



Tender Reference: LLG/SERVICES AUG/2026

ADVERTISEMENT

TENDER DOSSIER

PROVISION OF HEALTH INSURANCE COVER FOR LIFELINE GEDO SOMALIA NATIONAL STAFF

24 MONTHS FRAMEWORK AGREEMENT

AUGUST 2026

Tender name	Reference Number
PROVISION OF HEALTH INSURANCE COVER FOR LIFELINE GEDO STAFF SOMALIA	LLG/MEDICAL INSURANCE COVER /AUG/2026

Table of Contents

Section 1 Letter of Invitation to Tender

Section 2 Instruction to Tenderers

- 2.1 Organizational Background
- 2.2 Award Arrangements
- 2.3 Services to be Provided
- 2.4 Tendering Process
- 2.5 office Visit
- 2.6 Submission of Bids
- 2.7 Timetable
- 2.8 Supporting Documentation

Section 3 Evaluation of Tenders

- 3.1 Administrative Compliance Check
- 3.2 Technical Evaluation (70%)
- 3.3 Financial Evaluation (30%)
- 3.4 Bid Validity
- 3.5 Language
- 3.6 Currency
- 3.7 Confidentiality
- 3.8 Tender Committee
- 3.9 Clarifications
- 3.10 Cancellation
- 3.11 Appeals
- 3.12 Type of Contract
- 3.13 Donor
- 3.14 Donor Compliance & Mandatory Declarations

Section 4 Bidder's Information Forms

Section 5 Financial Offer

Section 6 Tenderer's Declaration

Section 7 Annexes – Donor Compliance & Mandatory Declarations

- Annex A – Eligibility, Sanctions & Anti-Terrorism Compliance
- Annex B – PSEA & Safeguarding Commitment
- Annex C – Anti-Bribery, Anti-Corruption & Modern Slavery
- Annex D – Beneficial Ownership & Conflict of Interest Disclosure
- Annex E – Donor-Specific Flow-Down Terms & Visibility
- Annex F – Environmental, Climate & Waste Management
- Annex G – Data Protection, Confidentiality & IP Undertaking
- Annex H – Insurance, Delivery Terms (Incoterms) & Contract Mechanics
- Annex I – LLG Code of Conduct & Anti-Fraud Policy (Reference)
- Annex J – Sample LPO / Call-off Form (Priced Lots)
- Annex K – Sample RFQ Form (Non-Priced Panel Lots)

SECTION 1: LETTER OF INVITATION TO TENDER

Tender Reference: LLG/MEDICAL INSURANCE COVER /AUG/2026

SUBJECT: Provision Of Health Insurance Cover for Lifeline Gedo staff Somalia

- 1.1 Lifeline Gedo invites interested eligible service providers to bid for the Provision of Medical Insurance Cover for LLG Somalia Staff
- 1.2 Electronic bids should be submitted to the following link:
<https://app.lifelineorganisation.org/tender/0f4fcbe8-1409-41e5-837b-629489f88ed5>
- 1.3 Your bid must include the following documentations so please use the list below as a ‘Checklist’ before submitting your bid to LLG, failure to which the bid will be disqualified.

DOCUMENT DESCRIPTION	CHECKLIST
Business registration/license certificate by the Ministry of Commerce/ Central bank	☐
Completed ‘Tenderer’s Relevant Experience Form (minimum 3 Contracts- last 5 years)	☐
Tax compliance certificate Q3 valid 2026 from Ministry of Finance FGS	☐
Audited financial report/statements for 2023 & 2024	☐
Company Profile/Company website	☐
Completed quotation- Signed and Stamped	☐
List of panel hospitals	☐
Original bank statement signed and stamped by the relevant bank authority which includes transactions for the last one year (Aug 2025- Aug 2026)	☐
Answer practical questions/FAQs	☐
Tender Declaration Form completed- Signed and stamped	☐

1.4 Bids price shall be made valid for a period of two (2) years after the deadline for bid submission. The deadline for receipt of bids is **Thursday 10th September 2026 by 5:00 PM Evening EAT**. Any bid submitted after the deadline will not be accepted. Bids will be opened on **Monday 14th September 2026** at the LLG Mogadishu office.

SECTION 2: INTRODUCTION TO TENDER

2.1. Organizational Background

Lifeline-Gedo (LLG) is a humanitarian, non-profit and non-governmental organization dedicated to responding to humanitarian emergencies through the provision of life-saving support mechanisms in

partnership with national and international role players, promoting peace and stability, advocating against all kinds of violence, and initiating long-term and short-term development projects.

2.2. Services to be provided

Lifeline Gedo currently has 135 national staff working in Somalia (subject to change due to joiners/leavers). Each national staff member, along with Four subject to their dependents, are covered by medical insurance. We are now tendering to identify potential medical insurance providers in Somalia who will be able to continue meeting our requirements for 24-months contract, with the option to renew.

Lifeline Gedo will receive the bids as an electronic form through the Link mentioned above and after tender evaluation, the successful bidder will be selected to provide the medical cover on dates to be agreed.

