

REQUEST FOR PROPOSAL



Together for Inclusion International (TOFI) Representation in Somalia / Somaliland

Date: 25th June 2025

PROVISION OF MEDICAL INSURANCE

To: Interested and qualified bidders.

REQUEST FOR PROPOSAL NO. ITB/TOFI/SOM:001/2025

Dear Sir/Madam:

The Together for Inclusion International (TOFI) has received a grant from Various Donors for the implementation of the humanitarian aid operation in Somalia/Somaliland Part of this operation is the supply of Group Medical Insurance. Therefore, the TOFI requests you to submit price bid(s) for the supply of the item(s) listed on the attached TOFI Bid Form Annex A.

1. TENDER DETAILS

The Tender details are as follows:

Line	Item	Time, date, address as appropriate
1	RFP published	4 TH July 2025 10:00AM E.A.T
3	Closing date for clarifications	19 th July 2025 10:00AM E.A.T
4	Closing date and time for receipt of Tenders	25 th July 2025 10:00AM E.A.T
5	Tender Opening Location	Together For inclusion International (TOFI), Somalia via Microsoft teams virtual meeting.
6	Tender Opening Date and time	TBC

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

I. IMPORTANT INFORMATION REGARDING THIS RFP:

- This RFP is launched for the purpose of seeking a reliable supplier for the supply of Group Medical insurance for TOFI staff from 1st September 2025 for a contract period of one to two years, with a possibility of an extension to 3 years.
- TOFI may choose any reliable suppliers based on technical, administrative and financial Evaluation if deemed necessary.
- TOFI may choose to split the contract award to more than one supplier.
- Presentations may be a requirement for this bid.

- The delivery time of the supply shall be within 14 days of placing order. TOFI may terminate the contract if supplier fails to deliver items within this period.

II. 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 TOFI 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, experiences, 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 F-TOR-SOM National Staff Medical Insurance Service, TOFI will give a weighted combined technical and financial score. The weighted score will determine the contract award.

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

Please note that bids related to individual lot shall respond to all criteria, or their bid may be disqualified.

LOT 1:

Technical criteria #	Technical criteria	Weighting in technical evaluation [Total 100%]
1.	The insurance provider must demonstrate and outline the following key factors: Extensive country-wide panel of medical facilities with a focus on remote/up-country areas in particular Mogadishu, including Jowhar, Beledweyne, Baidoa, Gedo, including Dolow, Kismayo, Dhobley, Somaliland including Hargeisa, Berbera Puntland including Bosasso, Galkayo, Gardo	20%
2.	Proof of past experience (2 Years’ experience) i.e. recommendation letters/or copies of contracts from previous/current institutions (Minimum Three)	15%
3.	<ul style="list-style-type: none"> ▪ Premium payments policy clearly outlining the following: ▪ Payment on quarterly installment of premium ▪ Premium calculation for short term contracts including how to deal with extension of short-term contracts 	10%

	<ul style="list-style-type: none"> ▪ Premium calculation for additional members joining the policy ▪ Conditions for premium reimbursement ▪ Reimbursement of unused premiums on pro-rata basis regardless of the utilization by staff member ▪ Monthly debit and credit notes for addition/deletion of staff members to TOFI 	
4.	Biometric identification of medical cards via smart card technology for scheme administration. No utilization statement/report.	10%
5.	IN-PATIENT COVER - USD 20,000 Overall Annual Limit per family	10%
6.	OUT- PATIENT COVER - USD 1,700 Overall Annual Limit per family	10%
7.	OPTICAL BENEFITS - USD 300 Annual Limit per person	5%
8.	DENTAL BENEFITS - USD 300 Annual Limit per person	5%
9.	MATERNITY COVER - USD 1,500 Annual Limit per family (Principal/Spouse only)	5%
10.	Availability of treatment outside of Country mainly Kenya, Ethiopia, India, Djibouti and Turkey	5%
11.	No brokers involved; direct implementation of the medical scheme	5%

Bidders Information:

Qualified and interested tenderers may obtain further information, inspect, and receive Tender documents through the following link: This will be upon payment of USD100 dollar through the following account details:

