TENDER FOR HEALTH MAINTENANCE ORGANISATION (HEALTH INSURANCE)

Ref: NG-MAG-HMO-NG-2025

Activities	**Date**
Withdrawal of the tender package	From 09 June 2025 to 30 June 2025 Working days only from 09:30 to 17:00 (Monday to Thursday)
Request for clarification (procurement.nigeria@maginternational.org)	Before 27 June 2025 at 5pm
Closing date for submitting offers	30/06/2025 5:00 pm

Please note that:

This invitation to tender is open for NIGERIA based companies only;

- This invitation to tender cannot be considered as a promise of contract of any nature whatsoever;
- Any costs related to the preparation of the offer to be submitted are entirely the responsibility of the tenderers and will not give rise to any kind of reimbursement by MAG;
- MAG could, as far as possible, respond to this open call for tenders;
- This file must not undergo any distribution other than that necessary for its processing.
- All tenders will be worded in ENGLISH and NAIRA.

Chachu Tadicha,
Program Manager Nigeria

INSTRUCTION TO TENDERERS

Mines Advisory Group (MAG) is an international non-governmental organization based in Manchester, UK. MAG's vision is a secure future for men, women and children affected by conflict and insecurity. MAG's mission is to save lives and build a better future by demining and clearing unexploded bombs, reducing risk and supporting improved weapons and ammunition management to create secure conditions in which development can flourish.

As part of its program in Nigeria MAG is calling for tenders in order to sign agreements with a company for the health maintenance of its staffs and their families.

MAG invites interested and legally registered providers in Nigeria who wish to apply in accordance with the conditions set out in the tender documents.

A prospective tenderer making inquiries of the tender document may notify MAG by email at MAG's address indicated in the Invitation to Tender. MAG will respond in writing to any request for clarification of the tender document which it receives not later than five (5) days prior to the deadline for the submission of the tenders prescribed by MAG. Written copies of the MAG's response (including an explanation of the query) but without identifying the source of inquiry will be sent to all candidates who have received the tender document

MAG shall reply to any clarifications sought by the tenderer within 3 days of receiving the request to enable the tenderer to make timely submission of its tender.

Interested bidders should submit their bids via email « procurement.nigeria@maginternational.org Submissions should be done electronically only.

Note that **NO** submission is to be done physically.

Make sure you read all the tender documents and fully understand the requirements.

Applications must be submitted to the email address specified in the tender dossier no later than **30/06/2025 at 5pm**
Any application received after this deadline will be automatically rejected.

MAG reserves the right to accept or refuse any offer, to cancel the pre-selection process and to refuse offers at any time, without having to respond to the bidders.

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Section 1: Description of service

1.1 Presentation of Mines Advisory Group (MAG):

MAG is an international non-governmental organization based in Manchester, UK. MAG's vision is a secure future for men, women and children affected by conflict and insecurity. MAG's mission is to save lives and build a better future by demining and clearing unexploded bombs, reducing risk and supporting improved weapons and ammunition management to create secure conditions in which development can flourish.

1.2 Description of tasks:

The purpose of this process is to lead to the signing of a framework agreement, for a period of one year, renewable, with the best supplier selected.

Product Specifications:

1. **Description:** Health Management packages for individuals and family
2. **Service category:** Health care
3. **Location Required:** NIGERIA (Abuja, Maiduguri, Lagos, Anambra, Crossriver, Plateau, Niger, Kaduna)
4. **Quantities**: 15 persons
   ***The numbers are indicative and subject to change**
5. **specifications:** as below

1.2.1 Health Management packages and benefits for individuals and families

see detailed list in the appendix

1.3 Place of service

All the services concerned by this tender will be carried out in Nigeria.

1.4 Compliance with MAG Policies

The service provider must undertake to respect, among other things, MAG's code of conduct, the policy on the protection of persons, as well as clauses against corruption, as well as support for terrorism.

1.5 Eligibility criteria

In order to be eligible for this call for tenders, the tenderer must be a Nigerian structure which has a minimum experience of 05 years and which has demonstrated its capacity to carry out activities in the field.

See the evaluation matrix in section 3 for more details on the selection criteria.

