



Terms of Reference for the Provision of Non-life Insurance Services to GOAL under 3-year FWA (2026 – 2028)

Date: 28th November 2025.

Organisation: GOAL Relief and Development Organisation.

1. Background

GOAL is an Irish international humanitarian organisation founded in 1977 and currently operational in 13 countries, in both emergency development contexts. GOAL has four programmatic thematic areas; People survive crisis, resilient health, food security and nutrition and sustainable livelihoods. GOAL works with a number of stakeholders to protect and stimulate socio-economic development. GOAL Uganda's current country program has a focus on agricultural markets systems, nutrition, sustainable water and sanitation systems and health accountability, in the North, East and West of the country. Target groups include Vulnerable women, men, and youth.

GOAL requires comprehensive non-life insurance coverage to protect its assets, operations, stocks, and liabilities. To ensure adequate risk mitigation, the organization seeks to contract a reputable and licensed insurance firm to provide general insurance services in accordance with industry standards and national regulatory frameworks.

2. Objective

To establish a 3-year framework agreement (2026 – 2028) with a qualified insurance provider to deliver cost-effective, reliable, and compliant non-life insurance policies that meet the organization's operational risk-management needs. The successful bidders shall be issued framework agreements of a period of up to three years and may be renewable after a successful re- evaluation.

3. Scope of work

The selected insurance firm will be responsible for providing and managing the following non-life insurance policies (as applicable):

3.1 Property and Asset Insurance

- Coverage for Kalongo office building, equipment, inventory, vehicles, motorcycles and other physical assets.
- Protection against fire, theft, flood, natural disasters, accidental damage, and other insured risks.(All risks)

3.2 Motor Vehicle Insurance

- Comprehensive, fire and theft vehicles and motorcycles insurance for GOAL fleet.

3.3 General Liability Insurance

- Public liability coverage up to the insurable limit.
- Protection against claims arising from injury, property damage, or negligence.
- Compensation for loss of income resulting from an insured event that disrupts operations

3.4 Money Insurance

- Insurance of money in transit, from bank to offices, in hands of authorised employees on office premises, Safe during and after working hours.

3.5 Goods-in-Transit across GOAL offices in Uganda

- Coverage for goods transported locally within GOAL offices.

3.6 Any other relevant non-life insurance coverage

- As recommended by the bidder or required by the organization.

Key Deliverables:

- **General**
- Provide detailed insurance policy documents with clear terms, conditions, exclusions, and endorsements.
- Provide certificates of insurance for each policy.
- Provide a premium schedule with breakdowns of costs per line of coverage.
- Provide a claims handling procedures, turnaround timelines, and dedicated contact personnel.
- Periodic reports on claims status, risk exposure, and policy performance. - Provide advisory support on risk-management best practices.

Essential criteria:

- Valid Certificate of incorporation
- Valid Trading licence
- Tax compliance (registration/tax clearance certificate)
- Company profile
- Be duly licensed and in good standing with the national insurance regulatory authority.
- Have at least 5 years experience providing non-life insurance services.

Award criteria

- The award criteria will be based on the below:

Quality – 55% (based on review of the quality and content of the technical offer to meet desirable requirements) **Technical proposal** detailing:

- Available insurance products
- Coverage limits and options
- Exclusions
- Claims procedures
- Risk assessment methodology
- Experience in similar service provision (3 reference letters from previous or current clients and
- Provide evidence of handling similar clients in size, sector, and complexity. - Possess a robust claims management system and proven track record.
- Maintain adequate reinsurance arrangements with reputable reinsurers.

- Audited financial accounts for the last two years (2024 & 2025)
- Bank Statement for the last six (6) months
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Price 35%: Price offer with a clear breakdown of the financial proposal including all the chargeable taxes.

- **Financial proposal** including:
 - Premiums per policy category
 - Payment terms
 - Discounts, rebates, or value-added services
 - Demonstrate financial stability (e.g., solvency margins, credit ratings, audited financial

Delivery period 10%

- How fast claims are responded to.

Reporting Requirements

- The insurance provider must submit:
 - Biannual claims reports
 - Annual risk-exposure and policy-review reports
 - Ad-hoc reports for major incidents or when requested by GOAL

Performance Management

- Performance will be monitored based on: - Claims settlement timeframes
- Accuracy and completeness of documentation
- Quality of customer support
- Responsiveness to inquiries and incident notifications
- Compliance with contractual and regulatory obligations
- Non-performance may result in contract review or termination.

Legal and Regulatory Compliance

- The insurance provider must comply with all applicable insurance laws, regulations, taxation rules, and industry standards. Any changes in legal requirements that affect policies must be promptly communicated to the organization.

Payment terms

- GOAL shall make payment for services provided within 30 days upon receipt of the invoice and support documents in respect of the service provided.

Duration

- The duration of the framework agreement is anticipated to run for a period of three years. A Service Framework Agreement will be signed

Bid submission

- The application files (bids) will include the following:
 - Cover letter, administration, technical and financial proposals hand delivered in a closed envelope or by email.

