Request for Proposal



Annex B

**Danish Refugee Council**

The Link House

Plot No. 311, 312 and 313

Bloc 3K South, Thongpiny

Juba, South Sudan

28th April 2025

To: All Interested Service providers

**Request for Proposal No. RFP-SSD-JUB-2025-04 for Provision of Medical Insurance Services to DRC National staff South Sudan.**

Dear Sir/Madam:

The Danish Refugee Council (DRC) is a humanitarian, non-governmental, non-profit organization founded in 1956 that works in more than 30 countries throughout the world. DRC fulfills its mandate by providing direct assistance to conflict-affected populations – refugees, internally displaced people (IDPs) and host communities in the conflict areas of the world; and by advocating on behalf of conflict-affected populations internationally, and in Denmark, on the basis of humanitarian principles and the Human Rights Declaration. For further information about our projects please visit our website [http://www.drc.dk](https://eur03.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.drc.dk%2F&data=05%7C01%7Cpeter.akot%40drc.ngo%7C111e59963b9e4f8e649b08da8128028e%7C2a212241899c4752bd3351eac3c582d5%7C0%7C0%7C637964306078864120%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=CJW8JCTr%2BPN7%2BaO2UzLbnxQVHryGGBjdYavPiSkcxEA%3D&reserved=0)*.*

The Danish Refugee Council (DRC) has received grants from Various Donors for the implementation of the humanitarian aid operation in *South Sudan*. To ensure the health, safety and welfare of its national staff and facilitate smooth implementation of its humanitarian projects and operations, DRC is looking for **qualified Medical Insurance Service provider for provision of medical insurance services to its National staff in South Sudan on a long-term agreement.**Therefore, DRC requests you to submit your technical and financial proposal (s) in the form of Request for Proposal (RFP) for the supply of the Services specified on the attached DRC Bid Form Annex A and ToR respectively.

# Tender Details

The Tender details are as follows:

|  |  |  |
| --- | --- | --- |
| **Line** | **Item** | **Time, date, address as appropriate** |
| 1 | RFP published | 29th April 2025 |
| 2 | Closing date for clarifications | 9th May 2025, at 5:00pm (UTC +2 CAT) |
| 4 | Closing date and time for receipt of Tenders | 19th May 2025, at 5:00pm (UTC +2 CAT) |
| 5 | Tender Opening Location | DRC Juba office,  The Link House, Plot#311, 312 and 313, block 3k, South Thongpiny |
| 6 | Tender Opening Date and time (public) | 21st May 2025, from 9:00am (UTC +2 CAT)  Not public opening however, bidders and any other interested party shall be shared with the outcome. |

**PLEASE NOTE: NO BIDS WILL BE ACCEPTED AFTER THE ABOVE CLOSING TIME AND DATE**

# Important information regarding this RFP:

* This RFP was launched for the purpose of establishing a purchase agreement/long term contract with qualified Medical Insurance firm for provision of medical Insurance cover for National staff for period of one (1) year with the possibility of 6 months of extension.
* DRC may choose to cancel the agreement if deemed necessary or if service provider fails to deliver the services within the specifications.
* DRC may terminate the contract or impose other penalties if a supplier fails to deliver items within the specified period.
* All services shall be delivered as per the stipulation in Annex A and TOR
* The awarded medical insurance service provider shall mobilize its own resources to deliver the agreed service.

# Selection and Award Criteria

The criteria for awarding contracts resulting from this Tender is based on ‘best value for money’. For the purpose of all tenders DRC defines best value for money as:

*Best value for money should not be equated with the lowest initial bid option. It requires an integrated assessment of technical, organizational and pricing factors in light of their relative importance (i.e., reliability, quality, experience, and reputation, past performance, cost/fee realism, delivery time, reasonableness, need for standardization, and other criteria depending on the item to be procured).*

For all bids deemed technically compliant as per the specification stipulated in Annex I – Terms of reference-TOR, DRC will give a weighted combined technical and financial score. The weighted score will determine the contract award.

