

**READVERTISEMENT: EXPRESSION OF INTEREST (EOI)
FOR MEDICAL INSURANCE COVER**

Date: 14th October 2024

The Nordic International Support Foundation (NIS) is a Norwegian-registered non-profit organization engaged in stabilization and reconciliation initiatives in conflict and post-conflict areas. Our primary areas of intervention are institutional development, public service delivery, and conflict resolution. Headquartered in Oslo, Norway, NIS recently finalized a project in Sri Lanka and currently implements projects in Somalia/Somaliland, Myanmar, and the Sahel.

NIS is looking for qualified Somalia based local medical insurance firm that have the capacity to deliver medical insurance cover to NIS Somalia staff. The main specifications/criteria of selection/ categories include:

Type of Insurance	Group Medicare Insurance
Cover scheme	Accidents and Illnesses
Insured persons	All NIS Employees along with their Dependents
Period of Cover	01/01/2025 - 31/12/2025
Max. Family Size	M+08 (Principal With 08 Dependents).
Territorial Cover	Somalia/Somaliland, Kenya and Referral
Scope	24/7
Age Limits	<ul style="list-style-type: none"> • Principle- up till 72 years • Spouse – up until 72 years • Child- 0-25 years
Reimbursements	100% if NIS staff visits hospital outside the panel list

All interested medical insurance firms are hereby invited to participate and required to meet the following minimum set conditions: -

1. **License**, possess a valid registration or operating license, permits from designated government bodies/authorities in Federal government (Ministry of commerce and Central bank of Somalia) and Kenya (Ministry of commerce and Central of bank of Kenya).
2. **Insurance experience** undertaken services of similar nature (medical only) during 2024 (attach five contracts and sample of works with INGOs, and UN agencies as per table below 1.1.

Table 1.1

Five 2024 contracts and sample of works						
S/N	Client Name	Start date	End date	Area coverage	Total Amount	Client email
1.						
2.						
3.						
4.						
5.						

3. **Audited report** - insurance firm should present a duly signed audit report in 2022 and 2023.
4. **Tax Clearance Certificate:** a valid 2024 Q3 tax clearance letter from Ministry of Finance, Federal Government of Somalia.
5. **Statement of ownership:** The company shall submit a signed public notary document stating the ownership of the company (Name, position contacts and shares) and date established.
6. **Quotation** per Family Size and Territory (Somalia/Somaliland & Kenya)- See below table 1.2. Please include table of benefits for Impatient, outpatient, dental, optical, and maternity cover in detail- Prepare your own table for these benefits.
7. **List of panel hospitals** (Minimum 20 hospitals in Banadir and minimum 10 hospitals in other locations in Somalia a) in mentioned Territorial coverage as well as any other hospitals outside of the country- International referral countries. In addition, 100% reimbursement if NIS staff visits hospital outside the panel list.
 - Banadir- minimum 20 hospitals
 - Hargeisa- minimum 20 hospitals
 - Other cities in Somalia- minimum 10 hospitals
 - Nairobi- minimum 10 hospitals including Aga Khan, South Hospital.
 - Referral- minimum 10 including Kenya, India, Malaysia and Turkey
8. Please share the responses on the annex 1 both in PDF and Word versions

Other requirements

1. The bid, as well as all correspondence and documents relating to the bid shall be written in English.
2. All quoted prices shall be in **USD currency**.
3. The Nordic International Support Foundation (NIS)'s determination of a Bid's validity is to be based on the contents of the bid itself, which cannot be corrected if determined to be invalid. A valid bid is one that complies with all the terms, conditions, and specifications of the Bidding Document, without deviations or omissions.
4. All bids must remain valid for 90 days following the submission deadline specified
5. NIS is not subject to VAT; therefore, all quotations should be exclusive of VAT costs.
6. Nordic International Support Foundation (NIS) may, at its discretion, ask any Bidder for clarification of its Bid. The Nordic International Support Foundation (NIS)'s request for clarification and the response shall be in writing.
7. All pricing shall be guaranteed not to increase, based on an order placed within the proposal due date and intended for delivery in accordance with the specified delivery schedule.
8. NIS reserves the right to accept or reject the whole or part of your quotation based on the information provided. Incomplete quotations, which do not comply with our conditions, will not be considered.
9. Bidders may be requested to formally present their bid proposal to NIS in order to clarify any questions or queries regarding their bid offer.
10. Confidentiality: the NIS agrees to maintain in confidence and not disclose, reproduce, copy any materials, documentation or specification which are provided to NIS hereunder. NIS shall take all reasonable steps to ensure that its employees, agents, and sub-contractors are bound by the same obligation
11. All suppliers doing business with NIS should maintain high standards on ethical issues, respect and apply basic human and social rights, ensure non-exploitation of child labour, and adult at risk and give fair working conditions to their staff.
12. Quotes will be rejected if any illegal or corrupt have taken place in connection with the award.
13. NIS aims to purchase products and services that has minimum environmental impact.
14. The Procurement Committee may conduct site visits to the bidders' locations during the process if needed. These visits are intended to evaluate the bidders' capability to provide the required services.



How to Apply

All eligible insurance firms are required to send all the above documents to NIS Foundation latest on **28th October 2024, 11:59 PM**. (East Africa time).

Please send the documents through NIS email: procurement.somalia@nis-foundation.org

Table 1.2 Quotation per Family Size and Territory

Option 1	Covered Territory: Somalia/Somaliland													
		Inpatient		Outpatient		Dental		Optical		Maternity				
		Inpatient (Per Family)		Outpatient (Per Family)		Dental (Per Person)		Optical (Per Person)		Maternity (Per Principal)		Per Family	Total	
SIZE	Population	Limit	Price	Limit	Price	Limit	Price	Limit	Price	Limit	Price	Price per Family	Total Price	
M+00	1													
M+01	1													
M+02	1													
M+03	1													
M+04	1													
M+05	1													
M+06	1													
M+07	1													
M+08	1													
Total Population	9											Sub Total		

Option 1	Covered Territory: Kenya													
		Inpatient		Outpatient		Dental		Optical		Maternity				
		Inpatient (Per Family)		Outpatient (Per Family)		Dental (Per Person)		Optical (Per Person)		Maternity (Per Principal)		Per Family	Total	
SIZE	Population	Limit	Price	Limit	Price	Limit	Price	Limit	Price	Limit	Price	Price per Family	Total Price	
M+00	1													
M+01	1													
M+02	1													
M+03	1													
M+04	1													
M+05	1													
M+06	1													
M+07	1													
M+08	1													
Total Population	9											Sub Total		