

PROCUREMENT OF WORK INJURY BENEFITS (WIBA), AND GROUP PERSONAL ACCIDENT (GPA) COVERS

Project/Activity Name:	PROCUREMENT OF WORK INJURY BENEFITS (WIBA), AND GROUP PERSONAL ACCIDENT (GPA) COVERS.
Agresso Work Order:	KE000HIKE20
Country:	KENYA

RFP Release Date:	Friday 9 th October 2026
RFP Submission Deadline:	Thursday 29 th October 2026
Question/ Inquiry Submission Deadline:	Friday 23 rd October 2026
Electronic submission to the attention of:	Procurement Kenya
Electronic submission:	procurement-ke@heifer.org
Contact information for inquiries about this RFP:	procurement-ke@heifer.org
Performance Period:	1 st December 2026 to November 30 th 2027

1. Background

Since 1944, Heifer International has worked with more than 43 million people around the world to end hunger and poverty while caring for the Earth. Working with rural communities in 19 countries in Africa, Asia, and the Americas, including the United States, Heifer International supports farmers and local food producers to strengthen local economies and build secure livelihoods that provide a living income.

Heifer started work in Kenya in 1981. Since then, Heifer Kenya has supported more than 682,000 families working in the dairy, meat, poultry, and horticulture value chains. Heifer Kenya is working with farmers to increase production and productivity by strengthening extension services and farmers' cooperatives where they gain vital skills that enable them to scale and sustain their businesses. Heifer Kenya implements its projects through community development and enterprise development approaches. Each of the projects focuses on three priority directions, namely, strengthening, and diversifying the resource base, strengthening country program efficiency, and increasing outreach and impacts through the utilization of innovative value chain systems.

2. Rationale

The current insuring period is coming to an end, and Heifer Kenya is seeking to engage a reputable and licensed insurance underwriter to offer The Work Injury Benefits (WIBA) and Group Personal Accident (GPA) insurance services for its employees.

The purpose of this insurance cover is to provide financial protection and support to employees and their beneficiaries in the event of work-related injuries, occupational illnesses, disability, accidental death, or other covered incidents in compliance with the legal employment provisions.

The insurance cover will be expected to run for a period of one year from 1st December 2026 with an option for renewal subject to satisfactory performance, budget availability and mutual agreement.

Objectives:

The objective of this procurement is to identify and contract an insurance provider capable of

1. Ensuring compliance with statutory requirements relating to employee compensation for work-related injuries and occupational diseases.
2. Providing enhanced accident and disability coverage for employees through a Group Personal Accident policy.
3. Minimizing financial risks to both employees and the organization.
4. Ensuring timely claims management and compensation processes.
5. Accessing insurer expertise in risk management and loss prevention.

3. Scope of Services

The successful insurer shall provide and administer both WIBA and GPA covers as detailed below:

A. Work Injury Benefits Act (WIBA) Cover

The insurer shall provide compensation in accordance with applicable legislation and policy provisions, including:

1. Occupational Injury Cover

- a. Accidents sustained during employment.
- b. Injuries arising from work-related activities.
- c. Permanent partial disability compensation.
- d. Permanent total disability compensation.

2. Occupational Disease Cover

- a. Compensation arising from occupational illnesses and diseases.
- b. Medical assessment and evaluation where required.

3. Medical Expenses

- a. Treatment costs related to occupational injuries.
- b. Hospitalization expenses resulting from workplace accidents.

4. Death Benefits

Compensation payable to beneficiaries in the event of death resulting from a work-related injury or occupational disease.

5. Legal Liability

Employer liability protection arising from claims related to workplace injuries and occupational diseases.

B. Group Personal Accident (GPA) Cover

The GPA policy should include, but not be limited to:

- a) **Accidental Death:** Lump-sum compensation payable upon accidental death.
- b) **Permanent Total Disability:** Compensation for permanent total disability arising from an accident.
- c) **Permanent Partial Disability:** Compensation based on the disability schedule provided by the insurer.
- d) **Temporary Total Disability:** Weekly or monthly benefits for temporary inability to work resulting from an accident.
- e) **Medical Expenses:** Reimbursement of medical costs arising from accidental bodily injuries.
- f) **Funeral/Last Expense Benefit:** Payment to support funeral expenses following accidental death.
- g) Additional Benefits such as Mobility aids, Counselling support, Accidental hospitalization cash benefit, Emergency evacuation, Repatriation expenses where applicable.

A. Work Injury Benefit Act Cover (WIBA GPA)	BENEFIT
Death	3 years annual salary
Total Permanent Disability	3 years annual salary
Temporary Total Disability	weekly earnings subject to a maximum of 52 weeks
Medical Expenses	Flat amount – Kshs. 100,000
Funeral Expenses/ Last expense	Kshs.100,000

4. Coverage Population

The insurance cover shall apply to employees, interns as well as temporary or casual employees as determined by the organization. The indicative employee population is 40.

