

**Invitation to Tender (ITT) for the Provision of Medical and Liability Insurance for Goal Staff in Sierra Leone under a Framework Agreement (FWA)**

**FT-No CC-38042**

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| **GOAL is completely against fraud, bribery and corruption.**  **GOAL does not ask for money for bids.**  **If you have any serious concern over wrong doing please report it at**[**www.safecall.co.uk/report**](http://www.safecall.co.uk/report)**or email** [**goal@safecall.co.uk**](mailto: goal@safecall.co.uk) **. All information is treated confidentially by Safecall and you may remain anonymous if you wish** |

# About GOAL

Established in 1977, GOAL is an international humanitarian and development agency committed to working with communities to achieve sustainable and innovative early response in crises and to assist them to build lasting solutions to mitigate poverty and vulnerability. For more information on GOAL and its operations please visit <https://www.goalglobal.org/>.

GOAL Sierra Leone is an international non-governmental organisation. GOAL believes in a world where poverty no longer exists, where vulnerable communities are resilient, where barriers to well-being are removed and where everyone has equal rights and opportunities. GOAL works with the most vulnerable communities to help them respond to and recover from humanitarian crises, and to assist them build transcendent solutions to mitigate poverty and vulnerability.

# Proposed Timelines

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| --- | --- | --- |
| **Line** | **Item** | **Date, Time and Time Zone** |
| 1 | ITT published | 8th August 2025 |
| 2 | Closing date for clarifications | 25th August 2025- 3:00pm. GMT |
| 3 | Closing date and time for receipt of tenders | 29th August 2025-2:00pm- GMT |
| 4 | Tender opening date and time | 1st September 2025-11:00am- GMT |

# Overview of requirement

## Service Specification

GOAL Sierra Leone invites prospective suppliers to submit tenders for provision of Medical and Accident Liability Scheme for GOAL Staff and their families in its operational areas under a Framework Agreement. The technical specifications requirements are outlined in Annex 1 Terms of Reference (TOR)

The service provider will be responsible for offering comprehensive health insurance coverage tailored to the needs of GOAL staff and their dependents. This includes, but is not limited to, inpatient and outpatient services, emergency care, specialist consultations and prescription medications. The current number of individuals to be covered under the plan is estimated at approximately 151 and their dependents with potential for an increase in teh future. The specification requirements are outlined in the TOR.

## Executive Summary of Proposal

The executive summary of the proposal must be concise and clearly structured. Bidders are expected to address the following elements in their proposal level of coverage:

1. Comprehensive coverage for each staff including one spouse, and up to 4 children
2. Cover for annual optical test up to 100% of the cost
3. Routine tests and glasses covered at 50% the annual premium
4. Routine dental test care coverage up to 50% of the annual premium
5. Maternity coverage up to 100% in / outpatient limit
6. A clear reporting structure indicating timelines of getting bills from service providers (Health Facilities)
7. Please provide your company profile, highlighting your operations, coverage, and regulatory status in Sierra Leone as well as track record in delivering quality services. Please also outline any core competencies or distinguishing features that set your services apart from the other competitors.

GOAL invites prospective suppliers to submit tenders that meet or exceed GOAL’s requirements as outlined in annex 1

# Type of contract

Following this procurement process, GOAL aims to sign a Framework Agreement (FWA) for this service for a period of three years beginning 2026- 2028. The proposed Framework Agreement (FWA) will be for an initial twelve (12) month period, which may be extended at GOAL’s discretion to two (2) additional twelve (12) month periods, depending on supplier performance, GOAL funding and requirements. Service quality and pricing will be reviewed annually to ensure they remain satisfactory and aligned with current market standards.

Note that a framework agreement (FWA) is an agreement with a single supplier (or group of suppliers) to establish terms governing contracts that may be awarded during the period of the FWA. GOAL, as a contracting authority, does not guarantee any volume of orders under FWAs as all purchases will be based on the needs and activities of GOAL.