MAG reserves the right to downgrade companies whose performance in previous contracts with it has not been satisfactory;

Section 2 Conditions for bidding

2.1 Documents to file

2.1.1 supplier registration Form (see Annex A)

The submission form must be submitted using the standard form attached. Bidders must comply with the form and the instructions presented in the form. It is important to complete the form as clearly as possible, so that the file can be properly assessed. The information must therefore be precise and sufficiently detailed.

2.1.2 Unit cost form and details (see Annex B)

Bidders should complete the unit cost form to provide information that can later be used to build a budget. It is important to provide accurate and clear information so that the file can be properly assessed. MAG reserves the right to offer different unit costs.

2.1.3 Additional documents

- Company registration, company profile, TIN and CAC registration
- Legalized copy of the tax certificate up to date on the deadline for submitting tenders.
- Contract/order form for similar services carried out with other NGOs and UN agencies, companies and other companies limited to 10 contracts or order form for the period from 2020 to 2024;
- Stamped supplier registration form (Annex I).
- Stamped unit cost form (Annex II).
- An **ID copy** of the legal representative
- Proof of accreditation by the national health insurance scheme (NHIS).

2.1.4 General

- All documents submitted must be in English.
- Please submit a complete application file.

2.2 Deadline for receipt

The deadline for receipt of application files has been set for **30 June 2025 at 5pm.**

Any application received after this deadline will be automatically rejected.

The contract is awarded to the bidders who have submitted the highest rated bid among those that comply. The evaluation will be carried out by the Tender Analysis Committee and will take place as follows:

- Company registration, company profile, TIN and CAC registration
- Legalized copy of the tax certificate up to date on the deadline for submitting tenders.
- Contract/order form for similar services carried out with other NGOs and UN agencies, companies and other companies limited to 10 contracts or order form for the period from 2018 to 2024;
- Stamped supplier registration form (Annex I).
- Stamped unit cost form (Annex II).
- An **ID copy** of the legal representative
- Proof of accreditation by the national health insurance scheme (NHIS).

NOTE: It is in the bidder's interest to provide contact details and preferably an email address.

2.3 Ethics clauses:

Any attempt by a candidate or bidder to obtain confidential information, to enter into illegal agreements with competitors or to influence the committee or the contracting authority during the process of examination, clarification, evaluation and comparison of offers will result in the rejection of their application or their offer and may lead to administrative sanctions.

Without the prior written authorization of the contracting authority, a contractor and its staff or any other company with which the contractor is associated or linked may not, even on an ancillary basis or as a subcontractor, provide other services, carry out works or provide equipment for the project. This prohibition also applies to any other project which could, due to the nature of the contract, give rise to a conflict of interest on the part of the Contractor.

When submitting a bid, bidders must declare that they are not affected by a conflict of interest and have no equivalent relationship in this regard with other bidders or parties involved in the project. If such a situation arises during the performance of the Contract, the Contractor must immediately notify the Contracting Authority.

Entrepreneurs must at all times act impartially and as trusted advisers in accordance with the code of conduct of their profession. They will refrain from making public statements about the project or services without the prior approval of the contracting authority. They cannot commit the contracting authority in any way without its prior written consent.

For the duration of the contract, the contractors and their staff must respect human rights and undertake not to offend the political, cultural and religious mores of the beneficiary State. In particular, and in accordance with the basic legal act concerned, tenderers who have been awarded contracts must respect the fundamental labor standards as defined in the relevant conventions of the International Labor Organization (such as the conventions on freedom of association and collective bargaining; the abolition of and compulsory labour; the elimination of forced and compulsory labour; the abolition of child labour).

The contractors cannot accept any payment related to the contracts other than that provided for therein. Contractors and their staff must not engage in any activity or benefit from advantages that are incompatible with their obligations towards the contracting authority.

The contractors and their staff are bound by professional secrecy throughout the duration of the contracts and after their execution. All reports and documents drawn up or received by the contractors will be confidential.

The contract governs the use by the Contracting Parties of all reports and documents drawn up, received or presented by them during the performance of the contract.