Account Name: Together for Inclusion International

Bank: Premier Bank

Account Number: 020301902001

Branch: KM4

Proof of payment MUST be attached during the submission of documents. Submissions should be sent via email to: BOC@tofiso.org by 5:00 PM on 26/7/2025 and bidders must clearly indicate the category they are applying for

A. 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. Documents listed below shall be submitted with your bid.

#	Annex #	Document	Instructions	Weighting in administrative evaluation [PASS/ FAIL]
1	Annex A	Annex A1 and A2 TOFI Bid Form - Technical bid & Financial bid	The 2 Annexes must be properly completed, signed and stamped.	[PASS/ FAIL]
2	Annex B	Tender and Contract Award Acknowledge Certificate	This form should be properly completed, signed, dated and stamped.	[PASS/ FAIL]
3	Annex C	General Conditions of Contract for the Procurement of Services	This should be read and stamped to show it has been read.	[PASS/FAIL]
4	Annex D	Supplier Code of conduct	This should be completed on last page, full names, signed , stamped and dated	[PASS/ FAIL]
5	Annex E	Supplier Profile and Registration form	All sections must be properly completed, and all relevant support documents by be attached. Section 3: Certification is mandatory, must be signed, dated and stamped.	[PASS/ FAIL]

B. Technical Evaluation

To be technically acceptable, the bid shall meet or exceed the stipulated requirements and specifications in the RFP. A Bid is deemed to meet the criteria if it confirms that it meets the conditions, procedures and specifications in the RFP without substantially departing from or attaching restrictions with them. If a Bid does not technically comply with the RFP, it will be rejected.

The criteria for the tender are stipulated in Annex A – TOFI Bid Form.

C. 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.

III. 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

IV. SUBMISSION OF BIDS

Bidders are solely responsible for ensuring that the full bid is received by TOFI in accordance with the RFP requirements, prior to the specified date and time mentioned above. TOFI will consider only those portions of the bids received prior to the closing date and time specified.

All responsive Bids shall be written on the **TOFI Bid Form (Annex A.1 and A.2)**.

Beyond the TOFI Bid Form, the following documents shall be contained with the bid:

- **Tender & Contract Award Acknowledgment Certificate (Annex B), and the Supplier Profile and Registration form (Annex E), plus any other documents required.**

Bids not submitted on Annex A, or not received before the indicated time and date as set forth on page 1, or delivered to any other email address, or physical address will be disqualified.

Bids submitted by mail, is at the Bidders risk and TOFI takes no responsibility for the receipt of such Bids.

Bidders are solely responsible for ensuring that the full Bid is received by TOFI in accordance with the RFP requirements.

A. Hard Copy:

No hard copy bids shall be received for this tender, only email bids will be acceptable, through the official email address shown below, with clear subject headings as follows:

- 2 separate emails to: BOC@tofiso.org , with subject heading clearing stating the
- (a) **RFP/ TOFI/SOM:001/2025: Technical bid** (*attach rest of document excluding financial bid*)
 - (b) **RFP/ TOFI/SOM:001/2025: Financial bid**

V. COMPLETION OF BID FORM

A. Prices Quoted

Any discount offered shall be included in the Bid price.

B. Currency

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

C. Language

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

D. Presentation

Bids shall be clearly legible. Prices entered in lead pencil will not be considered. All erasures, amendments, or alterations shall be initialed 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.

E. Split Awards

TOFI reserves the right to split awards.

F. Validity Period

Bids shall be valid for at least the minimum number of days specified in the RFP from the date of Bid closure. TOFI reserves the right to determine, at its sole discretion, the validity period in respect of Bids which do not specify any such maximum or minimum limitation.

VI. ACCEPTANCE

TOFI 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.

VII. AWARD OF CONTRACTS

This RFP does not commit TOFI 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 TOFI. No contractual relationship will exist except pursuant to a written contract document signed by a duly authorized official of TOFI and the successful Bidder.

TOFI may award contracts for part quantities or individual items. TOFI will notify successful Bidders of its decision with respect to their Bids as soon as possible after the Bids are opened. TOFI 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 TOFI RFPs.

VIII. CONFIDENTIALITY

This RFP or any part hereof, and all copies hereof shall be returned to TOFI upon request. This RFP is confidential and proprietary to TOFI, 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 TOFI, 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 or not their company submits a Bid or responds in any other way to this RFP.