To participate in the FWA, respondents will need to be successful in this tender exercise. When a FWA is established with a supplier, the purchasing mechanism will be based on a **Purchase Order**. Each Purchase Order will be an individual contract based on the agreed terms in the FWA.

In case of establishing a multi-supplier Framework Agreement the purchasing mechanism will be decided at the time of contract award, with individual orders placed according to GOAL’s internal priorities at the time of order

# Terms of the Procurement

## Procurement Process

### This competition is being conducted under GOAL's national tender procedure.

### The contracting authority for this procurement is GOAL.

### This procurement is funded by Goal Ireland and the tender and any contracts or agreements that may arise from it are bound by the regulations of those donors.

### 5**.2 Clarifications and Query Handling**

### GOAL has taken care to be as clear as possible in the language and terms it has used in compiling this ITT. Where any ambiguity or confusion arises from the meaning or interpretation of any word or term used in this document or any other document relating to this tender, the meaning and interpretation attributed to that word or term by GOAL will be final. GOAL will not accept responsibility for any misunderstanding of this document or any others relating to this tender.

### Requests for additional information or clarifications can be made before the deadline noted in section 2 above, and no later. Any queries about this ITT should be addressed in writing to GOAL via email at [Clarifications@goal.ie](mailto:Clarifications@goal.ie) with the reference **FT-No CC-38045 Medical and Liability Insurance FWA**. Clarifications and answers shall be published online at www.Goalglobal.Org/tenders in a timely manner.

## Conditions Of Tender Submission

### Tenders must be completed in English.

### Tenderers must respond to all requirements set out in this ITT and complete their bid in the response format outlined in Section 7.

### Failure to submit tenders in the required format will, in almost all circumstances, result in the rejection of the bid.

### Tenderers must disclose all relevant information to ensure that all tenders are fairly and legally evaluated. Additionally, tenderers must provide details of any implications they know or believe their response will have on the successful operation of the contract or on the normal day-to-day operations with GOAL. Any attempt to withhold any information that the tenderer knows to be relevant or to mislead GOAL and/or its evaluation team in any way will result in the disqualification of the tender.

### Tenders must detail all costs identified in this ITT. Additionally, tenders must detail any other costs whatsoever that could be incurred by GOAL in the usage of services and/or the availing of options that may not be explicitly identified/requested in this ITT. Tenderers’ attention is drawn to the fact that, in the event of a Contract/ Framework Agreement being awarded to them, the attempted imposition of undeclared costs will be considered a condition for default.

### Any conflicts of interest (including any family relations to GOAL staff) involving a tenderer must be fully disclosed to GOAL particularly where there is a conflict of interest in relation to any recommendations or bids put forward by the tenderer.

### GOAL will not be liable in respect of any costs incurred by respondents in the preparation and submission of tenders or any associated work effort.

### GOAL will conduct this tender, including the evaluation of responses and final awards in accordance with the detail set out at in the Evaluation process. Tenders will be opened by at least three designated officers of GOAL.

### GOAL is under no obligation to accept the lowest or any other bid received in response to this tender and reserves its right to reject any or all the bids(part/full) including incomplete bids without assigning reason whatsoever.

### GOAL reserves the right to split the award of this contract between different bidders in any combination it deems appropriate, at its sole discretion.

### The tenderer shall seek written approval from GOAL before entering into any sub-contracts for the purpose of fulfilling this contract. Full details of the proposed subcontracting company and the nature of envisioned engagement of sub-contractor/s into this contract shall be included in tenderer’s bid.

### GOAL reserves the right to refuse any subcontractor that is proposed by the bidder.

### GOAL reserves the right to negotiate with the bidder who has submitted the lowest Bid that fully meets the technical requirements, for the purpose of seeking revisions of such Bid to enhance its technical aspects and/or to reduce the price.

### Information supplied by respondents will be treated as contractually binding. However, GOAL reserves the right to seek clarification or verification of any such information.

### GOAL reserves the right to terminate this competition at any stage.

### Unsuccessful tenderers will be notified.

### GOAL’s standard payment terms are by bank transfer within 30 days after satisfactory implementation and receipt of documents in order. Satisfactory implementation is decided solely by GOAL.