The contractor must refrain from any relationship likely to compromise his independence or that of his staff. If the Contractor ceases to be independent, the Contracting Authority may, regardless of injury, terminate the Contract without further notice and without the Contractor having any claim for compensation.

The contracting authority reserves the right to suspend or cancel the financing of the project if corrupt practices of any kind are discovered at any stage of the award process and if the contractor does not take all appropriate measures. to remedy the situation. For the purposes of this provision, 'corrupt practices' are the offering of a bribe, gift, gratuity or commission to any person as an inducement or reward for performing or refraining from any act related to the award of a contract or the implementation of a contract already concluded with the contractor.

All bids will be rejected or contracts terminated if it appears that the award or performance of a contract has resulted in unusual business expenses. These unusual business expenses are commissions not mentioned in the main contract or not deriving from a correctly concluded contract referring to the main contract, commissions not paid in return for a real and legitimate service, commissions paid to a tax haven, commissions paid to a beneficiary who is not clearly identified or commissions paid to a company that looks like a front company.

The contractor undertakes to provide the contracting authority on request with all the supporting documents relating to the conditions of performance of the contract. The contracting authority may carry out any documentary or on-site checks it deems necessary to find evidence in the event of suspicion of unusual business expenses.

Contractors who have paid unusual commercial expenses on EU-funded projects are liable, depending on the seriousness of the facts observed, to have their contract terminated or to be permanently excluded from the benefit of EU funds.

The contracting authority reserves the right to suspend or cancel the procedure, if the procurement procedure proves to have been the subject of substantial errors, irregularities or fraud. Where such substantial errors, irregularities or fraud are discovered after the award of the contract, the contracting authority may refrain from concluding the contract.

2.4 Cancellation of the tender procedure

If a tender procedure is cancelled, tenderers will be informed by the contracting authority.

A cancellation may occur, for example, if:
the tender procedure has not been completed, i.e., when no suitable, qualitatively or financially acceptable offer has been received or there has been no valid response from the all;
the economic or technical parameters of the project have fundamentally changed;
exceptional circumstances or a case of force majeure make the normal implementation of the project impossible;
all technically acceptable offers exceed the financial resources available;
there have been substantial errors, irregularities or fraud in the procedure, in particular where these have prevented fair competition;
the award is not in accordance with sound financial management, i.e. it does not comply with the principles of economy, efficiency and effectiveness (for example, the price proposed by the tenderer to which the contract is to be awarded is objectively disproportionate to the contract price.

Under no circumstances will the contracting authority be liable for any damage whatsoever, including, without limitation, damages for loss of profit, related in any way to the cancellation of a procedure of invitation to tender, even if the contracting authority has been informed of the possibility of damages. The publication of a contract notice does not commit the contracting authority to implement the program or project announced.

ANNEX A SUPPLIER REGISTRATION FORM

saves lives builds futures

SUPPLIER REGISTRATION FORM v2

The following document contains questions to identify the suitability of suppliers in terms of technical experience and capability and the legal and financial standing

Suppliers who fail to meet key criteria may be excluded from conducting business with MAG.

If a question does not apply to your business please state 'Not Applicable'.

Section 1 is the minimum needed for registration as a supplier of MAG International, further information may be needed upon contracting.

Section 1: COMPANY DETAILS AND GENERAL INFORMATION								
Full Registered Name of Supplier:								
Full Street Address:								
Post Code:		City:		PO Box.		Country:		
Telephone Number/s:				Web:				
Contact Person Name:						Job Title:		
Contact Person Email address:						Phone No:		
Full Name of Owner:						Date of Birth:		
Nationality / Citizenship of Owner:						ID / Passport Attached?:		YES / NO
If there is no single owner, then please provide the Date of Birth and Registered Country of Citizenship for one of the directors below:								
Full Name of Director:						ID / Passport Attached?:		YES / NO
Full Name of Director:						ID / Passport Attached?:		YES / NO
Full Name of Director:						ID / Passport Attached?:		YES / NO
Licence No./State where registered						VAT No /TIN		
Subsidiaries/ Representatives/ Other Offices								
Name and registration number of Parent Company (if applicable)								
Type of Business	A Manufacturer	YES / NO	Year Established			Number of Employees		

