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2025-02-06
UM2025/04076/NAIR

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Tender document reference
UM2025/04076

INVITATION TO TENDER FOR COMPREHENSIVE HEALTH INSURANCE SERVICES FOR LOCALLY EMPLOYED STAFF AND THEIR DEPENDENTS

1. General orientation

1.1. Overall description of the procurement

The Embassy of Sweden in Nairobi, Kenya (hereinafter called the Embassy) has decided to procure the services of a Health Insurance Agency (hereinafter called the Contractor) with the capacity to provide medical cover and administrate In-patient and Out- Patient cover needs, in the most efficient manner in terms of care quality, responsive customer care and timely attention to medical needs to the Embassy local employees and family members on a framework basis.

This tender is an open invitation to interested and reputable Insurance Agencies.

1.2. Information on the contracting government authority

The Embassy of Sweden in Nairobi,
Kenya

Visiting address: United Nations Crescent, Gigiri.

Telephone: +254 0709964000

E-mail: ambassaden.nairobi@gov.se

E-mail in relation to this procurement:
procurement.nairobi@gov.se

The Embassy has a broad mandate to promote Swedish-Kenyan relations through political dialogue, development cooperation, trade and investment, cultural exchange and through service to Swedish and foreign citizens with matters related to Swedish authorities.

The Embassy represents Sweden in Kenya, Somalia, the Seychelles and the Comoros. The Embassy also represents Sweden in UNEP and UN-HABITAT.

1.3. Purpose and background of the procurement

The Embassy has around 40 staff who are locally employed. The employment contract offers health insurance to the employees, spouse and four children under 18 years old. This procurement is to contract a health service provider offering the best service in a quality price ratio criterion.

Interested and reputable Insurance Agencies are encouraged to participate.

1.4. Description of service to be procured

The Embassy of Sweden in Nairobi wishes to enter into a contract with a contractor that can provide services as outlined in appendix A, terms of reference.

Framework agreement will be signed with one (1) tenderer.

1.5. Framework agreement period

The framework agreement term period runs for 24 calendar months. The Embassy of Sweden is entitled (though not obligated) to extend the framework agreement twice with 12 calendar months, with unaltered terms and conditions. The total framework agreement period shall not exceed 48 calendar months.

The contract start date is estimated at: 1st April 2025.

1.6. Volumes

During the framework agreement period, the estimated volume could approximately be 2 700 000 SEK (approx. Kes. 32million), exclusive VAT, for the period 2+1 + 1 years.

The above amount is only indicative and there is no guarantee that the Framework agreement will reach that amount and or will be extended after the first phase of 24 months.

1.7. The opportunity to tender on all, or part of the procurement

Tenders submitted shall cover the entire procurement procedure.

1.8. Attachments

The procurement document relating to the health insurance services includes the following attachments:

Appendix A – Terms of Reference for framework for Health Insurance Services (ToR)

Appendix B – Draft framework agreement for Health Insurance Services (may be amended)

Appendix C – General conditions

Appendix D – Price(premium payable) and other additional fees.

Appendix E – Figures for Liquidity and Solvency

Appendix F - Solemn Declaration

Appendix G - References

Time Schedule

2. Administrative terms and conditions

2.1. Procurement procedure

The procurement is carried out in accordance with the Swedish Public Procurement Act (2016:1145), also known as the LOU;

Welfare through well-functioning markets | Swedish Competition Authority

And the Swedish Discrimination Act (2008:567) and amendments;

<https://www.do.se/other-languages/english/discrimination-act/>

Tenders may be accepted without prior negotiation. Therefore, it is of great importance that the best possible terms and conditions be submitted in the tender.

2.2. Prerequisites for the tender submission

2.2.1. Submission of the tender

The tender documents will be available at the Embassy of Sweden in Nairobi website. The tender documents can be downloaded from below link;

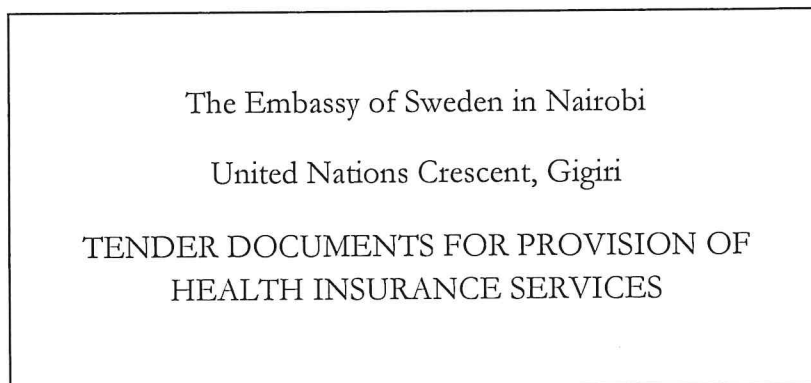
Medical Health Insurance 2025 - Sweden Abroad

