

Call for Quotations

Provision of Staff Insurance Services, VVOB Kenya (2027–2031)

Closing Date: Monday 7 December 2026 at 17:00 Africa/Nairobi

PUBLIC PROCUREMENT SUMMARY

Reference	VVOB/KE/CFQ/2026/001
Object	Provision of Staff Insurance Services, VVOB Kenya (2027–2031)
For VVOB	VVOB Kenya
Nature	Services
Description of the services/supplies to be provided	GLA, GPA, WIBA, Employers Liability
Procedure	Negotiated procedure without publication but with simplified announcement
Deadline for submitting quotations	7 December 2026 17:00 Africa/Nairobi
Contract duration	5 years
Estimated start date	1 January 2027
Information session and/or site visit	No site visit
Conditions to participate	Licensed by the Insurance Regulatory Authority (IRA) as an insurance broker for both general and long-term (life) business
Content of the quotation	See point 3.3.1 (data to be included in the quotation)
Technical and financial evaluation criteria	Bids are ranked by price. Non-price scoring is not required. Price excludes VAT.
Contact for Questions	The VVOB Procurement Team: procurement.ke@vvob.org

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1. GENERAL PROVISIONS

1.1. CONTRACTING AUTHORITY

The contracting authority of this public procurement contract is VVOB Belgium, non-profit organisation, with its registered office at Julien Dillensplein 1, 1060 Brussels, Belgium, acting through its office VVOB Kenya, Kenya Education Management Institute (KEMI) Mtama Road off 6th Parklands Avenue Nairobi Kenya.

For this procurement contract the leading office is VVOB Kenya, represented by Claire Mazin, Country Programmes Manager of VVOB Kenya who will sign the award letter, and if applicable the service contract following the procurement process, who is mandated to do so and to represent VVOB towards third parties.

1.2. RULES GOVERNING THE PROCUREMENT

The specific administrative and contractual provisions that apply to public procurement contract and procedure are among others:

- The Law of 17 June 2016 on Public Procurement contracts (Law Public Procurements)
- The law of 17 june 2013 on justifications, notifications and legal remedies for public procurement contracts and certain procurement contracts for works, supplies and services;
- The Royal Decree of 18 April 2017 on the award of Public Procurement contracts in the classic sectors (RD 2)
- The Royal Decree of 14 January 2013 establishing the General Implementing Rules for public procurement contracts and for concessions for public works (RD 1)

An all-encompassing overview of all applicable Belgian regulations regarding the public contracts is available for consultation through the website .

This contract is equally subject to:

- The specifications in this call and in its appendices, and any notes, standards or documents referred to. The tenderer is deemed to have taken note of this and to have taken it into account when preparing his bid.
- All laws and regulations concerning the requested products and materials (e.g. CE conformity etc.)
- The General Data Protection Regulation: Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC.
- The Law of 30 July 2018 on the protection of natural persons with regard to the processing of personal data;
- VVOB's Codes of Conduct;

Any additions, amendments, and replacements to the aforementioned laws and other documents on the date of their entry into force with due observance of any transitional provisions.

1.3. PROCESSING OF PERSONAL DATA BY THE CONTRACTING AUTHORITY

The contracting authority undertakes to process the personal data that are communicated to it in response to the Call for Quotations with the greatest care, in accordance with legislation on the protection of personal data (General Data Protection Regulation, GDPR). Where the Belgian law of 30 July 2018 on the protection of natural persons with regard to the processing of personal data contains stricter provisions, the contracting authority will act in accordance with said law.

The bidder undertakes to comply strictly with the obligations provided for by the GDPR and Belgian law on the protection of personal data, regarding the processing of data entrusted to it by the Contracting Authority or collected by the bidder on behalf of and at the request of the Contracting Authority.

If the bidder reasonably considers that other agreements should be concluded in order to comply with the applicable legislation, the bidder will proactively inform the contracting authority. In any case, the bidder must cooperate in good faith with the contracting authority in order to comply with the applicable legal provisions at all times.

For all questions regarding the protection of personal data, the bidder may contact the Contracting Authority's Data Protection Officer or his designate.