The organization reserves the right to increase or decrease employee numbers during the policy period.

STAFF INFORMATION	
Staff Numbers	40
Total Sum Monthly Basic Salary (Kshs.)	22,553,175
Average Age	43

5. Evaluation Criteria Summary

The evaluation of the tenders shall be carried out through the following stages:

Stage	Area of Consideration	Rating/ Scores
Preliminary Evaluation	Compliance with Mandatory Requirements	Elimination
Technical Evaluation	Technical Responsiveness	Pass Mark 80%
Financial Evaluation	Financial Consideration	Most Competitive Bidder

Stage 1 – Evaluation of the Mandatory Requirements (Preliminary Evaluation)

Note: Tenderers are required to meet the following MANDATORY REQUIREMENTS which will be used during Preliminary Examination to determine responsiveness. Failure to meet any of these set requirements as noted hereunder will render a tender non-responsive and will automatically be disqualified and not proceed for Technical Evaluation.

KENYA

NO	MANDATORY REQUIREMENT	EVIDENCE	Yes/No
1.	Certificate of Incorporation or Registration (MUST have been in existence for at least five (5) years).	Certificate	
2.	Provide a certified and valid copy of current CR12	Certificate	
3.	Valid Certified Single Business Permit/Trade license issued by relevant Government Agency (County Government)	Business permit.	
4.	Valid Tax Compliance Certificate from KRA	Certificate	
5.	Must be registered with the Insurance Regulatory Authority for the current year and a copy of the current license to be submitted	Certificate	
6.	Must provide proof of valid membership of the Association of Kenya Insurers (AKI)	Certificate	
7.	Professional Indemnity Insurance cover of at least Kshs.100 million and copy submitted	Evidence to be availed	
	RESULT		Pass/Fail

Note: Only firms meeting the above Mandatory Requirements (Score YES) in all the above items will have their technical proposal subjected to technical evaluation.

Stage 2: Technical Evaluation Parameters and Scores

No	Evaluation Attribute	Weighting Score	Max. Score
1	Firms Experience and capacity Must have continuously operated as insurance service provider for General Insurance for the last (5) years as evidenced by annual insurance certificates issued by IRA. (Provide evidence in form of IRA insurance certificates) (5Marks) Provide evidence of five (5) current assignments of providing General Insurance cover, GPA, WIBA plus, WIBA, Life insurance to organizations whose insurance business premiums are Kshs.5 million and above. (5Marks) Experience in handling Claims Provide evidence of five major Insurance claims processed in the last (3) Years (2025, 2024 and 2023) – (5 marks on prorated basis) (Due diligence to confirm the evidence may be conducted). Previous Clients Submit letters of reference from five (5) Corporate Clients which should include summary of services rendered (must be Group Life and/or GPA/WIBA Insurance), value of contracts of at least Kshs 5 million and contact person, address and telephone numbers (1 mark for each complete letter of reference). (4 marks for each client contract with a value of above Kshs. 5million for provision of satisfactory Group Life and/or GPA/WIBA Insurance). (Reference checks may be conducted)	Clearly stated and explained.	20
2	Personnel: - Specific experience and qualifications of at least Five (5) key personnel in relation to the provision of– Group Personal Accident (GPA), Group Life Cover, Work Injury & Benefits Act (WIBA) Qualifications and competence of at least two (2) key members of staff of the Company who will be responsible for the policies i.e. i) Claims Manager who will be the team leader. ii) One support staff (Must attach CVs of the 5 key	CV to be provided as evidence The qualifications to include: - Relevant degree/post graduate degree in business-related studies (insurance, commerce, business administration, economics, etc.) - 2.5 marks each for each staff. - Relevant experience - 2.5 marks for each staff.	25

	management and technical staff.	• Relevant insurance qualification(s) of the key member of staff e.g. ACII - 5 marks for each staff. Academic certificates and CVs for the two staff must be provided	
3	Financial Capacity; • Submit copies of certified audited accounts for the last 2 years 2023 and 2024. The auditor MUST indicate registration/Practicing Number and the Liquidity Ratio Should be at least 1:1 (15 marks each year) • Underwriting profit in General business (2.5 marks each year with a positive)	Review capital base of the firm and cases of any losses	35
4	Methodology and Workplan Firm's Claims Management and Settlement: - Least period used to settle previous claims upon presentation of all required documents, e.g. discharge vouchers • Claims settled within 1 month (2.5 marks for each claim settlement) • Claims settled beyond 1 month but within 3 months (2 marks for each claim settlement) • Claims settled over 3 months (0 marks) The firm shall provide the full terms and conditions of providing Group Life and GPA/WIBA Insurance; b. GPA/WIBA Insurance Proposed Work Injury Benefit Act/GPA (WIBA Plus) Cover (proposal should meet or exceed the requirements under the TORs in the tender document) • Suitability of exclusion clauses (if any) – 2.5 marks • Suitability of excess clauses (if any) – 2.5 marks • Suitability of cover summaries – 2.5 marks		10
5	Demonstrate integrity of the firm and quality in service provision indicating any current litigations in general business	Indicate any litigation cases arising from medical business	10
TOTAL TECHNICAL SCORES			100

Note: The bidder who attains 80% and over in the technical evaluation and whose financial proposal is the lowest shall be awarded the tender to provide General insurance cover.