## Administrative Evaluation

A bid shall pass the administrative evaluation stage before being considered for technical and financial evaluation. Bids that are deemed administratively non-compliant may be rejected. The documents listed below shall be submitted with your bid.

Table for administrative criteria

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Tender documents.** | **S/N** | **Annex #** | **Total weighting for pass**  **(100%/5 points)** | **Pass/Fail** |
| **All DRC tender annexes**  Pass: 50% | 1 | Annex A: DRC Financial bid form | Complete ALL sections in full, sign, stamp and submit.   * Financial bid must be separated from technical bid when sending - ***Mandatory*** | 1-5 |
| 2 | Annex B. RFP Invitation, Tender and contract award acknowledge certificate | Read and understand, sign, stamp and send with technical proposal - ***Mandatory*** | 1-5 |
| 3 | Annex C- General Conditions of Contract | Read and understand, sign, stamp and send with technical proposal - ***Mandatory*** | 1-5 |
| 4 | Annex D- Supplier Code of Conduct | Read and understand, sign, stamp and send with technical proposal - ***Mandatory*** | 1-5 |
| 5 | Annex E- Supplier Profile and Registration Form ENG | Complete ALL sections in full, sign, stamp and submit in **technical proposal.**  (Not applicable for suppliers who are registered with DRC supplier list) | 1-5 |
| 6 | Annex F. ToR | Read and familiarize and reflected in the bidder’s technical proposal, sign, stamp and submit **(Mandatory)** | 1-5 |
| 7 | Annex G- References | Fill in at least three referees' details; sign, stamp and submit in **technical proposal** | 1-5 |
| **Legal documents:**  **Firms:**  Pass: 50% | **Company licenses/registration certificates** | | | |
| 1 | Certificate of Incorporation  Or its equivalent in a given country | Submit valid certificate | 1-5 |
| 2 | Operational license  Or its equivalent in a given Country | Submit valid certificate | 1-5 |
| 3 | Tax clearance Certificate | Submit valid certificate | 1-5 |

## Technical Evaluation

To be technically acceptable, the bid shall meet or exceed the stipulated requirements and specifications in the RFP as listed on this Annex B on the technical criteria table below and TOR.

A Bid is deemed to meet the criteria if it confirms that it meets the conditions, procedures, and specifications in the Request for Proposal without substantially departing from or attaching restrictions with them. If a Bid does not technically comply with TOR, it will be rejected.

The technical criteria for this RFP and their weighting in the technical evaluation are:

|  |  |  |  |
| --- | --- | --- | --- |
| **Technical criteria #** | **Technical criteria** | **Requirements** | **Weighting in technical evaluation**  **[Total 100%]** |
| 1 | Proof of relevant experiences: | * Provide at least 3 copies of contracts for similar services from different organizations/UN agencies, INGO etc.   (*Bidder may omit out price data from the contract if wish to do so*)   * Must have experience with context of South Sudan and physical office(s) in South Sudan. | 20% |
| 2 | Extensive country-wider coverage | Provide proof with list of medical facilities/clinics within the country but not limited to,  Ajuongthok, Bentiu, Juba, Malakal and Magwi. | 10% |
| 3 | Technical proposal  (Shall be by presentation) | Submit Technical proposal demonstrating; to name few.   * Firm deliverable services/service level standard * Technical support team, * Ability to provide enhanced beneficiary referral services at least within East African regional countries neighboring South Sudan (Kenya, Uganda, Sudan, and Ethiopia,) * Detailed referral and evacuation policies outside the continent (provide proof with MOUs/Contracts with hospitals) * Emergency response mechanism, * Inpatient and outpatient services policy | 30% |
| 4 | Firm’s re-insurant policy | Provide firm’s re-insurant policy | 10% |
| 5 | Premium payments policy | Clearly outlining but not limited to the following:   1. Premium calculation for short term contracts including how to deal with extension of short-term contracts. 2. Premium calculation for additional members joining the policy. 3. Conditions for premium reimbursement. Minimum documentation required. 4. Compensation procedure for expenses within South Sudan and abroad. 5. Exclusions.   Other information   1. Dependents covered up to the age of 25 years excluding spouses. 2. Maximum age limit is 65. 3. No waiting periods. 4. New joiners charged on pro-rated premiums. 5. No Co-pay 6. Reimbursements 100% within 14 days on submission of claim. 7. Member education for training and awareness to field locations within 3 months upon commencement of cover. 8. Monthly debit and credit notes for addition/deletion of staff members. 9. Monthly utilization member statement sent directly to staff email address. | 15% |
| 6 | Financial capacity: | Provide a copy of a recent financial statement or bank statement. This can be accumulated from various bank accounts. The bank accounts should be registered in the company's name. The date of bank statements should be no later than 2 months from the submission date. | 15% |
| **DRC will use the Scoring method to technically evaluate each of the above criteria, bids must score 50% or above for each of the criteria weighted score in order to pass technical evaluation** | | | |