We undertake to protect and process your personal data with due care, transparently and in strict compliance with privacy protection legislation.

1.4. CONFIDENTIALITY

The bidder and/or contractor as well as the contracting authority are bound to secrecy towards third parties with regards to any confidential information obtained within the framework of this procurement and will not disclose this information without obtaining the necessary written prior consent of the other party. An exception is made for the disclosure of confidential information to third parties that are involved in the assignment, in which case parties undertake to adequately inform the involved parties of their confidentiality obligations and their required compliance as such.

1.5. GENERAL CONDITIONS OF SALE

By participating in this procurement, the bidder waives any terms of its general conditions that conflict with the administrative and technical conditions of VVOB for this contract. Any contrary condition will result in a substantial irregularity in the tender.

2. SUBJECT MATTER AND SCOPE OF THE PROCUREMENT

2. SUBJECT MATTER AND SCOPE OF THE PROCUREMENT

This procurement is a contract for services of Provision of Staff Insurance Services, VVOB Kenya (2027–2031) and is/is not divided into lots. The contract is not reserved to specific economic operators such as sheltered workplaces, people with disabilities, disadvantaged people and protected professions.

The contract is described in the following annexes :

- Annex A : Technical Specifications
- Annex B : Detailed Price List to Complete
- Annex C : Declaration of Honour
- Annex D : Code of Conduct
- Annex E : Quotation Form
- Annex F : Cover Letter

3. PROCEDURES FOR THE PROCUREMENT CONTRACT

3.1. AWARD PROCEDURE

This public contract is a negotiated procedure without prior publication in accordance with Belgian public procurement law.

3.2. CONTACT PERSON, SITE VISIT AND INFORMATION SESSION

Contact for questions about this call: See the Public Procurement Summary table at the beginning of this Call for Quotations.

Send questions to the country office procurement mailbox shown in the Public Procurement Summary. Include the solicitation reference in the subject. Spoken communication is only permitted to communicate other messages than those referring to the documents of the call or to the quotation, on the condition that sufficient proof is kept of the verbal communication (e.g. a written note, recording, transcript, summary, etc.).

3.3.1. Data to be included in the quotation

The quotation must consist of the following documents and information:

- **Administrative section of the quotation, including at least**
- identity of the bidder: business name, legal form, nationality, address, telephone number, e-mail address, contact person and Tax Identification Number, Social Security Number.
- proof regarding compulsory grounds for exclusion (see requested documents in point 3.3.8.1.a)
- proof of compliance with the tenderer's obligations regarding the payment of taxes and social security contributions (see requested documents in point 3.3.8.1.b)
- declaration on honour concerning compliance with VVOB's Codes of Conduct (see point 3.3.8.1.c) and compliance with Sanctions Laws (see point 3.3.8.1.d) and compliance with United Nations regulations (see point 3.3.8.1.e)
- proof regarding the first qualitative selection criterion (see point 3.3.8.2)
- proof regarding the second qualitative selection criterion (see point 3.3.8.2)
- account number with denomination on which the payments must be made, stating the name and address of the bank and the BIC/SWIFT code

- **Technical section of the quotation**
- Technical offer with the description of the proposed supplies/services

It must also include:

- approach, description of the services, justification of proposed choices, workplan, timeline and adherence to timeline, proposed experts or consultants (CV's) for the execution of the contract,
- delivery or execution period

- **Financial section of the quotation, consisting of**
- the completed and signed price list provided in ANNEX B.)
- (Unit) price, exclusive VAT
- VAT amounts per unit
- (Unit) price, inclusive VAT
- Total amount of the quotation, inclusive VAT, expressed in numbers and in full characters.

3.3.2. Subcontracting, price reductions, variants and options

- Recourse to subcontractors :

The use of subcontracting is allowed and the bidder indicates in his quotation the part of the contract he may intend to subcontract and the subcontractors proposed.

