



Terms of Reference for Staff Group Life Insurance Cover

Date: October 2026

Organisation: GOAL Uganda

Focus: Procurement of Group Life Insurance cover for GOAL Uganda national staff under a three-year framework agreement from 1 January 2027 to 31 December 2029.

About GOAL

GOAL is an Irish international humanitarian organisation founded in 1977 and currently operating in 13 countries across both emergency and development contexts. GOAL's work is organised around four programmatic thematic areas: crisis response, resilient health, food security and nutrition, and sustainable livelihoods. GOAL works with a range of stakeholders to protect vulnerable communities and stimulate socio-economic development. In Uganda, GOAL's country programme focuses on agricultural market systems, nutrition, sustainable water and sanitation systems, and health accountability in the northern, eastern, and western regions of the country. Target groups include vulnerable women, men, and youth.

Objective

The objective of this assignment is to engage a reputable Insurance service provider to deliver Group Life Insurance cover for approximately 160 GOAL Uganda national staff. The cover should ensure timely and adequate compensation to designated beneficiaries in the event of death or eligible disability, in accordance with the agreed policy terms and conditions for the framework agreement period.

Essential Criteria

Bidders must meet the following minimum essential requirements:

1. Valid Insurance Regulatory Authority (IRA) operational licence.
2. Certificate of incorporation.
3. Valid trading licence.
4. Tax compliance documentation, including tax registration and/or a tax clearance certificate.
5. Audited financial accounts for the last two years: 2023 and 2024.
6. Bank statements for the last six months.
7. Copies of 2026 reinsurance treaties.

Award Criteria

Proposals that meet the essential criteria will be evaluated against the weighted award criteria below. The contract will be awarded to the compliant bidder whose proposal provides the best overall value for money, based on technical quality, price, and service delivery capacity.

The award criteria is further broken down as follows;

Criteria	Description	Weight
Technical Capacity/Quality (55%)	1. Methodology - Demonstrating understanding of the assignment as required in the TOR and scope of cover. Describe the processes of service delivery right from client onboarding to when an incident occurs and settled	25
	2. Experience - Demonstrated experience (at least 10 years) in providing of similar services. Submit abridged contracts, service completion certificates, recommendation letters and evidence of claim settlement as evidence of experience. These should be from at least four different reputable clients	20
	3. Key Personnel/Technical Team Submit CVs and academic credentials of dedicated personnel (s) who will be managing GOAL's account.	10
Delivery Period (10%)	Indicate the turnaround time at every stage in the process of providing this service.	10%
Financial Proposal (35%)	Financial Proposal (in Ugx)	35%
Total (100%)		100%

This evaluation process will further;

1. assess the competitiveness, transparency, and completeness of the bidder's pricing, including the total cost of cover and any related charges.
 - Premium rates for each level of cover: two years' earnings, three years' earnings, and four years' earnings.
 - Total annual premium for the proposed cover.
 - Applicable taxes and statutory charges.
 - Cost breakdown by coverage category or benefit line.
 - Any administrative, brokerage, or other additional charges.
 - Proposed payment terms.
2. Assess service delivery and claims management including the bidder's ability to provide responsive service, efficient claims handling, and reliable administration throughout the framework agreement period.
 - Provide proposed turnaround times for claims submission, review, settlement, and payment.
 - Describe the claims procedure, including documentation requirements and escalation channels.
 - Describe the process for employee enrolment, beneficiary updates, and maintenance of membership records.
 - Confirm the availability of a dedicated account manager or service contact for GOAL Uganda.

Bidders must include the following information in their technical proposal:

- Eligibility criteria for covered employees and beneficiaries.
- Additional benefits offered under the proposed cover.
- Applicable age limits.
- Policy exclusions.
- Critical illnesses covered.

Bidders should complete the table below by indicating the proposed benefit amount, limit, and applicable terms for each scope-of-cover item under the two-year, three-year, and four-year earnings options. Where a benefit is not included or is subject to conditions, bidders should clearly state “Not covered” or provide the relevant conditions in the applicable column.

Item No.	Scope of Cover	Level of Cover		
		Two years' earnings	Three years' earnings	Four years' earnings
1	Death in Service			
2	Death Due to COVID-19, Ebola, or HIV/AIDS			
3	Critical Illness Benefit (Accelerated)			
4	Employee Funeral Expense			
5	Spouse Funeral Expense			
6	Child Funeral Expense			
7	School Fees Benefit			
8	Hospital Cash			
9	Retrenchment Benefit			
10	Parent Funeral Expense			
11	Miscarriage Support Benefit			
12	Stillbirth Support Benefit			
13	Home Convalescence Benefit			
14	Bereavement Therapy Following the Loss of an Employee or an Immediate Family Member			
15	Home Modification Following Total Permanent Disability or Critical Illness			
16	Psychosocial Support Following Total Permanent Disability or Critical Illness			
	Extra/Additional Benefits			

Note: The successful bidder will be expected to work alongside GOAL Uganda's insurance broker.