT IMPOSE OR INTRODUCE ANY FORM OF CAPITATION AND SERVICE RESTRICTIONS, LIMITS SHOULD BE AS GUIDED BY THE SRC CIRCULARS AND AS PROVIDED FOR IN THE TENDER DOCUMENT. ADDITIONALLY, THE TENDERER SHOULD COMMIT IN WRITING AS PART OF THE TENDER DOCUMENT THAT THERE WILL BE NO FORM OF CAPITATION AND ACKNOWLEDGE THAT ANY FORM OF CAPITATION INTRODUCED WITHIN THE CONTRACT PERIOD WILL BE CONSIDERED AS A BREACH OF CONTRACT AND CAN LEAD TO CONTRACT TERMINATION.
2. THE CLOSING DATE AND TIME FOR THE TENDER HAS BEEN EXTENDED TO TUESDAY, 29TH SEPTEMBER 2026 AT 11:00AM ALL OTHER REQUIREMENTS IN THE TENDER DOCUMENT REMAIN THE SAME.

HEAD OF SUPPLY CHAIN MANAGEMENT SERVICES
COUNTY GOVERNMENT OF NYANDARUA