### This document is not construed in any way as an offer to contract.

### GOAL and all contracted suppliers must act in all its procurement and other activities in full compliance with donor requirements. Any contract(s) that arise from this ITT may be financed by multiple donors and those donors and/or their agents have rights of access to GOAL and/or any of its suppliers or contractors for audit purposes. These donors may also have additional regulations that it is not practical to list here. Submission of a bid under this ITT assumes Tenderer acceptance of these conditions.

### **Terrorism and Sanctions:** GOAL does not engage in transactions with any terrorist group or individual or entity involved with or associated with terrorism or individuals or entities that have active exclusion orders and/or sanctions against them. GOAL shall therefore not knowingly purchase supplies or services from companies that are associated in any way with terrorism and/or are the subject of any relevant international exclusion orders and/or sanctions. If you submit a bid based on this request, it shall constitute a guarantee that neither your company nor any affiliate or a subsidiary controlled by your company are associated with any known terrorist group or is/are the subject of any relevant international exclusion order and/or sanctions. A contract clause confirming this may be included in an eventual purchase order based on this request.

### GOAL requires all contracted suppliers and sub-contractors to observe the highest standard of ethics during the procurement process, selection and contract execution of goal’s contracts, and refrain from fraud and corruption. GOAL has zero tolerance for fraud, bribery or corruption in any form and will reject any bids if the organization determines that the bidding company, any of its personnel, or its sub-contractors, has, directly or indirectly, engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices in competing for the contract in question.

## 5.4 Quality Control

3rd party companies may be contracted by GOAL to carry out random quality inspections of work carried out by the contracted party. The cost of the quality control inspections will be covered by GOAL.

GOAL may choose to visit vendors' premises, including sub-contractors (if any) to perform additional checks as part of the evaluation process. Vendors will be notified in advance of a visit.

## 5.5 Submission of Tenders

Tenders must be delivered in the following ways:

1. Electronically with your financial and technical offers in Separate emails to [tenders@goal.ie](mailto:tenders@goal.ie) and in the subject field state:
   1. ***[FT-No CC-38045 Medical and Liability Insurance FWA]***
   2. ***Name of your firm with the title of the attachment***
   3. ***Number of emails that are sent e.g. 1 of 3, 2 of 3, 3 of 3.***

**All documents attached to emails must be in PDF or scan form. Any excel or word documents must be accompanied by a PDF or scan version of the document.**

Links to share drives will not be accepted unless it is necessary due to file size. All documents submitted via links to shared drive must not be modified after the closing date and time for the receipt of bids (timestamp must clearly indicate that they haven't been modified). Documents submitted via links to a shared drive that have been modified after the closing date and time will not be accepted.

1. Physical bids- please submit in a sealed envelope marked **(FT-No CC-38045 Medical and Liability Insurance FWA)** with the words ‘*not be opened before the deadline 1st September 2025 at 11:00am GMT by the tender committee’* with your financial and technical offers inside in two separate envelopes marked as Financial Offer and Technical Offer to the Private Tender Box Goal Sierra Leone Head office, 6 The Maze off King Street, Freetown Sierra Leone.

Envelopes may be sent through postal or courier services or delivered by hand; and will be accepted during normal working hours for the country of submission. Please note that the GOAL office will not be open during weekends or public holidays.

* **Proof of sending is not proof of reception, either electronically or with post/courier/other physical service. Late delivery will result in your bid being rejected. Envelopes found open at the tender opening will be rejected. All information provided must be perfectly legible.**

## 5.6 Tender Opening Meeting

Tenders will be opened as per Section 2 Proposed Timelines above at the following location: GOAL Head Office 6 The Maze Off King Street, Freetown Sierra Leone

One **authorised representative** of each tenderer may attend the opening of the bids. Companies wishing to attend are requested to notify their intention by sending an e-mail at least 48 hours in advance to the following e-mail address; [procurementfreetown@sl.goal.ie](mailto:procurementfreetown@sl.goal.ie). This notification must be signed by an authorised officer of the tenderer and specify the name of the person who will attend the opening of the bids on the tenderer's behalf.