Note: Please note that bids shall respond to all criteria, or their bid may be disqualified

## Financial Evaluation

All bids that pass the Technical Evaluation will proceed to the Financial Evaluation. Bids that are deemed technically non-compliant will not be financially evaluated.

# Tender Process

The following processes will be applied to this Tender:

Tender Period

Tender Closing

Tender Opening

Administrative Evaluation

Technical Evaluation

Financial Evaluation

Contract Award

Notification of Contract Award

# Submission of Bids

## Bids can be submitted by email to the following dedicated, controlled, & secure email address: [tender.ssd@drc.ngo](mailto:tender.ssd@drc.ngo)

When Bids are emailed, the following conditions shall be complied with:

* **The RFP number shall be inserted in the Subject Heading of the email.**
* **Separate emails shall be used for the ‘Financial Bid’ and ‘Technical Bid’, and the Subject Heading of the email shall indicate which type the email contains.**
  + The Financial Bid shall only contain the financial bid form, Annex A
  + The Technical Bid shall contain all other documents required by the tender as mentioned in section A. Administrative Evaluation but excluding any pricing information.
* Bid documents required, shall be included as an attachment to the email in PDF, JPEG, TIF format, or the same type of files provided as a ZIP file. Documents in MS Word or excel formats, will result in the bid being disqualified.
* Email attachments shall not exceed 4MB; otherwise, the bidder shall send his bid in multiple emails.

*Failure to comply with the above may disqualify the Bid.*

DRC is not responsible for the failure of the Internet, network, server, or any other hardware, or software, used by either the Bidder or DRC in the processing of emails.

DRC is not responsible for the non-receipt of Bids submitted by email as part of the e-Tendering process.

**Hardcopy submission of proposals/bids is NOT allowed.**

# Completion of Bid Form

## Prices Quoted

## Currency

The currency of the Bid shall be in **USD**. No other currencies are acceptable.

## Language

The Bid Form, and all correspondence and documents related to this RFP shall be in English.

## Presentation

Bids shall be clearly legible. Prices entered in lead pencil will not be considered. All erasures, amendments, or alterations shall be initiated by the signatory to the Bid. Do not submit blank pages of the Bid Form and/or schedules which are unnecessary for your offer. All documentation shall be written in English. All Bids shall be signed by a duly authorized representative of the Bidder.

## Split Awards

DRC reserves the right to split awards.

## Validity Period

The required bid validity period shall be 24months as per the contract period as specified in the RFP. DRC reserves the right to reject any bid validity period that don’t meet the maximum required.

# Acceptance

DRC reserves the right, at its sole discretion, to consider as invalid or unacceptable any Bid which is a) not clear; b) incomplete in any material detail such as specification, terms delivery, quantity etc.; or c) not presented on the Bid Form – and to accept or reject any amendments, withdraws and/or supplementary information submitted after the time and date of the RFP Closure.