<https://www.swedenabroad.se/en/embassies/kenya-nairobi/about-us/procurement-and-tender/medical-health-insurance2025/>

The tender and all associated attachments shall be submitted to the Embassy of Sweden in Nairobi, United Nations Crescent, Gigiri (3) three physical bound copies and one electronic copy on a USB stick. If the tender versions on these media differ, the paper copy shall be the governing document.

The submission must be placed inside two (2) plain sealed envelopes as indicated below. The envelopes must be signed across the flap and sealed with cello tape.

ENVELOPE 1: An outer envelope containing the inner envelope and addressed as below:



ENVELOPE 2: An inner envelope containing the bound copies and one electronic copy on a USB stick of the company's submission.

The tenderer is not entitled to claim compensation for work or other costs associated with participating in the procurement.

2.2.2. The form of the tender

All documents and attachments in the electronic version of the tender shall be saved in the USB in a commonly used format, such as .doc, .docx, .xls, .xlsx, .ppt, .pptx, .pdf, .txt, .jpg and tif.

Use the file format .zip if it is necessary to send the documents in a compressed form.

References to information in the form of links to web pages and unsolicited attachments will not be considered to constitute part of the tender and will not be considered in the review and evaluation of the tender.

To facilitate examination of the tender, it is the Embassy's strong desire that the tender is formatted in accordance with the procurement document's headings/disposition, that any templates belonging to the procurement document be used and filled in, and that references to any attachments be presented in a clear manner.

2.2.3. The language of the tender

The tender shall be written in English.

2.2.4. Deadline for submission of the tender

The deadline to submit the tenders is - See attached Time Schedule.

2.2.5. Period of validity of the tender

The tender is valid until – See attached Time Schedule.

2.2.6. Variant tender or alternative tender

Variant tenders or alternative tenders are not permitted. If the tenderer submits provisions or reservations pertaining to the conditions in the procurement document, the tender may be rejected. The tenderer is therefore asked to avoid providing information and attachments that have not been requested.

2.3. Clarification, additions, or questions on the procurement document

If the procurement document is unclear, or if some of the requirements set forth are unreasonable, or restrictive of competition in any respect, it is important that the Embassy is contacted as soon as possible so that misunderstandings can be avoided.

The Embassy is under no obligation to request additions or clarifications by the tenderers, and the opportunities for correcting

shortcomings in submitted tender are limited and depend on the nature of the deficiency. It is therefore important that the tenderer ensure that all requested information and documents are provided in the tender.

The deadline to submit questions is ten (10) days prior to the closing date. The Embassy cannot guarantee that questions received later than ten (10) days before the closing date will be answered. Answers to all questions at the same time will be published no later than seven (7) days before the closing date. No question will be answered by telephone or direct visit.

Requests for clarification or additions to the procurement document shall be submitted in writing via mail to procurement.nairobi@gov.se

The subject of the email should be stated as “Procurement of Health Services”.

Full information regarding the procurement can only be guaranteed on <http://www.swedenabroad.com/nairobi>.

Questions and answers, as well as any clarifications and additions submitted during the tender period, constitute part of the procurement document, and will be published on the same website.

It is the tenderer’s responsibility to regularly check for questions and answers published. All questions will be displayed anonymously.

The Embassy will answer to all question via the embassy’s official website latest 7 days prior closing date.

2.4. Contract award decisions

The bids will be opened at the same time one day after closing date. Award decisions will be sent to all tenderers by e-mail via the addresses stated by the tenderers before signing of the Framework agreement with successful bidder. Information on award decisions will also be published on the Embassy of Sweden in Nairobi ’s website.

The reception of a notification regarding the award decision does not mean that a binding framework agreement has been signed between the Embassy and the winning tenderer. A framework agreement only becomes legally binding when it has been signed by both parties.

The framework agreement will be signed not sooner than ten (10) days after the date on which the notification of the award decision is sent to the tenderers.

