



REQUEST FOR PROPOSAL (RFP)

FOR

PROVISION OF MEDICAL INSURANCE SERVICES.

TO

FEDERATION HANDICAP INTERNATIONAL RWANDA

1. INTRODUCTION

REQUEST FOR PROPOSAL (RFP)

Dear Sir/Madam,

Subject: Request for proposal for provision of medical insurance services

FEDERATION HANDICAL INTERNATIONAL, invites all registered medical insurance providers in Rwanda interested to submit their competitive proposals for “**Provision of Medical Insurance Services 2026**” This tendering process will result in entering into a contract with the successful and selected bidder. The period of performance for this effort shall be twelve months (12) from **January 01, 2026 to December 31, 2026** with the possibility of extension based on the performance/satisfactory services of both parties.

- a) Your offer comprising of administrative, technical and financial proposals must be submitted by email to dao@rwanda.hi.org not later than **4th September 2025 at 17h00**.
- b) Any additional information or clarification regarding this tender can be sought by email to: k.bernard@hi.org or jp.rwemera-ntabana@hi.org

Yours Sincerely

Mélanie GEISER
Country manager

2. TIMETABLE

Issue of Tender: 20th August 2025

Deadline for Reply: 4th September 2025 at 5:00 PM.

3. About FEDERATION HANDICAP INTERNATIONAL

FEDERATION HANDICAP INTERNATIONAL FEDERATION (HI), operating under the name “Humanity & Inclusion “HI, a not-for-profit association governed by the French Act of July, 1st 1901, domiciled at “138, avenue des Frères Lumière – 69371 Lyon cedex 08, France” *and registered in Rwanda under RGB with the registration number 0066/RGB/18 with TIN No 100600244*, Kimihurura Sector, Gasabo District, City of Kigali, 14 KG 624 St. City, P.O. Box 747 KIGALI.

Preamble

- HI is an independent international aid organization working in situations of poverty and exclusion, conflict and disaster,
- HI works alongside persons with disabilities and vulnerable persons; its action and testimony are focused on responding to their essential needs, their living conditions,
- HI is committed to promoting the respect of their dignity and their fundamental rights
- To that end, HI retains service providers who are reputed for their skills in their field of activity,
- HI and the Service provider have agreed to work together in a working relationship devoid of any form of hierarchical subordination.

Our Vision

Outraged by the injustice faced by people with disabilities and vulnerable populations, we aspire to a world of solidarity and inclusion, enriched by our differences, where everyone can live in dignity.

Our Mission

Humanity & Inclusion is an independent and impartial aid organization working in situations of poverty and exclusion, conflict and disaster. The organization works alongside people with disabilities and vulnerable populations, taking action and bearing witness in order to respond to their essential needs, improve their living conditions and promote respect for their dignity and fundamental rights.

4. INSTRUCTIONS TO BIDDERS

1. Participation is open to all registered & qualified entities specialized in the field.
2. By submitting a tender, the Bidder accepts in full the conditions of this tender and therefore accepts to waive its own conditions for offering the specifies services.
3. Please read carefully all instructions and conditions to this tender. Ensure that all

information and documentation pursuant to these requirements are provided on time as failure to do so may result in rejection of your bid.

4. Order of requested documents in proposal: Please refer to section 9 of table of contents: TOR and Technical specifications

5. SUBMISSION OF TENDERS

Your offer comprising of administrative, technical and financial proposals must be submitted electronically to the below email address: dao@rwanda.hi.org not later than **4th September 2025 at 5h00.**

6. SELECTION CRITERIA:

When analyzing the Bids, HANDICAP INTERNATIONAL will take into account the following criteria:

- Administrative Evaluation..... 10% of the total marks
- Technical Evaluation.....30% of the total marks
- Financial Evaluation.....60% of the total marks

7. INFORMATION REQUIRED

All sections below must be completed and included in the Bid.

7.1. SPECIFICATION OF ITEMS

Please read carefully the TERMS OF REFERENCES, technical specifications/layout being offered for guidance in bidding.

7.2 PRICING:

1. Prices must be expressed only in **Rwandan francs**;
2. Including all taxes.

7.3 LEAD AND DELIVERY DETAILS

1. Please provide a detailed proposed responsiveness and appointment of account manager. This information will be contained in the contract with the successful bidders.
2. The tools used during provision of services must be free from objectionable matter and any substances that would represent a hazard to health.