Bidders are invited to attend the Tender Opening Meeting at their own cost.

# Evaluation Process

## Evaluation stages

Tenderers will be considered for participation in the Contract subject to the following qualification process:

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| --- | --- | --- |
| **Phase #** | **Evaluation Process Stage** | **The basic requirements with which bids must comply with** |
| *The first phase of evaluation of the responses will determine whether the tender has been submitted in line with the administrative instructions and meets the essential criteria. Only those tenders meeting the essential criteria and do not fall under any of the listed exclusion criteria will go forward to the second phase of the evaluation.* | | |
| 1 | **Administrative instructions** | 1. **Closing Date:**   Bids must have met the deadline stated in section 2 of these Instructions to Tenderers, or such revised deadline as may be notified to Tenderers by GOAL. Tenderers must note that GOAL is prohibited from accepting any bids after that deadline.   1. **Submission Method:**   Bids must be delivered in the method specified in section 5.5 of this document. GOAL will not accept responsibility for tenders delivered by any other method. Responses delivered in any other method may be rejected.   1. **Format and Structure of the Bids:**   Bids must conform to the Response Format laid out in section 7 of these Instructions to Tenderers or such revised format and structure as may be notified to Tenderers by GOAL. **Failure to comply with the prescribed format and structure may result in your response being rejected at this stage.**   1. **Confirmation of validity of your bid:**   The Tenderers must confirm that the period of validity of their bid is not less than 90 (ninety) days. |
| **2** | **Exclusion criteria** | NA |
| **3** | **Essential Criteria** | **Minimum mandatory requirements of specifications or contract performance.**   * Business Registration Certificates * Updated NRA Tax Clearance Certificate * Certificate of registration with insurance regulatory body or commission * geographical presence of tenders / service providers (List of hospital, clinics, pharmacies, laboratories' etc.) including but not limited to where GOAL Sierra Leone operates (Name of each Goal site). * Provide full address and contact details for all areas where you have presence. |
| *Each bid that conforms to the Exclusion and Essential Criteria will be evaluated according to the Award Criteria given below by GOAL.* | | |
| **4** | **Award Criteria** | Tenders will be awarded marks under each of the award criteria listed in this section to determine the best value for money bids.   1. **Quality (Technical Quality) 65%**   Tenderers must demonstrate the capacity to provide a comprehensive health insurance plan that aligns with GOAL’s requirements. The proposed plan must:   1. Specify the annual case ceiling 2. Provide claim procedures including for accident liability cases 3. Include an inpatient and outpatient health insurance plan that covers medications, X-rays, and laboratory tests 4. Provide evidence of compensation policy, including a list of covered residual disability. 5. List of Medical Service Providers across the country of at least 15 service providers 6. Completeness, accuracy and relevance of answers provided in the completed and signed technical questionnaire (Appendix 2). Tender must answer all questions and provide supporting documents where required.   **Verification:** A detailed health insurance proposal outlining the full scope of coverage that meets or exceeds the requirements outlined above. Also as indicated in Annex1- TOR for further details on GOAL ‘s specific requirement   1. **Price (Financial Offer) 35%** |
| **5** | **Due Diligence Checks** | Successful bidder/s will be screened in line with Anti-Terrorism and Sanction checks. GOAL will not contract with bidders who do not pass those checks as per clause 5.3.20 of this document.  References and other checks will be completed, and quality assessed.  In-depth review of financial accounts and other documents submitted will be completed; bidder is judged to have requisite financial stability and legal status. |

## Tender Evaluation

GOAL is committed to the highest standards of fairness and equality across our organisation and ensures impartiality in tender evaluations. GOAL will convene a comprehensive evaluation team which may draw from diverse expertise including Finance, Logistics, Programmes, Donor Compliance and Internal Audit, as well as 3rd Party technical input.