2.5. Confidentiality

As soon as the award decision has been sent to all tenderers, all documents relating to the procurement, including tenders, shall become subject to the principle of public information access. If a tenderer considers that it may suffer damages if information provided by the tenderer in the tender should become public, the tenderer shall submit a written request for confidentiality in said tender, which must specify a) the information to which the request for confidentiality pertains and b) what damages would be suffered by the tenderer should said information be divulged.

Upon request for the submission of tenders, the Embassy will in each case review any request for confidentiality submitted by a tenderer. The Embassy's assessment regarding confidentiality may be subject to examination by an administrative court. The Embassy can therefore not guarantee that the information in the tender will not be disclosed to the public.

2.6. Examination and evaluation

The Framework agreements will be awarded to the most financially advantageous tender, as determined according to the following basis:

Best price-quality ratio

The examination and evaluation of tendered tenders will be carried out in steps (described below), based on the information provided by the tenderer in its tender, together with the supporting documents.

Step 1 – Examination of bids

In the first step, the Embassy will examine whether the submitted tender is complete and whether the requirements outlined in the section “Administrative terms and conditions” have been met. The tenders that meet these requirements advance to Step 2; all other tenders will be rejected. Please note that all requirements that include SHALL must be fulfilled, otherwise the tenderer will be disqualified.

Step 2 – Qualification of tenderers

In Step 2, the Embassy of Sweden will check whether the selected tenderer meets the requirements set forth in the section “Requirements of tenderers.” The tenders that meet all requirements, especially the ones that include the word SHALL will be the only ones to advance to Step 3; all other tenders will be rejected.

Step 3 – Evaluation

In Step 3, the tender is evaluated in accordance with the evaluation methodology, as set forth in the section “Evaluation of bids.”

Step 4 – Awarding of the tender

In Step 4, the Embassy will award the tender which may result into drawing up of a framework agreement with the best tenderer.

2.8. Open tender procedure

The procedure to be used is open tender.

In this procurement, a framework agreement will be drawn up between the Embassy and the Contractor in which all terms and conditions are laid out.

2.9. Agreement terms and conditions

The tenderer shall accept in writing the attached framework agreement draft, including appendices (including ToRs).

3. Requirements for tenderers

3.1. Exclusion grounds

Vague or incomplete submissions will not be considered. Candidates or tenders shall be excluded from participation in the procurement procedure if:

- a) they are bankrupt or being wound up, are having their affairs administered by the courts, have entered into an arrangement with creditors, have suspended business activities or are subject of proceedings concerning those matters, or are in any analogous situation arising from a similar procedure provided for in national legislation or regulations;
- b) they have been convicted of a criminal offence by a Court of competent jurisdiction, which makes them unsuitable to provide health services to the Embassy
- c) they have been found guilty of grave professional misconduct proven by any means which the contracting authority can justify;
- d) they have not fulfilled obligations relating to the payment of national social security contributions or the payment of taxes in accordance with the legal provisions of the country in which they are established, or with those of the country of the contracting authority, or those of the country where the contract is to be performed (Nairobi);
- e) they have been the convicted of theft or fraud related offences, bribery, corruption, money laundering, involvement in a criminal

organization or any other illegal activity detrimental to the communities' and the Embassy's financial interests by a Court of competent jurisdiction;

- f) they are currently subject to an administrative penalty for having been found guilty of misrepresentation in supplying the information required by the contracting authority as a condition of participation in a procurement procedure or for failing to supply this information, or having been declared to be in serious breach of their obligations under contracts covered by the budget of the contracting authority.

An affidavit or written declaration sworn before a commissioner for oaths or a notary public affirming that none of the above exclusion criteria applies to the company must be provided.

3.2. Qualification requirements

Companies who wish to participate in the procurement procedure must provide information for the evaluation of the minimum legal, professional and financial standards required of them.