2.3. Tendering Process

A tender advert will appear on the following website <https://somalijobs.net> and <https://www.lifelineorganisation.org> from **28th August 2026**. The tender documents can be downloaded from the links provided on these websites <https://app.lifelineorganisation.org/tender>

2.4. Site visit

The Tender Evaluation Committee will make site visits to the bidder's physical location during the tender evaluation process if deemed necessary to ascertain the bidders' capacity to provide the services required.

2.5. Submission of Bids

Electronic bid should be submitted to the link <https://app.lifelineorganisation.org/tender/0f4fcbe8-1409-41e5-837b-629489f88ed5>

2.6. Timetable for provision

Line	Item	Date
1	Tender Advert	28 th August 2026
2	Period for clarifications	29 th August 2026 – 8 th September
3	Closing date & time for receipt of tenders	10 th September 2026 5:PM Evening
4	Tender Opening Location	Lifeline Offices in Mogadishu
5	Tender Opening Date	14 th September 2026

2.7. Language of offers

All bids should be received in English

2.8. Bids Validity Period

All bids' prices must be valid for a period of 24- Months after the deadline for submission of bids indicated in the tender dossier.

2.9. Currency

Bids shall be submitted in USD currency

2.10. Type of contract

Framework Agreement for Twenty-four Months

2.11. Clarification/Amendment to the bid Document

If a prospective bidder wishes clarification on a certain aspect of the tender, they can contact the following email address which will then be shared with the tender evaluation committee.

Procurement@lifelineorganisation.org or Barlin.a@lifelineorganisation.org

2.12. Cancellation of the tender procedure

The tender evaluation committee has the right to cancel the tender process at any stage without having to explain the situation. Reasons for doing so might include; non-receipt of a minimum number of bids, a dramatic change in specification of the Services or the costs exceeding budgetary limits

2.13. Appeals Process

If you wish to appeal or raise any concern, please contact the following email and quote the tender reference number. a.ahmed@lifelineorganisation.org or o.mohmed@lifelineorganisation.org

2.14. Tender Committee Decision

The recommendations of the tender committee shall not be limited to the overall score (Financial and Technical scores combined); however, the outcome shall consider other factors including value for money. If there is a significant monetary value difference between the bidder scoring the highest score and the second or the third bidder with a lower financial bid, then value for money shall take precedence and the one who quoted the lowest (among the companies selected as finalists) shall be considered.

Lifeline Gedo guarantees that all procurement activities are fully and transparently documented for internal or donor audit purposes. Lifeline Gedo guarantees the confidentiality of the procurement process.

2.15. Donor

Lifeline Gedo receives funding from a variety of donors who may contribute to this provision of staff health medical cover.

Section 3: Evaluation of Bids

All valid bids received will be evaluated by Lifeline Gedo Tender Evaluation Committee who will assess the bids based on administrative compliance, technical and financial evaluation grids set in line with the information provided in the bid application. Lifeline Gedo reserves the right to request ***proof of bidders' past work experience*** and verify the client as well as subsequently visit the premises if this is deemed necessary to complete the evaluation process

3.1. Administrative Compliance Check

All bidders must meet with administrative compliance checks to progress to the next stage of the evaluation process (i.e. technical evaluation). The administrative compliance check includes the following Criteria:

- 1) Bid applications must be received within the deadline
- 2) Submission of a comprehensive company profile

- 3) Valid business license /registration certificate- (Minister of commerce/Central bank of Somali)
- 4) Tax compliance certificate Q3 valid 2026 from Ministry of Finance FGS
- 5) Original bank statement signed and stamped by the relevant bank authority which includes transactions for the last one year (Aug 2025- Aug 2026)
- 6) Audited financial report/statements for 2023 & 2024
- 7) Completed quotation- Signed and Stamped
- 8) Tender Declaration Form completed- Signed and stamped

NOTE: These checks are scored as Pass or Fail and the bidder who does not meet them will not proceed to the technical evaluation stage.

3.2. Technical Evaluation Criteria (weighted at 70%)

Technical Competence (these include based on previous relevant experience, financial capacity, Delivery time, and other competence). To be technically acceptable, the proposal shall meet or exceed the stipulated requirements and specifications in the Tender Bids. The Technical Evaluation Criteria is weighted at 70%. Only bidders with a score of 50% and above will be considered for financial evaluation. The following will be assessed in the technical evaluation process.

S/N	Descriptions	Points
1	Business Profile	6 Points
2	Bank Details	5 Points
3	Payment terms	2 Points
4	Relationship Management	12 Points
5	Accessing Services	3 Points
6	Existing Member – Eligibility	5 Points
7	Existing Member – Exclusion	2 Points
8	Existing Member – Oversees Insurance	7 Points
9	Existing Member – Other cover/consideration	8 Points
10	Existing Members – Reimbursement	3 Points
11	Adding New Members	2 Points
12	Existing Members	3 Points
13	Service Available	2 Points
14	Other Relevant Experience	10 Points
		70 Points

3.3. Financial Evaluation (weighted at 30%)

The financial evaluation will be weighed 30%. The financial score will be calculated using the formula below.

$$\text{Financial score} = \frac{\text{Cheapest bid} \times 30\%}{\text{Tenderer's own bid}}$$

Lifeline Gedo do not consider the financial offer to be the most important factor. Technical compliance and previous experience are equally important.

