

Provision of Insurance Brokerage Services Responses:

Confirm if benefits are shared per family or are on per person basis - shared per family

Family Size	LOCAL STAFF COVER	INTERNATIONAL STAFF COVER		
	Limit per family or per person Kenya	Limit per family Kenya	Limit per family -Rwanda	Limit per family Tanzania
Inpatient	KES 10 million – (INSURED)	INSURED	INSURED	INSURED
Maternity	FUNDED. Limits determined in-house	INSURED	INSURED	INSURED
Outpatient	FUNDED. Limits determined in-house	INSURED	INSURED	INSURED

GENERAL INSURANCE

Policy	Details	Estimated Values	Additional Information
Fire & Special Perils	Buildings Furniture & Fittings Canteen furniture	30 Million 2 Million 500,000	Wasaa conservation Centre mukoma road
Burglary	Furniture & fittings Canteen furniture	2 Million 500,000	
All Risks	Office equipment and fittings	8 Million	
Electronic Equipment	Laptops, printers, etc	8 million	
Money	Cash in the safe Cash in transit	12 million annual carry	Cash on transit is KES 100,000/USD 5000
Motor Private – Comprehensive	10 VEHICLES	KES 50,000,000	Share the vehicles register detailing value per car, year of manufacture and Make – Not necessary. This will be subject to valuation.
Public Liability		Any one event? Annual Limit?	None

Risk Type	Scheme Benefits	
GLA -Accidental, Illness & Natural Risks	Death	6 years' annual salary
	Permanent & Total Disability	6 years' annual salary
	Last Expense per principal - Standalone	Propose
	Last Expense per declared spouse	Propose
	Last Expense per child -4 per Member - Any 1 claim	Propose
	Critical Illness - Stand Alone	Propose
	Free Cover Limit	Propose
	Accidental Death	Propose
GPA WIBA – Accidental & Occupational	Accidental Permanent Total Disability	2 Years annual salary
	Medical Reimbursement	Propose
	Temporary Total Disability TTD	104 weeks

Risks		
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- International cover is depended on the underwriter.
- Also note below, that Kenya appears **twice**, on the local and international cover. Advise whether it is an error or not.- No.
- Reference to the above, kindly clarify whether an Insurance Broker ought to participate in ALL the classes of Insurance requested as per the Price schedule in the RFP document. Yes if possible.
- Please shed light into it on whether one can participate in particular classes and forego others so as not to be deemed noncompliant as per the provisions below. Yes this is OK.
- Employee data will be shared once the broker is identified.
- On Travel insurance, can you let us know what
 - the average frequency of trips are per month - 20
 - the average number of days per trip – 5 days

- We also wish a clarification on the issue of paid up capital of at least 300Million , is it a broker requirement or should the underwriter provider. This is underwriter requirement.