8. CONDITIONS TO BIDDERS

1. Submit administrative documents, technical and financial proposals
2. FEDERATION HANDICAP INTERNATIONAL reserves the right to select and deal with any bidder(s) that would provide HANDICAP INTERNATIONAL with the best value for money.
3. This request for proposal is not a contract or an offer to enter into a contract, but a request for expression of Interest for the services indicated in this document.
4. Bidders are bound by their offer for a period of twelve months from the date of signing of the contract.
5. FEDERATION HANDICAP INTERNATIONAL is not responsible for any costs associated with preparing this tender.
6. FEDERATION HANDICAP INTERNATIONAL reserves the right to alter the dates of

this tender.

7. Canvassing with representatives or staff of FEDERATION HANDICAP INTERNATIONAL in relation to this tender will result in disqualification of the bidder.

8. FEDERATION HANDICAP INTERNATIONAL will inform each bidder of the outcome of selection after evaluation process.

9. FEDERATION HANDICAP INTERNATIONAL will not enter into a contract or do business with companies or individuals that are public offenders as per the following criteria:

- 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, are the subject of court proceedings concerning those matters, or are in any analogous situation arising from a similar procedure provided for in national legislation or regulations;
- They have been convicted of an offence concerning their professional misconduct by a judgement that has the force of res judicata;
- They have been guilty of grave professional misconduct proven by any means that the contracting authority can justify;
- They have not fulfilled obligations relating to the payment of social security contributions or 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;
- They have been the subject of a judgement that has the force of res judicator for fraud, corruption, involvement in a criminal organisation or any other illegal activity;
- Following another procurement or grant award procedure, they have been declared to be in serious breach of contract for failure to comply with their contractual obligations.
- Sexual abuse and beneficiaries' exploitation!!!

If you submit your bid pursuant to this tender requirement, it shall constitute a guarantee that neither your company nor any affiliate or a subsidiary controlled by your company or yourself is in breach of any of the above provisions.

Note:

1. The financial offers should be in the Rwandan Francs (RwF) currency.
2. The prices quoted cannot be adjusted unless for the successful offer/bid during negotiations.
3. Bid validity: 90 days.

Enquiries regarding this RFP should be addressed in writing to the address indicated on the previous page of this tender document.

FEDERATION HANDICAP INTERNATIONAL has the right to cancel or suspend this RFP without any explanations or compensation to any bidder for any cost incurred by them to submit their proposals. FEDERATION HANDICAP INTERNATIONAL also have the right to negotiate with any Company in relation to the offer(s) when it is deemed necessary and only after the evaluation of all proposals and that there is reasonable evidence that negotiations with successful bidder failed to conclude any contractual relationship with HANDICAP INTERNATIONAL.

9.TERMS OF REFERENCE AND TECHNICAL SPECIFICATIONS

FEDERATION HANDICAP INTERNATIONAL, invites all interested registered general insurance providers in Rwanda to submit their competitive proposals/bids for “**provision of medical insurance services 2026**”.

Well-printed and signed offers, written in English or French, must be submitted to the below email address by **Thursday, 4th September 2025 5h00**; Late proposals will be rejected.

FEDERATION HANDICAP INTERNATIONAL requires you to send your proposals by email to:

dao@rwanda.hi.org

Note: It shall remain the responsibility of the insurers to ensure that their proposals are submitted on or before the deadline, Proposals that are received after the deadline indicated above, for whatever reason, shall not be considered for evaluation

9.1 ADMINISTRATIVE REQUIREMENTS

1. Submission letter duly signed, dated and stamped;
2. Company profile with full address, legal name, location area, branches, products/services, leadership team, telephone, E-mail, website...
3. Certified copy of the Trade License from RDB.
4. Certified copy of license provided by the Central Bank (BNR).
5. Valid and notified tax clearance certificate (RRA).
6. Valid and notified RSSB clearance Certificate
7. VAT Registration
8. Proof of using EBM
9. Profiles of senior management and key staff (CVs, academic & professional certificates) handling the medical insurance services.
10. List of all medical service providers in partnership with full address (location per district, telephone, email).
11. Signed certificates for HI for respecting standards ethics.

9.2 BENEFITS – TECHNICAL SPECIFICATIONS

Note: HI and insurer must be clear what the overall benefit limit is for the policy. The insurer must provide clearly the area of coverage and proposed limit of cover.

