
INVITATION TO TENDER FOR INSURANCE SERVICES

Médecins Sans Frontières

Section: MSF Holland

Country: Nigeria

Email address: nigeria-tender@oca.msf.org**Date:** November 06, 2025**Reference:** RFT/MSF/OCA/NG/11/25**Invitation to Tender:** **Group Life Assurance and Group Personal Accident Insurance Policy****INTRODUCTION**

Médecins Sans Frontières is an International non-governmental organisation offering humanitarian assistance to populations in distress, victims of natural disasters and armed conflicts. This assistance is provided without discrimination, irrespective of race, religion, and creed or political affiliation.

SCOPE OF WORK

The objective of this Request for Proposal (RFP) is to select a reputable and financially stable insurance provider to offer comprehensive Group Life Assurance and Group Personal Accident coverage for all eligible employees of Médecins Sans Frontières Holland in Nigeria.

ELIGIBILITY REQUIREMENTS

We are seeking a licensed, experienced insurer to provide Group Life Assurance (GLA) and Group Personal Accident (GPA) cover for our national staff in Nigeria. The successful bidder will deliver straightforward, reliable cover and efficient service to support our team and their families when it matters most.

1. What we need**Group Life Assurance (GLA)**

- Death benefit payable to nominated beneficiaries for staff who die while in service (natural or accidental).
- Sum insured: minimum 3 x annual total emolument (basic + fixed allowances).
- Beneficiary nomination and change process managed clearly.

Group Personal Accident (GPA)

- Cover for accidental death, permanent total/partial disability, temporary total disability (weekly indemnity), and medical expenses resulting from accidents.
- Clear schedule for how partial disabilities are paid (benefit scale).
- Limits for medical expense reimbursement and any sub-limits should be stated.

2. Policy administration & service

- Fast, hassle-free onboarding and enrolment for all eligible staff.
- Issue individual certificates of insurance to each staff member.
- Maintain an up-to-date membership register and provide quarterly summary reports.
- A dedicated account manager and a named claims contact who will manage day-to-day queries.
- Clear, written claims procedures and published turnaround times for acknowledgement and settlement.
- 24/7 emergency claims support (phone/email).

3. Compliance & experience

- Show at least two references or examples of similar work with NGOs, INGOs or international organisations in Nigeria (or similar operating contexts).
- Provide audited financial statements or proof of solvency as part of your submission.

4. Reporting & deliverables

- Policy document and individual certificates within agreed timelines.
- Quarterly claims and utilisation reports (summary of claims, outstanding cases, trends).
- Annual performance review and renewal proposal at least 30 days before expiry.

5. Contract term

- Contract period: 12 months (renewable)

COLLECTION OF TENDER DOCUMENTS

This document is the full tender document; all the requirements are mentioned in this tender document. The interested companies can use this tender document as refer for the submission of their offers on the company's letter head.

SUBMISSION OF TENDER DOCUMENTS

Offers should consist of both **Technical and Financial Proposal in one document with** offer details printed and signed on official company letterhead with premium quotation per staff and per risk category, scope of cover, etc.

Offers can be submitted in *sealed envelopes clearly marked by Tender reference number, bidders name, address, stamped and properly addressed to MSF Holland, House 11, First Avenue, Gwarinpa, Abuja, FCT, or via email to nigeria-tender@oca.msf.org before the deadline of November 20th, 2025.*

Envelops should have the following information clearly written on both sides: Tender Reference Number “RFT/MSF/OCA/NG/11/25” and company particulars of the supplier.

Closing date should be no later than 17:30pm on November 20th 2025. Where a hard copy of tender is submitted, please ensure the tender register is signed at the point of submission. MSF will not be liable for misplaced or wrongly submitted tenders.

BID OPENING

All Bids will be opened immediately after the deadline date at Médecins Sans Frontières House 11 First Avenue, Gwarinpa, Abuja, FCT.

H.) SELECTION CRITERIA

The selection criteria for this procurement process comprise both technical and financial components to ensure a thorough and objective evaluation of all submissions. The technical evaluation will assess the bidder's organizational capacity, technical expertise, regulatory compliance, experience in similar assignments, claims management capability, and the adequacy of the proposed scope of coverage. This stage is intended to confirm the bidder's ability to deliver high-quality and reliable insurance services in accordance with the tender requirements. The financial evaluation will focus on the competitiveness, reasonableness, and transparency of the proposed premiums and associated costs, with emphasis on achieving value for money. The combined assessment of the technical and financial criteria will determine the most responsive and advantageous bid for award consideration.

Questions related to this request can be sent to nigeria-tender@oca.msf.org.

Sincerely,

Médecins Sans Frontières OCA

Represented by:

Gul Waiz

Supply Chain Coordinator

ANNEX I: MSF CHARTER

Médecins Sans Frontières (MSF) is a private, international association. The association is made up mainly of doctors and health sector workers and is also open to all other professions which might help in achieving its aims. All of its members agree to honour the following principles:

MSF provides assistance to populations in distress, to victims of natural or man-made disasters, and to victims of armed conflict. They do so irrespective of race, religion, creed, or political convictions.

MSF observes neutrality and impartiality in the name of universal medical ethics and the right to humanitarian assistance and claims full and unhindered freedom in the exercise of its functions.

Members undertake to respect their professional code of ethics and maintain complete independence from all political, economic, or religious powers.

As volunteers, members understand the risks and dangers of the missions they carry out and make no claim for themselves or their assigns for any form of compensation other than that which the association might be able to afford them.