The fact that the contractor entrusts all or part of his commitments to subcontractors does not release him of his responsibility towards the contracting authority. The latter does not recognise any contractual relation with these third parties. The contractor remains, in any case, the only party liable towards the contracting authority. The contractor commits to having the contract performed by the persons indicated in the tender, except for force majeure. The persons mentioned or their replacements are all deemed to effectively be involved in the performance of the contract. Any replacements must be approved by the contracting authority. When the contractor uses a subcontractor to carry out specific processing activities on behalf of the contracting authority, the same data protection obligations as those of the contractor are imposed on that subcontractor by contract or any other legal act. In the same way, the contractor will respect and enforce to his subcontractors, the provisions of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (General Data Protection Regulation, GDPR). The contracting authority may conduct an audit of the processing carried out in order to validate compliance with this legislation.

- The proposal of price reductions is not allowed.

3.3.3. Validity of the quotations

Submitted quotations shall be valid for 90 calendar days from the final date for submission of offers. The same deadline shall apply to the BAFO from the final date of submission of BAFO.

3.3.4. Pricing and price components

PRICING:

Some items have fixed quantities, estimated quantities and/or reimbursement (mixed order), see detailed pricelist to complete in Detailed Price Quotation

The prices are mentioned in KES. The total amount of the offer is expressed in numbers and in full characters.

ELEMENTS CONCLUDED IN THE PRICE:

The proposed price is all-inclusive and includes all administrative, transport, delivery, customs clearance and all other possible costs related to the delivery and execution of the contract. The proposed price includes all possible applicable taxes and/or levies.

Prices are provided without VAT and VAT included.

The bidder establishes the amount of his quotation according to his own calculations and estimates, taking into account the content and scope of the contract.

The unit prices and global prices of each item of the pricelist, if any, shall be determined by respecting the relative value of these items with respect to the total amount of the tender. All general and financial costs, as well as the proceeds, are divided proportionally between the various items according to their importance.

3.3.5.1. Offers Submitted by VVOB Operations Portal

3.3.5.1. Offers Submitted by VVOB Operations Portal

The signed offer must be submitted in the English Language electronically via VVOB Operations Portal (https://opsportal.vvob.org/public/solicitations/e7876514-85e8-4d50-8aae-38d944caece1) at the latest on the day indicated in the publication.

No paper offers can be submitted.

Quotations submitted late (after this deadline) will be retained but will not be counted towards the award of the contract. In the case of submission of a BAFO (best and final offer), the same provisions apply. See below "Negotiations".

The bidder may submit only one quotation for this contract.

The estimated date for the awarding of the contract is **18 December 2026**

3.3.5.2. Derogation from Article 14, § 7 of the Law on Public Procurements

Considering article 14, §2, 1° of the law on public procurements, it would not be appropriate to impose the obligation to use electronic means of communication referred to in article 14, §7 of the law.

The nature of the underlying contract in question is such that national or regional economic operators do not have equal access to the requirements linked to the use of the Belgian federal "e-Procurement" platform. The technical characteristics may therefore be discriminatory and may restrict economic operators' access to the award procedure, particularly with regards the speed and quality of the internet connection, as well as the quality of the electricity transmission network. Moreover, the particular formats of electronic signatures envisaged by this platform are not yet compatible with the information and communications technology in use.

3.3.5.3. Languages

The offers can be submitted in English.

3.3.5.4. A single quote per order

Irrespective of any variants, the tenderer may only submit one tender per contract.

In this case, each participant in a group of economic participants without legal status as identity considered as a tenderer.

However, submitting an initial offer does not constitute an obstacle to negotiating, submitting subsequent offers or submitting a BAFO.

The tenderer shall submit its tender in a single copy.

3.3.5.5. End date for the receipt of the offers

Quotations must be submitted to VVOB before the end date and time for receipt of the quotations.

This limit is specified in the quotation request.

3.3.5.6. Late offers

Offers submitted late will not be accepted.

3.3.5.7. Modification or withdrawal of an already submitted offer

The amendment or withdrawal of an offer that has already been submitted must comply with the provisions of Article 43 of the RD.