This information shall cover:

- a. The company details such as full name, physical address, postal address, telephone and fax numbers; the name and designation of the person authorized to represent the company;
- b. Certificates proving legal constitution and registration of the company as well as certificates of registration with the relevant tax authorities in Kenya;

- c. The recently filed Annual Return Form to show the companies' recent structure and charges if any.
- d. Certificates proving consistency and timeliness in making payments for taxes/tax compliance certificate.
- e. A certificate of Licensed agency from Insurance Regulatory Authority.
- f. A trade license to show that the tenderer is allowed to operate its business in a particular area.
- g. Tenderers must have a stable financial basis. This can be demonstrated through a financial bank guarantee certificate or other official document accordingly to national regulations.
- h. copies of the most recent years adopted annual audited accounts, including a signed auditor's report.
- i. If a tender is being submitted by a consortium, each party must submit the information or documentation requested
- j. Balance sheets - extracted from the company's audited accounts and indicating a positive net assets position for each of the last three years;
- k. Certificates proving insurance cover for the company's activities, specifically risk cover notes for either public liability insurance or professional liability insurance and workman's compensation.
- l. Information regarding contracts on similar services in Nairobi rendered to at least 3 named clients in the last three years, especially those services provided to

international or foreign companies,
diplomatic missions or representations of
international organisations;

The tenderer shall submit all documentation in accordance with the section "Qualification requirements" with their tender document. Such documentation must support the claim that the above-mentioned requirements are fulfilled.

3.3. Service requirements

Companies who wish to participate in the procurement procedure must also provide information for the evaluation of the minimum technical standards required of them.

This information should cover:

- a. The facilities and resources available to the company to ensure the quality of the services.
These include:
 - i. Tools, equipment;
 - ii. Electronic and physical facilities; and if applicable subcontractors' facilities
 - iii. information on staff numbers over the last three years
 - iv. the number of permanent administrative (managerial) staff
- b. The quality standards to which the company's services comply.
- c. The quality assurance system in place for its operations. This system shall, at minimum, include and describe the following:
 - i. routines for the handling deviations and complaints.

- ii. routines for audits of the quality assurance system

The tenderer shall submit all documentation in accordance with the section "Service requirements" with their tender document. Such documentation must support the claim that the above-mentioned requirements are fulfilled.

3.4. Environmental requirements

The Embassy tries to carry out its daily operations in an environmentally conscious manner where by eco-friendly decision making and behaviors are integrated into operational activities. The Embassy therefore requires that future cooperation partners also contribute to a better environment through systematic and well considered environmental work in their own operational activities. Such environmental work may for example be related to the proper disposal of waste material related to their business, smoking/nonsmoking rules, recycling etc.

To prove that this requirement is met, a description of the tenderer's internal environmental work related to the services they provide must be annexed to the tender. This can be in the form of a environmental policy

3.5. Gender Equality and Anti-discrimination

Sweden's government aims to ensure that women and men have the same power to shape society and their own lives. Sweden wants discrimination to end and is a leading advocate for gender equality and human rights. Sweden is also the first country in the world to pursue a feminist foreign policy. The Embassy therefore requires that future cooperation partners work towards improving gender equality and to have a well-considered equality aspect in their own operational activities. To prove that this requirement is met, a description of the tenderer's internal efforts related to incorporation of gender equality and anti-discrimination aspects during service provision must be

annexed to the tender. This can be in the form of a gender equality policy, a non-discrimination policy and or a percentage female employee in reference with the total amount of staff.

3.6. Description of the commission

The description of the commission defines the conditions for the implementation of the commissioned services. See attachment Appendix A – ToRs.

The tenderer shall accept the prerequisites for the implementation of the commissioned services, which are presented in the attachment as specified above.

3.7. Subcontractors for the implementation of commissions

The term “subcontractor” refers to any contractor that acts in the framework agreement supplier’s stead to provide parts of the procurement contract. The subcontractor provides goods or services that are directly related to the object of the procurement, and the delivery of which are absolutely necessary in order for the framework agreement supplier to uphold its end of the contract. Contractors such as those who supply various goods and services to the framework agreement supplier are not to be considered as subcontractors.

If subcontractors are to be hired by the tenderer, then the complete name and company registration number of the subcontractor(s) must be provided. Furthermore, it should be clear which duties the subcontractor will perform, as well as how the tenderer will make use of the resources of the subcontractor that are necessary to the accomplishment of the commission.

Subcontractors must not have a direct contractual relationship with the Embassy. The framework agreement contractor has the same responsibility for the work of the subcontractor as it does for its own work. The framework agreement contractor is also responsible for

annexed to the tender. This can be in the form of a gender equality policy, a non-discrimination policy and or a percentage female employee in reference with the total amount of staff.

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If subcontractors are to be hired by the tenderer, then the complete name and company registration number of the subcontractor(s) must be provided. Furthermore, it should be clear which duties the subcontractor will perform, as well as how the tenderer will make use of the resources of the subcontractor that are necessary to the accomplishment of the commission.

