



RIGHT TO PLAY
PROTECT. EDUCATE. EMPOWER.

TERMS OF REFERENCE FOR GROUP LIFE INSURANCE 2026

Background

Right To Play (RTP) is a global children's organization that protects, educates and empowers children to rise above adversity. We believe that age, gender and ability sensitive play, in all its forms, including games, sports, art, drama and music, not only is essential for children's wellbeing and development, but is also life-saving. Established in 2000, RTP has pioneered a unique play-based approach to learning and development which focuses on quality education, life skills, health, gender equality, child protection and building peaceful communities. In addition to our work with children, RTP advocates with parents, local communities, and governments to advance the fundamental rights of all children.

Right To Play has been operating in Rwanda since 2003 and its programs in Rwanda include the Early Childhood Development project, the Girls for Climate Change Education project, and the Plug-in-Play (tinkering, making, coding and robotics) project and currently operating in 3 districts; Kayanza, Ruhango and Rubavu.

Right To Play Rwanda is looking for an insurance company to provide Group Life Insurance for its staff for the period of **1 year renewable** up to two years. (Renewing the contract for the second year will depending on performance and mutual understanding).

The proposal should include the following:

A. Technical proposal

- Company Registration
- Company profile showing the company background
- Audited financial statement for the last 2 years 2023 & 2024
- Proof of insurance services offered to 4 Institutions including at least 1 Government or parastatal institution and 1 NGO.
- Clear claims procedures
- Proof of payment of 6 funeral claims for the years (3 for each year), showing the date on which, the last document was received and the payment date (2022 to 2025)
- Confirmation of reinsurance cover & proof of the ability to cover the amount above the treaty capacity.

B. Financial proposal

The Group Life Insurance should cover the following:

1. Death (all circumstances) or Total and Permanent Disability
2. Partial Permanent Disability (PPD)
3. Critical Illness
4. Funeral Expenses
5. Loss of Revenue





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The financial proposal should clearly show the sum assured for each event and the annual premium to be paid for each person insured based on the information provided here below:

1. Death (all circumstances) or Total and Permanent Disability: the sum assured is **36 times the monthly basic salary**.
2. Partial Permanent Disability (PPD): the sum assured is **36 times the monthly basic salary**.
3. Critical illness: 50% of the sum assured for Death.
4. Funeral expenses (Payable on death resulting from all circumstances): list amounts for different categories available.
5. Loss of Revenue due to accident or illness: Sum assured is 75% of monthly basic Salary for two (2) years.

Evaluation Criteria & Scoring

Technical Proposal/60 Points

- Company Profile and Background/15
- Financial Stability/15
- Experience and Similar Clients/10
- Claim & Handling Capacity/10
- Reinsurance Support/10

Financial Proposal/40

- Premium Adequacy /10
- Competitive Premium/20
- Clarity of Financial Proposal (Clearly stated sums, Premium calculation basis & Breakdown per coverage items/10

All competent companies interested by this invitation are requested to request the list of staff through this email: rwandaprocurement@righttoplay.com . Proposals must be submitted in a sealed envelope on **20/11/2025 at 5pm local time**.





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Bids/proposals which will submitted after the deadline date and time will not be considered.

Please be informed that bids submission should include both technical and financial proposal (**Two Original Copies & One Copy**) and the title should be "Offer for Groupe Life Insurance".The opening of the bids will take place in a separate session and only potentials candidates will be called for presentation.

Note: Right to Play reserves the right to reject any bid deemed inappropriate

Done at Kigali on 4th November,2025

Sincerely,

Amadou Cisse
Country Director