During the evaluation period clarifications may be sought by e-mail from Tenderers. Clarifications may include testimonials from customers in support of aspects of a tender, whether such aspects are contained in the original submission or in subsequent responses to requests for clarification. Deadlines will be imposed for the receipt of such clarifications and failure to meet these deadlines may result in the disqualification of the tender or loss of marks. Responses to requests for clarification shall not materially change any of the elements of the tenders submitted. Unsolicited communications from tenderers will not be entertained during the evaluation period.

## Award Criteria

**Quality 65%:**

Quality criteria that will be used for evaluation of bids is as below:

1. Specify the annual case ceiling
2. Provide claim procedures including for accident liability cases
3. Include an inpatient and outpatient health insurance plan that covers medications, X-rays, and laboratory tests
4. Provide evidence of compensation policy, including a list of covered residual disability.
5. List of Medical Service Providers across the country of at least 15 service providers

**Price: 35%.**

All prices must be in Leones, and a comprehensive and clear breakdown of prices must be shown as part of the financial offer.

Prices offered will be evaluated on full cost basis (including all fees and taxes). During the analysis of bids, if bids were not submitted in the required currency, we will convert all bids in Euro at the Euro rate for the date of bid opening. (See <http://ec.europa.eu/budget/contracts_grants/info_contracts/inforeuro/index_en.cfm>)

Marks for cost will be awarded on the inverse proportion principle (shown below):

Score = points available x (lowest price offered/ bidder offer price)

**All financial offers must be made on the basis of ‘best and final offer’.**

# Response Format

All bids must conform to the response format laid out below.

By responding to this ITT, each Tenderer is required to accept the terms and conditions of this ITT. Should a Tenderer not comply with these requirements, GOAL may, at their sole discretion, reject the response.

If the Tenderer wishes to supplement their response to any section of the ITT specifications with a reference to further supporting material, this reference must be clearly identified, including section and page number.

## Submission Checklist

|  |  |  |  |
| --- | --- | --- | --- |
| **Line** | **Item** | **How to submit** | **Tick attached** |
| 1 | Appendix 1- Company Information | Complete, sign, stamp and submit titled ‘Company Information’. |  |
| 2 | Annex 1 – Terms of Reference | Sign, stamp and submit titled ‘Terms of Reference’. |  |
| 3 | Appendix 2 - Technical Questionnaire | Complete, sign, stamp and submit titled ‘Technical offer’. |  |
| 4 | Appendix 3 - Financial Offer | Complete, sign, stamp and submit titled ‘Financial offer’. |  |
| 5 | Appendix 4- GOAL Terms and Conditions | Sign, stamp and submit titled ‘Terms of Reference’. |  |
| 6 | Appendix 5- GOAL Supplier Code of Conduct | Sign, stamp and submit titled ‘Terms of Reference’. |  |
| 7 | Appendix 6- Services FWA template | Sign, stamp and submit titled ‘Terms of Reference’. |  |
| 8 | Valid NRA tax clearance certificate | Attach copies of NRA tax clearance certificate and save as “NRA certificates” |  |
| 9 | Claims Procedures for accident liability | Attach copy of Claims Procedures for accident liability |  |
| 10 | Provide list of medical service providers (hospitals, clinics laboratories and pharmacies) across the country that are partnering with your services | Submit list of medical service providers (hospitals, clinics laboratories and pharmacies) across the country that are partnering with your service. |  |
| 11 | Two years audited accounts for 2022 and 2023. These reports should include balance sheets, income statements, and cash flow statement. | Submit authorised copy of audited financial report for the 2022 and 2023. These reports should include balance sheets, income statements, and cash flow statement and save as ‘Financial Accounts’ |  |
| 12 | Certificate of registration with insurance regulatory body or commission | Attach certificate of registration with insurance body |  |
| 13 | Provide details of previous or current contracts from the past three (03) years that demonstrate your experience in delivering staff Medical and Liability Insurance services to NGOs, INGOs, or private companies operating in Sierra Leone | Submit copy of previous or current contracts from the past three years that demonstrate your experience in delivering staff health insurance services to NGOs, INGOs, or private companies operating in Sierra Leone |  |
| 14 | Confirmation of bid validity on page 11 of this ITT | Complete sign, date and stage page 11 of this ITT |  |