3.3.6. Opening of the quotations

The quotation must be in the possession of the contracting authority before the final submission date and time specified in point 2.3.5 "Submission of the quotations".

3.3.7. Overview of the evaluation procedure and negotiations

In a first phase, the quotations will be evaluated as to selection (see 3.3.8.1. exclusion grounds and 3.3.8.2. qualitative selection criteria and to regularity (see 3.3.1. data to be included in the quotation). In application of the art. 76 of the Law, regularising substantial irregularities is possible.

In order to be compliant,

- the quotation must be signed,
- the quotation must contain all the information and documents requested in this call for quotations,
- the quotation must propose supplies/services that conform to what is expected and described by VVOB,
- the provider must meet the minimal selection criteria referred to in points 3 and 4 of this call

If any information or documents provided by the bidder appear to be incomplete or incorrect, or if certain documents are missing, VVOB may request the bidder in question to submit, supplement, clarify or explain the information or documents concerned within an appropriate time period. This option in no way obliges VVOB to give bidders this opportunity.

Quotations that are not conform could be rejected notably in application of article 76 of the Royal decree of 18 april 2017 and could not be admitted tot the technical and financial evaluations.

If the bidder does not use the documents attached to this call for quotations, he shall bear full responsibility for ensuring that the documents used correspond exactly to those provided for.

In a second phase, the formally and materially regular quotations will be evaluated as to content by an evaluation commission by applying the award criteria stated in the procurement documents (see 3.3.8.1)

During the second phase, VVOB reserves the right to negotiate on the conditions of the quotations or not.

In case of negotiations, VVOB will conclude the negotiations by proposing to submit a BAFO (best and final offer). No changes/adjustments/regularisations whatsoever can be made to the BAFO submitted.

The award criteria and the minimum requirements certainly do not qualify for negotiations.

VVOB may or may not conduct negotiations in stages, whereby the number of offers to be negotiated is limited by applying the award criteria. Since the contracting authority reserves the right to negotiate only with the best placed candidates, tenderers are invited to indicate their best price in their tenders.

3.3.8.1. Exclusion criteria

In accordance with Article 39 of the RD 1, the fact of submitting an offer constitutes an implicit declaration on honour that the bidder is not in one of the situations of exclusion referred to in Articles 67 to 69 of the Law (Belgian Law of 17 June 2016 on public contracts (Official Gazette of 14 July 2016) and the Royal Decree of 18 April 2017 on public contracts in the conventional sectors (Belgian Official Gazette of 9 March 2017).

- Compulsory grounds for exclusion

The contracting authority shall, at any stage of the procedure, exclude the bidder from participation in the award procedure if it is established that the bidder has been convicted through a final judgment on the merits for one of the following offences:

i. participation in a criminal organisation,

ii. corruption

iii. fraud

iv. terrorist activities, offences connected with terrorist activities or inciting, aiding or attempting to commit such an offence

v. money laundering or terrorist financing,

vi. child labour and other forms of trafficking in human beings

vii. employment of illegally staying third-country nationals.

Evidence to be submitted by the bidder :

Please complete an extract not older than three months from the criminal record; declaration on honour in ANNEX C

- Exclusion ground relating to tax and social security debts

At any stage of the award procedure, the contracting authority shall exclude the participation of a bidder who does not fulfil his obligations relating to the payment of taxes or social security contributions

- Compliance with VVOB's Codes of Conduct

Compliance with VVOB's Codes of Conduct is extremely important to the contracting authority. Any bidder found to be in default on this point will be automatically excluded from the procedure

The bidder will conduct itself at all times in accordance with (i) VVOB's General Code of Conduct, (ii) VVOB's Child protection policy and (iii) VVOB's Youth protection policy (hereinafter the Codes of Conduct). The Codes of Conduct form part of VVOB's Integrity Policy, which can be consulted at : The Codes of Conduct may be updated on a regular base and it is the bidder's responsibility to ensure compliance at all times.

The bidder will further ensure that all personnel and (sub)contractors involved in the execution of this contract, as well as all affiliated companies, comply with the Codes of Conduct.