Subcontractors must not have a direct contractual relationship with the Embassy. The framework agreement contractor has the same responsibility for the work of the subcontractor as it does for its own work. The framework agreement contractor is also responsible for

ensuring that the subcontractor adheres to the requirements, criteria, and conditions set forth in the framework agreement.

A tenderer that hires a subcontractor to execute the commission must (by providing a certificate or a copy of the signed cooperation agreement) demonstrate a cooperative working relationship with the subcontractor that applies throughout the framework agreement period, including any extensions in their tender document. If the tenderer is not able to demonstrate a cooperative working relationship with the subcontractor, the subcontractor may be excluded from the tender, which may have consequences for the tender in its entirety.

4. Offer Costs

4.1. Fees

Fees shall be expressed in Kenya shillings, excluding VAT, but including any other taxes and levies.

The tenderer shall specify the monthly fee(s) that will be charged to the Embassy for the services that will be provided during the execution of the agreement in the table provided in Appendix D

The total of all the fees quoted in Appendix D will be taken into consideration when determining the best price-quality ratio.

4.2. Abnormally low tenders

If a tender appears to be abnormally low, the Embassy is obligated to request that the tenderer explain the low price or cost. If the tenderer has failed to explain the low price or cost in a satisfactory manner, the Embassy will reject the tender.

5. Evaluation of tenders

5.1. Evaluation method

The evaluation of tenders will be carried out on the following Best price-quality ratio basis:

Weighting between quality and price

Bids will be evaluated based on the award criteria [Methodology and Approaches, Facilities and resources available to company, Experience of the company, Quality assurance measures, Qualifications and competence of personnel. A total of 100 points are allocated between the award criteria.

Award Criteria	Max value
Methodology and Approaches This will be based on how well the tenderer plans to provide or ensure optimum service for the Embassy locally employed staff and dependents.	20
Adequacy of the Organization. will look at the nature of the services provided, equipment and systems in place to ensure efficiency and agreements with sub providers (health care institutions) a) Size <ul style="list-style-type: none">● Liquidity Ratio-Short term payment ability.● Solvency Ratio-Long term payment ability. b) Provision of a country wide List of reputable Service providers (hospitals) and reputable specialised/Doctors. Provide contact details and references.	20
Experience of the company a) This will look at which other 3 clients receive health insurance services from the tenderer, preferably Diplomatic Missions (Check Appendix H with template for references) b) Number of years providing medical Insurance health scheme	10

Quality assurance measures This will look at the measures the tenderer has and will put in place to ensure that the best possible services are provided and how any potential defects in the services rendered will be remedied	10
Total:	60

The assessment and scoring of the above-mentioned award criteria (excluding price) will be carried out according to the following scoring scale:

The qualitative part of the bid must receive at least 45 points to be eligible for further evaluation, given the nature of this procurement.

Definition of the scoring scale:

Evaluation	The number of points that can be assigned for each award criterion, for example, a 20-point criterion score that is deemed to be "Good" is assigned to $0.8 \times 20 = 16$ points.	Percentage
Rejected	The description or equivalent element is missing or has major shortcomings	0%
Poor	The description	40%

	or equivalent element is included but has certain shortcomings	
Acceptable	the description or equivalent element is sufficiently good, but lacks substantial benefits or is of uneven quality.	60%
Good	The description or equivalent element is adequate and well suited for the purpose	80%
Very Good	The description or equivalent element provides value and is of high quality overall.	100%

Price will be evaluated according to the following model:

The bid that offered the lowest price (offer costs in this case) will receive the maximum price score (in points). The other tendered bids

receive a score (in points) related to the percentage difference between that individual bid and the bid that offered the lowest price.

Price score = (Minimum tender price / Individual tender price) * Max price criterion

Award criteria	Max value
Price(Premium payable) according to the template in Appendix D.	40
Total:	40

The tenderer who obtains the highest number of total points (i.e., across all of the award criteria) qualifies for the negotiations.

Evaluation example:

1.1 Bid A

Quality score: 56 out of 60.

Price for the commission/year: Kes. 10

1.2 Bid B

Quality score 50 out of 60.

Price for the commission: Kes. 8

1.3 Evaluation, Bid A

$$(8/10) * 40 = 32$$

$$56 + 32 = 88$$

1.4 Evaluation, Bid B

$$(8/ 8) * 40 = 40$$

$$50 + 40 = 90$$

Because it has the highest overall score, **Bid B** will be awarded tender which could result into the signing of a framework agreement.