# Award of Contracts

This RFP does not commit DRC to award a contract or pay any costs incurred in the preparation or submission of Bids, or costs incurred in making necessary studies for the preparation thereof, or to procure or contract for services or goods. Any bid submitted will be regarded as an offer made by the Bidder and not as an acceptance by the Bidder of an offer made by DRC. No contractual relationship will exist except pursuant to a written contract document signed by a duly authorized official of DRC and the successful Bidder.

DRC may award contracts for part quantities or individual items. DRC will notify successful Bidders of its decision with respect to their Bids as soon as possible after the Bids are opened. DRC reserves the right to cancel any RFP, to reject any or all Bids in whole or in part, and to award any contract.

Suppliers who do not comply with the contractual terms and conditions including delivering different products and of different origin than stipulated in their Bid and covering contract may be excluded from future DRC RFPs.

# Confidentiality

This RFP or any part hereof, and all copies hereof shall be returned to DRC upon request. This RFP is confidential and proprietary to DRC, contains privileged information, part of which may be copyrighted, and is communicated to and received by Bidders on the condition that no part thereof, or any information concerning it may be copied, exhibited, or furnished to others without the prior written consent of DRC, except that Bidders may exhibit the specifications to prospective subcontractors for the sole purpose of obtaining offers from them. Notwithstanding the other provisions of the RFP, Bidders will be bound by the contents of this paragraph whether their company submits a Bid or responds in any other way to this RFP.

# Collusive Bidding and Anti-Competitive Conduct

Bidders and their employees, officers, advisers, agent, or sub-contractors shall not engage in any collusive bidding or other anti-competitive conduct or any other similar conduct, in relations to:

* The preparation of submission of Bids,
* The clarification of Bids,
* The conduct and content of negotiations,
* Including final contract negotiations,

In respect of this RFP or procurement process, or any other procurement process being conducted by DRC in respect of any of its requirements.

For the purpose of this clause, collusive bidding, other anti-competitive conduct, or any other similar conduct may include, among other things, the disclosure to, exchange or clarification with, any other Bidder, person or entity, of information (in any form), whether or not such information is commercial information confidential to DRC, any other Bidder, person or entity in order to alter the results of a solicitation exercise in such a way that would lead to an outcome other than that which would have been obtained through a competitive process.

# Improper Assistance

Bids that, in the sole opinion of DRC, have been compiled:

* With the assistance of current or former employees of DRC, or current or former contractors of DRC in violation of confidentially obligations or by using information not otherwise available to the general public or which would provide a non-competitive benefit,
* With the utilization of confidential and/or internal DRC information not made available to the public or to the other Bidders,
* In breach of an obligation of confidentially to DRC, or contrary to these terms and conditions for submission of a Bid, shall be excluded from further consideration.

Without limiting the operation of the above clause, a Bidder shall not, in the absence of prior written approval from DRC, permit a person to contribute to, or participate in, any process relating to the preparation of a Bid or the procurement process, if the person has at any time during the 6 months immediately preceding the date of issue of this RFP was an official, agent, servant, or employee of, or otherwise engaged by, DRC and was engaged directly, or indirectly, in the planning or performance of the requirement, project, or activity to which this RFP relates.

# Corrupt Practices

DRC has zero tolerance for corruption.

The Bidder represents and warrants that neither it nor any of its potential subcontractors are engaged in any form of corruption, defined by DRC as the misuse of entrusted power for private gain.