In case of credible accusations that the bidder or one of its staff members, branches or (sub)contractors has violated the Codes of Conduct, VVOB may terminate the contract with immediate effect and without compensation through written notification.

VVOB may decide to suspend the agreement temporarily in anticipation of the investigation into an alleged breach of the Codes of Conduct by means of a written notification sent to the bidder.

Evidence to be submitted by the bidder : declaration on honour in ANNEX C

- Compliance with Sanctions Laws

The bidder represents and warrants by submitting an offer that neither it nor any personnel, affiliates or (sub)contractors:

- is the subject or the target of any sanctions as laid down in (1) the UN Security Council consolidated list, (2) the Special Economic Measures Act (SEMA – Canada), (3) the EU restrictive Measures, (4) the Treasury's Office of Foreign Assets Control (OFAC) List, (5) the HM Treasury's Office for Financial Sanctions Implementation Consolidated list, or (6) the List of Subjects of Sanctions of the State Secretariat for Economic Affairs (SECO – Switzerland) (hereafter the "Sanctions")
- is the target of Sanctions pursuant to the country or territory where it is located, organised or resident.
- will directly or indirectly use the proceeds of the envisaged contract, or lend, contribute or otherwise make available such proceeds to any person or entity in violation of any Sanctions laws.
- has knowingly engaged in or are knowingly engaged in any dealings or transactions with any person that at the time of the dealing or transaction is or was the subject or the target of Sanctions or with any sanctioned country.

Evidence to be submitted by the tenderer : declaration on honour in ANNEX C. By submitting their offer, the bidder and the head of organisation of the bidder give their express consent to a vetting of the person or legal entity and head of the organisation and any other individual named in the proposal by VVOB by subjecting them to a sanctions list screening using cloud-based software.

- Compliance with United Nations regulations

The bidder declares by submitting an offer that he complies with all applicable laws, rules and regulations; industry standards; ILO and UN conventions, including but not limited to the UN Universal Declaration of Human Rights; the UN Convention on the Rights of the Child; the UN convention on Elimination of Discrimination against Women; the UN Global Compact; the UN Convention against Corruption and the OECD Guidelines for Multinational Enterprises.

Evidence to be submitted by the tenderer : declaration on honour in ANNEX C

3.3.8.2. Qualitative selection criteria

-
- Evidence to be submitted by the tenderer

Bidders who do not meet these selection criterion will be rejected and their offer will not be admitted to the technical and financial evaluations.

3.3.8.3. Award criteria

Criterion	Max points	Scoring levels
Criterion	100	**Calculated from eligible bid price:**

3.3.8.4. Possibility of not awarding or concluding the contract

The conclusion of the procedure does not imply an obligation to award or conclude the contract. The contracting authority may refrain from awarding or concluding the contract, or may reopen the procedure in another way, if necessary.

3.3.8.5. Concluding the procurement contract

The contract is concluded by sending an order form / a notification letter by e-mail or post, possibly preceded by an information message. The call for quotations with any annexes and the quotation of the bidder with the annexes and order form or notification letter together constitute the contract.

4. SPECIAL CONTRACTUAL PROVISIONS

4.1. PLACE OF DELIVERY, DURATION AND END OF THE CONTRACT

Place of Delivery: Kenya Education Management Institute (KEMI) Mtama Road off 6th Parklands Avenue Nairobi Kenya

Duration and starting date: 5 years starting 1 January 2027

End date of the contract: The contract ends on the last day of the duration of the contract. After this date, no deliveries/performance can be carried out with reference to this contract.

Early termination of the contract: Without object

4.2. EXTENSIONS AND REPETITIONS

Extensions: Without object

Repetitions: Without object

4.3. TERMS OF PAYMENT

The invoice(s) is(are) dressed according to the order form.

The invoice(s) is(are) sent by email to the following address: procurement.ke@vvob.org

An advance of 15% of the offer’s VAT amount will be granted. Payment will be processed within 30 calendar days of VVOB receiving a compliant invoice.

Remaining payments will be processed within 30 calendar days following VVOB’s verification and approval of the deliverables, subject to receipt of a compliant invoice.