IX. 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 TOFI 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 TOFI, 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.

X. IMPROPER ASSISTANCE

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

- With the assistance of current or former employees of TOFI, or current or former contractors of TOFI 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 TOFI information not made available to the public or to the other Bidders,
- In breach of an obligation of confidentially to TOFI, 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 TOFI, 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, TOFI and was engaged directly, or indirectly, in the planning or performance of the requirement, project, or activity to which this RFP relates.

XI. CORRUPT PRACTICES

TOFI 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 TOFI 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 TOFI, including tendering, award or execution of contracts. TOFI 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 TOFI's policy with regards to Anti- Corruption to Third Parties. The Bidder furthermore agrees to inform TOFI immediately of any suspicion or information it receives from any source alleging a violation of this policy to the contact details of the specific TOFI country operations via TOFI's Code of Conduct Reporting Mechanism and reports of any suspected corruption can also be reported directly to TOFI HQ at code.conduct@tofiso.org.

XII. 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 TOFI and the Bidder's interests during the procurement process.

If during any stage of the procurement process or performance of any TOFI contract a conflict of interest arises, or appears likely to arise, the Bidder shall notify TOFI 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 TOFI, or cases in which any TOFI official, employee or person under contract with TOFI 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 TOFI may reasonably require, to resolve or otherwise deal with the conflict to the satisfaction of TOFI.

XIII. 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, TOFI shall duly register the said Bid and shall evaluate it alongside all other received Bids. If the selected Bidder has furnished a Bid security, TOFI shall withhold such Bid security until the issue has been resolved.

Withdrawal of a Bid may result in your suspension or removal from the TOFI 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.

XIV. LATE BIDS

All Bids received after the RFP closure will be rejected.

XV. 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 TOFI in its decision concerning the award of the contract will result in the immediate rejection of the tender.

XVI. CONDITIONS OF CONTRACT

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

XVII. CANCELLATION OF THE RFP

In the event of an RFP cancellation, Bidders will be notified by TOFI. 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 no 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.

TOFI 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 TOFI has been advised of the possibility of damages. The publication of a procurement notice does not commit TOFI to implement the programme or project announced.

XVIII. QUERIES ABOUT THIS RFP

For queries on this RFP, please forward to: The BID Opening committee: on BOC@tofiso.org

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.**

All questions during the tender period, as well as the associated answers, will be shared with all suppliers invited.

XIX. RFP DOCUMENTS

This RFP document contains the following:

1. This covering Letter
2. Annex A1 & A2: TOFI Bid Form (Technical bid and Financial bid)
3. Annex B: Tender and Contract Award Acknowledgment Certificate
4. Annex C: General Conditions of Contract for the Procurement of Services
5. Annex D: Supplier Code of Conduct
6. Annex E: Supplier Profile and Registration Form
7. Annex F: (TOR) - SOM National Staff Medical Insurance Service

Under TOFI's Anticorruption Policy Bidders shall observe the highest standard of ethics during the procurement and execution of such contracts. TOFI 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

Supply Chain

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 of the items quoted for, at the prices entered in the attached TOFI Bid Form **RFP/ TOFI/SOM:001/2025** delivered to the destination specified therein.
 - a. We confirm that for any offer made where the delivery destination is not as requested in the RFP, that TOFI reserves the right to disregard the offer.
 - b. That conditional Bid's cannot be accepted.
 - c. That the currency of the Bid should be in USD.
 - d. TOFI reserves the right, at its own discretion:
 - i. To award a contract for a lesser or greater quantity than the total quantity Bid for.
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:



- ii. To reject any or all Bids and/or enter a contract with a Bidder other than the lowest Bidder.

- e. Successful Bidders who are awarded contracts will be notified by the receipt of the original Purchase Order/Contract and acknowledgement copy. In case of urgency successful Bidders(s) may also be notified by email.

- f. 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

- g. We confirm that the validity of this offer is for 30 calendar days from the date of the RFP closure

- h. We agree to the terms and conditions set forth in the TOFI General Conditions of Contract for the Procurement of Services.

- i. 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.

- j. We agree to abide by the TOFI Code of Ethics as attached as Annex D

- 3. We note that TOFI 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