This definition is not limited to interactions with public officials and covers both attempted and actual corruption, as well as monetary and non-monetary corruption. The definition includes, but is not limited to, corruption in the form of facilitation payments, bribery, gifts constituting an undue influence, kickbacks, favouritism, cronyism, nepotism, extortion, embezzlement, misuse of confidential information, theft, and various forms of fraud, such as forgery or falsification of documents, and financial or procurement fraud. No offer, payment, consideration, or benefit of any kind, which could be regarded as an illegal or corrupt practice, shall be made, promised, sought or accepted – directly or indirectly – as an inducement or reward in relation to activities funded by DRC, including tendering, award, or execution of contracts. DRC reserves the right, without prejudice to any other right or remedy available to it, according to any violation of this clause to immediately reject the submitted offer, and to take such additional action, civil and/or criminal, as may be appropriate.

The Bidder agrees to accurately communicate DRC’s policy with regards to Anti- Corruption to Third Parties. The Bidder furthermore agrees to inform DRC immediately of any suspicion or information it receives from any source alleging a violation of this policy to the contact details of the specific DRC country operations via [www.drc.dk/where-we-work](http://www.drc.dk/where-we-work), or via DRC’s Code of Conduct Reporting Mechanism: [www.drc.dk/relief-work/concerns-complaints/code-of-conduct-reporting-mechanism](http://www.drc.dk/relief-work/concerns-complaints/code-of-conduct-reporting-mechanism). Reports of suspected corruption can also be reported directly to DRC HQ at [c.o.conduct@drc.dk](mailto:c.o.conduct@drc.dk).

# Conflict of Interest

A Bidder shall not, and shall ensure that its employees, officers, advisers, agents, or subcontractors do not place themselves in a position that may, or does, give rise to an actual, potential or perceived conflict of interest between the interests of DRC and the Bidder’s interests during the procurement process.

If during any stage of the procurement process or performance of any DRC contract a conflict of interest arises, or appears likely to arise, the Bidder shall notify DRC immediately in writing, setting out all relevant details of the situation, including those cases in which the interests of the Bidder conflict with the interests of DRC, or cases in which any DRC official, employee or person under contract with DRC may have, or appear to have, an interest of any kind in the Bidder’s business or any kind of economic ties with the Bidder. The Bidder shall take steps as DRC may reasonably require, to resolve or otherwise deal with the conflict to the satisfaction of DRC.

# Withdrawal/Modification of Bids

Requests to withdraw a Bid after the Bid Closure Time shall not be honoured. If the selected Bidder withdraws its Bid, DRC shall duly register the said Bid and shall evaluate it alongside all other received Bids. If the selected Bidder has furnished a Bid security, DRC shall withhold such Bid security until the issue has been resolved.

Withdrawal of a Bid may result in your suspension or removal from the DRC suppliers List.

A Bidder may modify its Bid prior to the RFP closure. Any such modification shall be submitted in writing and in a sealed envelope, marked with the original Bid number. No modification shall be allowed after the RFP closure.

# LATE BIDS

All Bids received after the RFP closure will be rejected.

# Opening of the RFP

The Tender Opening will take place at the time and location stated above.

Any attempt by a Bidder to influence the Evaluation Committee in the process of examination, clarification, evaluation, and comparison of tenders, to obtain information on how the procedure is progressing or to influence DRC in its decision concerning the award of the contract will result in the immediate rejection of the tender.

# Conditions of Contract

All Bidders shall acknowledge that the DRC General Conditions of Contract for the Procurement of Goods, or Services, or the Special Conditions of Contract, as applicable, are acceptable.

# Cancellation of the RFP

In the event of an RFP cancellation, Bidders will be notified by DRC. If the RFP is cancelled before the outer envelope of any Bid has been opened, the sealed envelopes will be returned, unopened, to the Bidders.

The RFP may be cancelled in the following situations:

* where not qualitatively or financially worthwhile Bid has been received or there has been no response at all.
* the economic or technical parameters of the project have been fundamentally altered.
* exceptional circumstances or force majeure render normal performance of the project impossible.
* all technically compliant Bids exceed the financial resources available; or
* there have been irregularities in the procedure, in particular where these have prevented fair competition.