Section 4: Technical Evaluation Form

4.1 Business Profile- 6 points

To be completed by tenderer:

Name of Company:	
Physical Address (please indicate Kenya and Mogadishu if present):	
Physical Address of hospital panels where services can be inspected:(attach the hospital panel list)	
Contact Person details (address, Title, Telephone Number and Email)	
Company website	
Years in operation:	

4.2. Bank Details- 5 points

Bank Name:	
Bank Address:	

Bank Account Name:	
Bank Account Number:	
How long has this Account been Active	

4.3. Payment Terms: 2 points

Payment for staff medical insurances (up to 135 employees) Monthly/Quarterly/yearly by LLG	
Payment Method (Electronic/cheque)	

4.4. Relationship management: 12 points

Do you provide a dedicated staff member(s) to manage the relationship between you and other Agencies (LLG)? If so, provide details of the role of the person.	
Do you provide 24 hours, 365 days per year contact details, for LLG use in the event of an emergency?	
What support do you provide to a member who is medevac'd to a referral hospital for treatment: - On arrival at the hospital -While in hospital -After discharge but before returning to work	
What support do you provide to LLG in managing the care of patients once they are admitted to the hospital?	
What support do you provide in the event of the death of a staff member, where the staff member was receiving medical treatment in hospital in detail?	
What information and training can you provide for members in relation to their health, avoiding preventable diseases etc.?	
What mechanisms do you use to get feedback and response from members on the scheme?	

Do you have cases whereby a hospital was removed from the panel list and how do you communicate this to your clients?	
Which method do you use (Islamic/Conventional method), please provide the process of utilization cost break and reimbursement process in case.	

4.5. Accessing services: 3 points

Outline how members can access services e.g. SMART card / SMART Access?	
How do members access services if they do not have SMART card / SMART Access?	
How long do members get access to your services from the date you are notified?	

4.6. Existing Member Eligibility: 5 points

Is there a criterion for who is eligible to be a new member? If yes, please outline the criteria. Also include whether there are requirements for a medical examination before accepting a new member.	
What is your upper and lower age limit for the medical cover?	
Do your medical cover provides management of premature newborn care?	
LLG allows cover to immediate family members- (spouse and children) • Is it possible to change dependents during the membership year? If yes, what are: a) The requirements b) Notification period for the change c) Allowable frequency of such change • Outline documents required to register as a member • What is the period for issuing membership cards or other verification document on accepting member?	

4.7. Existing member exclusions: 2 points

State if there are any exclusions? What are the factors?	
--	--

4.8. Existing Members Overseas Insurance: 7 points

Is the member covered outside of Somalia? If yes, please attach list of countries and hospital panels.	
What is required for member identification to receive treatment from Service Provider outside Somalia? (e.g. Card)	
Outline method for member to make claim for any medical expenses incurred Inside/outside of Somalia	
Are a member's dependents covered if living outside of Somalia?	
Where does the service provider require payment in another currency, on what basis do you calculate the exchange rate for refunds?	
Do you cover transport cost (including flights) for referral to other countries?	
Indicate number of flights covered per year for overseas referrals (if applicable) from Somalia?	

4.9. Existing Member Other Cover / Considerations: 8 points

Do you provide Funeral Expense Cover? If provided, a) What are the timelines for paying out? b) What are the requirements before these are paid out?	
Location where referrals can be sent outside country	
Do you provide an option for covering vaccinations? If so, for which vaccinations and what is the cover provided?	
Do you provide members with chronic illness management services? And indicate which ones?	
Do you provide a member's/Agencies online portal?	

4.10. Existing Member – Reimbursements: 3 points

Do you reimburse medical claims e.g. where a member seeks medical attention from a provider not on your panel, or pays cash for whatever reason?	
What are the requirements for such claims?	
What are the timelines for reimbursement – in days?	

4.11. Adding New Members: 2 points

Time period for Issuing of eligibility documents to new members? E.g. SMART Cards	
Do you allow members to add additional dependents i.e. more than the limit; at their own expense?	

4.12. Exiting Member: 3 points

Period for Insurance Provider to action removal of exiting members	
Reimbursement to LLG if member exits insurance before the end of 12 months / Calendar year	
The basis for the calculation of reimbursement LLG if a member leaves before 12 months	

4.13. Services Available: 2 points

What are the available medical services you Covered in your insurance policy, please list.	
Please outline what is covered-Upper limit and Lower limit of each service	

4.14. Other Relevant Experience: 10 points

Please refer to **section 5** below and fill in the details required and attach **minimum 3 contracts** for the last 5 years.

Section 5: Tenderer's Relevant Experience

Tender Reference: LLG/MEDICAL INSURANCE COVER /AUG/2026

Please complete the table below using the format to summaries the major relevant previous experience with similar services carried out over the past 5 years by the tenderer. The number of references to be provided must not be less than 3 for the entire tender. Provide evidence where possible.

NGO/Company Name	Contact Details in NGO/Co.	Country	Total Contract Value	Dates	Description of Contract	Related Services Provided