4.4. BIDDERS RESPONSIBILITIES DURING THE EXECUTION OF THE CONTRACT

The bidder commits him(her)self to have the assignment carried out by the persons stated in the quotation, except in the event of force majeure. The persons mentioned or their replacements are all deemed to effectively participate in the execution of the contract.

The bidders personnel must be sufficient in number and must, each in her(hi)s field, possess the requisite competence to perform the contract regularly and correctly. The bidder must immediately replace all members of staff whom VVOB vzw has designated as an objection to the proper execution of the contract due to their incompetence, bad will or generally known misconduct.

The bidder shall assume full responsibility for errors or defects in the services performed, in particular in the examinations, calculations, plans and all other documents drawn up by him for the execution of the contract.

The services that do not correspond to the terms and conditions of the contract or that were not provided in accordance with the rules of the art must be restarted by the bidder. If not, VVOB will take ex officio measures at the bidders' expense and risk through one of the means of intervention mentioned in the applicable law. In addition, the bidder is exposed to fines and penalties for non-compliance with the terms and conditions of the contract.

Consequently, the bidder must indemnify VVOB against any damages that it may owe to third parties on account of its delay in performing the contract, insofar as the bidder is responsible for such delay.

4.5. DELAY PENALTIES

The imposition of delay penalties for failure to comply with the execution period is done in accordance with Article 154 of the Belgian Royal Decree of 14 January 2013.

4.6. BAIL

No bail is required for this contract.

4.7. DISPUTES

The procurement contract must be performed and interpreted according to Belgian law.

The parties commit to sincerely perform their engagements to ensure the good performance of this procurement contract.In case of litigation or divergence of opinion between the contracting authority and the contractor, the parties will consult each other to find a solution. If agreement is lacking, the Brussels courts are the only courts competent to resolve the matter.

4.9. INTELLECTUAL PROPERTY

The contracting authority acquires the intellectual property rights created, developed or used during performance of the contract.

Without prejudice to abovementioned, and unless otherwise stipulated in the procurement documents, when the subject-matter of the procurement contract consists of the creation, manufacture or the development of designs or of logos, the contracting authority acquires the intellectual property thereof, as well as the right to trademark them, to have them registered and to have them protected.

For domain names created under the procurement contract, the contracting authority also acquires the right to register and protect them, unless otherwise stipulated in the procurement documents.

When the contracting authority does not acquire the intellectual property rights, it obtains a patent license of the results protected by intellectual property law for the exploitation modes that are mentioned in the procurement documents.

The contracting authority lists the exploitation modes for which it intends to obtain a license in the procurement documents.

4.10. MODIFICATIONS OF THE CONTRACT (ART 37 TO 38/19 RD 1)

4.10.1 The value of the change is minimal (38/4)

The contracting authority has the right to change the initial tender unilaterally, if the following conditions are respected: 1° the scope of the contract remains unaltered; 2° the modification is limited to 10 % of the initial awarded amount. The essential terms and conditions can only be modified with reasons, to be mentioned in an amendment.

4.10.2 Replacement of the contractor (Art. 38/3)

Provided that he meets the selection and exclusion criteria set out in this document, a new contractor may replace the contractor with whom the initial procurement contract was agreed in cases other than those provided for in Art. 38/3. The contractor submits his request as quickly as possible by registered post, stating the reasons for this replacement and providing a detailed inventory of the state of supplies and services already performed, the new contractor's contact details and the documents and certificates which the contracting authority cannot access free of charge. The replacement will be recorded in an amendment dated and signed by all three parties. The initial contractor remains liable to the contracting authority for the performance of the remainder of the procurement contract.

4.10.3. Price revision (Art. 38/7)

Prices will vary depending on the performance of the contract.

4.10.4. Unforeseen circumstances (Art. 38/9)

As a rule, the contractor is not entitled to any modification of the contractual terms due to circumstances of which the contracting authority was unaware.

A decision of the Belgian Government or donors to suspend cooperation with a partner country is deemed to be unforeseeable circumstances within the meaning of this article.