DRC shall not be liable for damages, whatever their nature (in particular damages for loss of profits) or relationship to the cancellation of an RFP, even if DRC has been advised of the possibility of damages. The publication of a procurement notice does not commit DRC to implement the programme or project announced.

# Queries about this RFP

For queries on this RFP, please contact the Procurement department via email [SSD-Juba-SC@drc.ngo](mailto:SSD-Juba-SC@drc.ngo)

All questions regarding this RFP shall be submitted in writing to the above. On the subject line, please indicate the RFP number. **Bids shall not be sent to the above email** (For queries)

All questions during the tender period, as well as the associated answers, will be shared with all suppliers invited, or for open tenders published at the same platform at which the tender was advertised.

# RFP Documents

This RFP document contains the following:

## Administrative documents

* Annex A: DRC Financial bid form
* Annex B. RFP Invitation, Tender and contract award acknowledge certificate.
* Annex C- General Conditions of Contract
* Annex D- Supplier Code of Conduct
* Annex E- Supplier Profile and Registration Form ENG
* Annex F. ToR
* Annex G- References

## Legal documents:

* Certificate of Incorporation, or its equivalent in a given country.
* Operational license, or its equivalent in a given country.
* Tax clearance Certificate
* Insurance Regulation certification

## Technical documents

* Proof of relevant experiences
* Proof of extensive country-wider coverage
* Inpatient and outpatient services policy
* Technical proposal
* Firm’s insurant policy
* Premium payments policy
* Proof of financial capacity

Under DRC’s Anticorruption Policy Bidders shall observe the highest standard of ethics during the procurement and execution of such contracts. DRC will reject a Bid if it determines that the Bidder recommended for award, has engaged in corrupt, fraudulent, collusive, or coercive practices in competing for, or in executing, the Contract.

Yours sincerely

Country Supply Chain Manager

ANNEX B

**Tender and Contract Award Acknowledge Certificate**

**This attachment shall be signed and submitted with the Bid.**

1. In compliance with the RFP Instructions and General Conditions of Contract for the Procurement of Goods, we the undersigned, offer to furnish some or all the items quoted for, at the prices entered in the attached DRC Bid Form No **RFP-SSD-JUB-2025-04** delivered to the destination specified therein.
2. We accept the terms and conditions set forth in the RFP Letter) and the following requirements have been noted and will be complied with where applicable:
   1. That unless otherwise stated, the Bids per each line item shall be on a DDP (Incoterms 2020).
   2. We confirm that for any offer made where the delivery destination is not as requested in the RFP, that DRC reserves the right to disregard the offer.
   3. That conditional Bid’s cannot be accepted.
   4. That the currency of the Bid should be in ***USD***
   5. DRC reserves the right, at its own discretion:
      1. To award a contract for a lesser or greater quantity than the total quantity Bid for.
      2. To reject any or all Bids and/or enter a contract with a Bidder other than the lowest Bidder.
   6. Successful Bidders who are awarded contracts will be notified by the receipt of the original Purchase Order/Contract and acknowledgement copy. In case or urgency successful Bidders(s) may also be notified by email.
   7. Any samples requested, either with the Bid, or at a later date, will be in accordance with the specifications of the required item(s). Failure to comply with this may result in the Bid not being considered.
   8. We confirm that the validity of this offer is for 60 calendar days from the date of the RFP closure.
   9. We agree to the terms and conditions set forth in the DRC General Conditions of Contract for the Procurement of Goods
   10. We certify that the below mentioned company has not engaged in corrupt, fraudulent, collusive, or coercive practices in competing for, or in executing, any Contracts.
   11. We agree to abide by the DRC Supplier Code of Conduct as attached as Annex D
3. We note that DRC is not bound to proceed with this RFP and that it reserves the right to award only part of the contract. It will incur no liability towards us should it do so.

We agree to the above terms and conditions.

**Submitted by:**

***Company Name***

***Place***

***Date***

***Title/Position***

***Print Name***

***Signature***

A duly authorized company representative

Company Stamp