6. Financial Evaluation

Only bidders who have successfully passed Technical Evaluation I and II shall proceed to the Financial Evaluation stage.

Financial evaluation shall be undertaken as follows:

- **Ranking of Bidders:** Bidders who have passed the technical evaluation shall be ranked in order of their evaluated bid prices, from the lowest to the highest.
- **Basis for Award:** The bidder with the lowest evaluated bid price, subject to meeting all applicable requirements and successful completion of the due diligence and approval processes, shall be considered for award.

The proposal (duly signed) from the service provider should comprise the technical and financial proposals. Applications will be accepted in soft copy through email and mentioning the subject line, **“PROCUREMENT OF WORK INJURY BENEFITS (WIBA), AND GROUP PERSONAL ACCIDENT (GPA) COVERS”** procurement-ke@heifer.org on or before **Thursday 29th October 2026**.

7. Late Submissions and Modifications

Proposals received after the submission deadline will not be considered. Applicants are responsible for ensuring their proposals are submitted according to the instructions stated herein. Heifer retains the right to terminate this request for proposal or modify the requirements upon notification to the applicants.

8. Validity of Proposals

Proposals submitted shall remain open for acceptance for Sixty (60) days from the last date specified as receipt of the proposal. This includes, but is not limited to, pricing, terms and conditions, service levels, and all other information. If your organization is selected, all information in this document and the negotiation process is contractually binding.

9. Limitations

This Request for Proposal does not represent a commitment to award a contract, to pay any costs incurred in the preparation of a response to this RFP, or to procure or to contract for services or supplies. Heifer reserves the right to fund any or none of the applications submitted and reserves the right to accept or reject in its entirety and absolute discretion any proposal received because of the request for the proposal.

10. Intellectual Property

Section 1. Ownership Generally. Subject to Section 2 below, any intellectual property (including but not limited to copyrights, trademarks, service marks, and patents), intellectual property rights, deliverables, manuals, works, ideas, discoveries, inventions, products, writings, photographs, videos, drawings, lists, data, strategies, materials, processes, procedures, systems, programs, devices, operations, or information developed



in whole or in part by or on behalf of Contractor or its employees or agents in connection with the Services and/or Goods (collectively, the "Work Product") shall be the exclusive property of HPI. Upon request, the

Contractor shall sign all documents and take all actions necessary to confirm or perfect HPI's exclusive ownership of the Work Product.

Section 2. Prior-Owned Intellectual Property. Any intellectual property owned by a Party before the Effective Date ("Prior-Owned IP") shall remain that Party's sole and exclusive property. Regarding any of Contractor's Prior-Owned IP included in the Work Product, Contractor shall retain ownership, and hereby grants HPI a permanent, non-exclusive, royalty-free, worldwide, irrevocable right and license to use, copy, reproduce, publicly display, edit, revise, perform, and distribute said intellectual property, in any format or any medium, as part of the Work Product.

Section 3. Work Made for Hire. To the extent copyright laws apply to the Work Product, the Parties agree that (a) HPI specially ordered or commissioned the Work Product, (b) the Work Product is a "work made for hire" under United States copyright laws, and (c) HPI shall be deemed the author thereof and shall own all right, title, and interest therein. To the extent such rights, in whole or in part, do not vest in HPI as a "work made for hire", Contractor hereby irrevocably grants, assigns, and transfers to HPI, exclusively and in perpetuity, all of the Contractor's rights of any kind or nature, now known or hereafter devised, in, too, and in connection with the Work Product, and HPI shall solely and exclusively own any rights therein, and in the elements thereof, including but not limited to any allied, ancillary, subsidiary, incidental, and adaptation rights. The contractor hereby waives all rights known as "moral rights", and any similar rights, which Contractor may have in connection with the Work Product. The description of Services and/or Goods provided in this Agreement shall in no way limit the way HPI may use the Work Product.

11. Diversity and Inclusion

Heifer International values diversity, equity, inclusion and belonging ("DEIB"), and believe that effectively accessing and managing diverse talent leads to improved outcomes. HPI takes a broad view of diversity, and inclusive of varied backgrounds including, but not limited to, age, experience, race, ethnicity, sexual orientation, gender, gender identity, disability status, national origin, and culture. HPI expect third-party providers to respect and reflect HPI's value of DEIB. HPI's ongoing monitoring of third-party service providers incorporates an assessment of vendors' commitment to, adherence with, and track record of accessing and retaining diverse and inclusive workforces.