9.2.1 New medical condition

Reimbursement for necessary inpatient and outpatient medical costs, as described below:

In-patient treatment

- a. Hospital charges and related drugs and dressings for inpatient treatment in the country of work
- b. Emergency transport to suitable medical facility including escorted air evacuation to nearest centre of medical excellence where required
- c. Where suitable medical facilities are unavailable in country of work, hospital charges and drugs and dressings for treatment in the nearest centre of medical excellence.
- d. Travel and accommodation for parents of children under 18 who need emergency transport
- e. Funeral Expense Cover

NOTE – cover is not required for the following:

Non-emergency travel

Restauration

Escorts who are not medically necessary

Out-patient treatment

- a. Radiotherapy/chemotherapy
- b. Computerized tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET)
- c. Prescribed out-patient drugs and dressings
- d. Medical practitioner consultation charges
- e. Diagnostic tests and physiotherapy (when prescribed by a doctor following an accident covered by the insurance and subject to a time-limited agreed course of treatment)
- f. Consultations and treatment for psychiatric illness administered by a medical practitioner
 - a. Routine outpatient consultation.
 - b. Diagnostic Laboratory and Radiology services,
 - c. Prescribed physiotherapy
 - d. Prescribed drugs and dressings.
 - e. Dental services (Routine dentistry and curative services excluding dentures, braces, crowns and bridges).
 - f. Optical Services.
 - g. Routine Immunizations for children and antenatal mothers.
 - h. Antenatal and Postnatal care.
 - i. Ambulance Services
 - j. Chronic conditions
 - k. HIV/AIDS and related ailments
 - l. Vaccine for Hepatitis B

9.2.2 Maternity

Reasonable antenatal and delivery costs must be covered. This includes at a minimum:

- a. Pregnancy ultrasound scans, or as prescribed by a gynecologist
- b. Antenatal screening tests as prescribed by a doctor (for example sickle cell and thalassaemia)
- c. Additional blood tests as medically recommended (for example syphilis, HIV and hepatitis B,....)
- d. Emergency maternity costs
- e. Management of premature babies and neonatal care

9.2.3 Dental

- a. Emergency dental costs including repair of dentures (if there has been a dental check-up in the last 12 months)
- b. One dental check-up per annum
- c. Extraction (normal or non-surgical extractions)
- d. Examinations
- e. Root canal treatment
- f. Normal compound fillings

- g. Removal of roots
- h. Apicectomy
- i. Removal of solid odontomas
- j. Removal of impacted tooth, buried or unerupted teeth.
- k. Scaling necessitated by a medical condition and prescribed by our appointed dentist once a year

Please note: except if medical prescription and validation by Insurer referral doctor Crowns, bridges, orthodontics, braces, toothpaste, cosmetic dental, dentures and Self-prescribed scaling, long term restorative or cosmetic dental work are excluded

9.2.4 Eye care

- a. Eye treatment/investigations for correction of refractive errors and cost of lenses, contact lenses and frames
- b. One annual eye test (with change in eyesight)
- c. Provision for glasses or contact lenses where there is damage to eyes as a result of an accident or illness (e.g. glaucoma)

9.2.5 Vaccinations and circumcision

Childhood circumcision and vaccinations & recommended vaccinations required for work.

10. Terms and Conditions

Disclaimers

- HI reserves the right to modify by written notice the terms of this solicitation at any time in its sole discretion. HI may cancel the solicitation at any time
- HI may reject any or all proposals received.
- Issuance of solicitation does not constitute award commitment by HI.
- HI reserves the right to disqualify any quotation based on the vendor's failure to follow solicitation instructions.
- HI will not compensate Vendors for their response to the solicitation.
- HI reserves the right to issue an award based on the initial evaluation of applications without further discussion.
- HI may contact bidders to confirm the contact person, and address, and that the proposal was submitted for this solicitation.
- HI may contact listed past performance references without notice to the bidders. HI also reserves the right to contact other past performance information sources that the bidders did not list in the proposal.
- By submitting a proposal, the bidder confirms he/she understands the terms and conditions.
- Information pertaining to and obtained from the Vendor as a result of participation in this solicitation is confidential. The bidder consents to the disclosure of the documents submitted by the bidder to the reviewers involved in the selection process. Please note that all reviewers are bound by non-disclosure agreements.
- The premium will be per family by year not per person, in case of new born or spouse the client will pay only the card membership only.

Mélanie GEISER
Country manager