# Appendix 1 – Company Information

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| --- | --- | --- |
| Company Name |  | |
| Registered address of the prime Tenderer |  | |
| Year Established |  | |
| Please state the name of any other persons/organisations (except your company) who will benefit from this contract (GOAL compliance matter) |  | |
| Parent company |  | |
| Ownership |  | |
| Do you have associated companies? Tick relevant box. If YES – provide details for each company in the line below. | Yes/No | |
|  | |
| Associated company details (if applicable) |  | |
| If successful, do you agree to work under GOAL’s Terms and Conditions of contract (attached as Appendix 4). | Yes/No | Comments/Attachments |
|  |  |
| If successful, do you agree to sign the contract as per GOAL’s contract template (attached as Appendix 5) | Yes/No | Comments/Attachments |
|  |  |
| If successful, do you agree to abide by GOAL’s Supplier code of conduct for the delivery of goods/services/works?  (attached as Appendix 6) | Yes/No | Comments/Attachments |
|  |  |

Note that winning bidder/s will be required to submit further information as part of supplier registration process before finalisation of contract award.

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| --- |
| By submitting a bid under this Invitation to Tender (ITT) **FT-No CC-38045 Medical and Liability Insurance FWA)**, the bidder hereby asserts that the following statements are correct at the time of submission; and further undertakes to inform GOAL of any changes in status of these matters. |
| The bidder is not bankrupt or is being wound up, neither are its affairs are being administered by the court nor has entered into an arrangement with creditors or has suspended business activities or is in any analogous situation arising from a similar procedure under national laws and regulation.  The bidder is not the subject of proceedings for a declaration of bankruptcy, for an order for compulsory winding up or administration by the court or for an arrangement with creditors or of any other similar proceedings under national laws and regulations.  Neither the bidder, a Director or Partner, has been convicted of an offence concerning his professional conduct by a judgement which has the force of res judicata nor been guilty of grave professional misconduct in the course of their business.  The bidder has fulfilled all its obligations relating to the payment of taxes or social security contributions in Ireland or any other state or country in which the tenderer is located or doing business.  Neither the bidder, a Director or Partner has been found guilty of: fraud, money laundering, corruption; convicted of being a member of a criminal organisation; nor of serious misrepresentation in providing information to a public buying agency  The bidder has not contrived to misrepresent its Health & Safety information, Quality Assurance information, or any other information relevant to this application.  That all data subjects have specifically consented to the use and storage of their data by GOAL for the purpose of analysing the bids and awarding a contract under this tender; and further understood that the personal data may be shared internally within GOAL and externally if required by law and donor regulations; and may be stored for a period of up to 7 years from the award of contract. |

I confirm that my bid has a validity of 90 days. *If your bid does not have this validity, please state what bid validity you offer.*

I confirm that the bid and the costs provided to accompany it are an accurate reflection of the costs that will be charged to GOAL according to the information provided in this Invitation to Tender; and that there are no other costs associated. I also confirm that I have the authority to sign on behalf of the company that is bidding.

|  |  |  |  |
| --- | --- | --- | --- |
| Signed: |  | | |
| Print name: |  | Position: |  |
| Company Name: |  | Date: |  |
| Address: |  | | |

# Appendix 2 - Technical Questionnaire

Attached as a separate document

# Appendix 3 - Financial Offer

Tenderers may submit their financial offer using their own template. However, all offers must clearly detail pricing both inclusive and exclusive of taxes and include a full cost breakdown relevant to the services required.

# Appendix 4 - GOAL terms and conditions

Attached as a separate document.

# Appendix 5 - GOAL contract template

Attached as a separate document.

# Appendix 6 - GOAL Supplier code of conduct

Attached as a separate document.

# Annex 1- TOR

Attached as a separate document.