



Terms of Reference for Staff Group Personal Accident(GPA) insurance cover

Date: October 2026

Organisation: GOAL Uganda

Focus: Procurement of Group Personal Accident insurance cover for GOAL national staff under a three-year framework agreement from 1 January 2027 to 31 December 2029

Submission Overview

This TOR invites reputable insurance providers to submit proposals for Group Personal Accident insurance cover for approximately 160 GOAL Uganda national staff under a three-year framework agreement running from 1 January 2027 to 31 December 2029.

Bidders should first confirm compliance with the Essential Criteria, then complete the technical and financial proposal in line with the Award Criteria and the minimum scope of cover table below.

About GOAL

GOAL is an Irish international humanitarian organisation, founded in 1977 and currently operational in 13 countries across both emergency and development contexts.

GOAL has four programmatic thematic areas: people survive crises, resilient health, food security and nutrition, and sustainable livelihoods. GOAL works with a range of stakeholders to protect communities and stimulate socio-economic development. GOAL Uganda's current country programme focuses on agricultural market 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.

Objective

GOAL would like to engage a reputable insurance company to provide Group Personal Accident insurance cover for approximately 160 national staff, covering workplace and off-duty risks that may cause death or injury and ensuring that proposed benefits meet or exceed the statutory requirements under the Workers' Compensation Act, Cap. 223.

The main objective of the assignment is to identify a provider that meets the criteria below.

Essential Criteria

The provider is expected to 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 registration and/or tax clearance certificate
5. Bank statements for the last six months
6. Copies of 2026 reinsurance treaties

Award Criteria

The award criteria will be applied only to bidders that meet all Essential Criteria. Proposals will be assessed under the following weighted categories:

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%

Scope of Cover (Not exhaustive)

No	Required cover / benefit category	Bidder response / level of cover	Comments / limits
Death and disability benefits			
1	Accidental death		
2	Permanent total disablement		
3	Permanent partial disablement		
4	Temporary total disablement		
5	Temporary partial disablement		
6	Last expenses/funeral		
Medical, rehabilitation, and recovery benefits			

7	Medical expenses including hospitalisation		
8	Burns and disfigurement		
9	Wheelchair benefit		
10	Work-related sicknesses/illnesses, including 54 scheduled diseases		
11	Post-traumatic stress disorder extension/rehabilitation costs		
12	Artificial appliances and mobility		
13	Physiotherapy post-accident		
14	Modification of employee residence following permanent incapacity requiring permanent use of a wheelchair		
15	Purchase of blood		
16	Weekly hospitalisation allowance		
17	Cosmetic and reconstructive surgery after an accident		
Transport, evacuation, and incident-response benefits			
18	Transport and incidental costs		
19	Evacuation costs		
20	Air fares		
21	Catastrophic evacuation covering costs associated with moving an employee away from a catastrophic event location		
22	Removal of mortal remains from an accident scene		
Extensions, liability, and special circumstances			
23	Riots, strike, and civil commotion		
24	Crime extension benefit		
25	Seat belt extension		
26	Helmet extension		
27	Recruitment expenses/relocation costs due to death or permanent incapacity		
28	Disappearance clause after 12 months		
29	Starvation, thirst, and exposure to elements		
30	Motorcycling up to 750cc		
31	Cover for injury or death while under the influence of prescribed drugs or alcohol not exceeding the legal limit under Ugandan law		
32	Common law liability extension for insured employees where the insured is liable for proven negligence		

33	Chauffeur services if unable to drive to and from work following accidental bodily injury		
34	Loss of personal effects following an accident		
35	Miscarriage/premature childbirth extension following an accident		
36	Kidnap for ransom		
37	Employee wellness programme		
38	Retraining benefit expenses required to regain or improve skills following an accident		
39	Life support machine benefit		
40	School fees benefit following death of the principal member		
41	Snake, insect, and animal bite		
	Extra/Additional Benefits		

Note: The successful bidder is expected to work alongside GOAL's insurance broker.