	An Authorised Agent	YES / NO	Other (Please specify)	

Section 2: EXPERIENCE AND REFERENCES			
Please provide details of 3 customers/clients for whom you have completed contracts for in the last 3 years. If you are working / have worked with other INGOs before, please include these organisations. **Previous similar experience with UN, NGOs, Embassies and other diplomatic services join contract or purchase order**			
Referees will be contacted at MAG's discretion. Please do ensure you inform referees that you will be submitting their details, and obtain their consent			
Organization:			
Value of Contract:			
Year:			
Services Supplied:			
Email Address:			

Section 3: OUTSOURCING			
Will you be outsourcing any of the services you offer to MAG?	YES / NO	If yes, please provide details	

Section 4: PAYMENT INFORMATION			
Payment Methods:	Please confirm Bank Transfer is acceptable on a monthly basis		YES / NO
Terms of Payment:	MAG's preferred payment terms are 30 days only payment after delivery accepted by MAG		
Bank Name:		Currency:	
Bank Account Number and Sort Code if applicable:			
SWIFT / IBAN:			
Bank Full Address:			

Section 5: CODE OF CONDUCT, SUPPLIERS ETHICS & MAG POLICIES, TERMS & CONDITIONS
MAG is a member of the Inter Agency Procurement Group and as such, seeks to follow the principles and Code of Conduct as set out by the Group, http://www.iapg.org.uk/
If you have any concerns or suspicions regarding any aspect of safeguarding including abuse, harm, neglect, exploitation, bullying or harassment of staff (including partner and supplier staff), beneficiaries, children or vulnerable adults you can report it via the following email address which is only accessed by the Company Secretary who is independent of MAG's management structure and who reports directly to the Board. Email: **reporting@maginternational.org**

If you have any concerns or suspicions regarding bribery, corruption and fraud, you can report it via the following email address which is only accessed by the Company Secretary who is independent of MAG's management structure and who reports directly to the Board. Email: **crime@maginternational.org**
To be considered a supplier for MAG International you MUST adhere to all of the following: MAG Code of Conduct for Suppliers & Contractors; MAG's Environmental Policy; MAG's Conflicts of Interest Policy; MAG's Safeguarding Policy; MAG's Ethical Statement; MAG's Financial Misconduct & Crime Policy; MAG's Data Protection Policy; MAG's Modern Slavery Statement and MAG's Terms & Conditions. https://www.maginternational.org/accountability/tenders/

Do you engage to conduct business respecting the above principles?	YES / NO	Signed:	

Section 6: Others
How long are the prices valid for:
Is the HMO company have a national coverage? Yes or no
Does the HMO company provide others health benefits beyond going to the hospital when you are ill? If yes please list the benefits
The HMO company can reimburse the health expenses made from places where the company doesn't have coverage eg : local government's areas in north east of Nigeria ? yes or no
Does the HMO allow clients to roam different hospitals according to their medical needs? Yes or no
Access female-related care, access to obstetrician/gynecologists for routine services such as Pap smear tests, obstetric care, ante-natal and post-natal care. Yes or no
Discounts possible If yes, specify the conditions and the percentage of reduction

Section 6: DECLARATION			
I, the undersigned, warrant that the information provided in this form is correct, and in the event of changes details will be provided as soon as possible:			
Name: (please print):		Signature:	
Organization:			
Position:		Date:	

ANNEXE B

HEALTH MAINTENANCE ORGANISATION (HEALTH INSURANCE)

Financial evaluation Price guide

Product Specifications:

2.3.1 **Description:** Health Management packages for individuals and family
2.3.2 **Service category:** Health care
2.3.3 **Location Required:** Nigeria (Abuja, Maiduguri, Lagos, Anambra, Crossriver, Plateau, Niger, Kaduna)
2.3.4 **Quantities**: 15 persons

***The numbers are indicative and subject to change**

No	Description	Price All taxes included per individual	Price All taxes included per individual + families
1	Health Management packages and benefits for individuals and families		

TENDERER'S DECLARATION(S)

Full name: [.....]

Duly authorized to sign this offer on behalf of: [.....]

Place and date : [.....]

Bidder's seal