



REQUEST FOR PROPOSAL DOCUMENT

Provision of Benevolent Fund Scheme for IEK Members

Ref No: - IEK/RFP/06/2026

RFP Response Submission Deadline: 7th October 2026 at 5.00 P.M

1.0 BACKGROUND

IEK is the learned society of the engineering profession and co-operates with national and other international institutions in developing and applying engineering to the benefit of humanity. IEK has over 14,000 members drawn from engineers working in various government institutions (both national and county), consultancies, contractors, educators, designers, manufacturers and other persons interested in engineering.

The Institution of Engineers of Kenya (IEK) operates a Benevolent Fund Scheme to provide financial assistance to members and their eligible dependents in the event of bereavement. IEK intends to procure the services of a suitably licensed and experienced service provider to underwrite and administer the Scheme for an initial contract period of 1 year, subject to annual performance review.

2.0 OBJECTIVE

The objective of this assignment is to engage a competent and suitably qualified service provider to provide IEK members with affordable, reliable and sustainable Benevolent Fund cover, supported by efficient membership administration, prompt claims processing and responsive member service. This document sets out the terms of reference and scope of work, and invites eligible providers to submit proposals.

3.0 SCOPE OF SERVICES

The proposed benevolent fund scope should consider;

a) *Underwriting and Cover*

Providing Benevolent Fund cover to eligible IEK members and their qualifying dependents. Offering a wide range of benefit options to allow members to select cover appropriate to their needs. Providing affordable annual premium rates for each benefit option.

b) *Membership Administration*

Administering member enrolment and additions, removals and other changes to membership. Maintaining accurate and up-to-date membership records.

c) *Claims Administration*

Processing and settling valid claims within the shortest time possible.

Providing clear, accessible claims procedures and documentation requirements.

Providing dedicated member support and claims contacts.

d) *Reporting and Advisory*

Providing periodic membership, premium and claims reports to IEK.

Providing annual claims experience and utilization reports to inform renewal decisions.
Advising IEK on matters affecting the sustainability and administration of the Scheme.

e) *Compliance*

Complying with all applicable regulatory, data protection and insurance requirements.
Providing any other services reasonably necessary for the effective administration of the Scheme.

f) **Minimum Benefit Structure**

Bidders shall propose a benefit schedule and shall state clearly, for each benefit, whether the amount is payable per individual dependent or as a family aggregate limit, together with any applicable conditions or sub-limits (for example, maximum age or number of children covered). Bidder shall state the minimum membership requirement for the scheme/cover to commence.

g) **Eligibility and Family Composition**

Bidders shall state the minimum and maximum entry ages for members and dependents.

h) **Waiting Periods**

Bidders shall state any waiting period applicable before cover takes effect for members and dependents, and shall confirm whether waiting periods will be waived for members transferring continuously from IEK's existing scheme without a break in cover.

i) **Claims Administration**

Bidders shall describe their claims process, including:

The documents required to support a claim.

The committed turnaround time for processing and settling a valid claim from receipt of complete documentation (bidders should state their standard turnaround and any service level guarantee).

The escalation mechanism for disputed or delayed claims.

j) **Exclusions**

Bidders shall disclose exclusions specific to their product.

4.0 MANDATORY REQUIREMENTS

The Following Mandatory Requirement MUST be met by all bidders to qualify for the next stage of Evaluation stage – Technical Evaluation

NO	MANDATORY CRITERIA DESCRIPTION	R	NR
1	Copies of certificate of registration or incorporation of the company. Be a registered medical insurance provider / underwriter		
2	Copy of company Tax Compliance certificate not older than 12 months.		
3	Evidence of office premise and physical location		
4	Current CR 12 or equivalent.		
5	Be licensed by a recognized Kenya Regulatory Authority e.g. IRA		
6	Valid operating license for the current year.		

At this stage, the tenderer's submission will either be responsive or nonresponsive.

The non-responsive submissions will be eliminated from further evaluation process.

Please note that submitting any Fake or Falsified documents or providing any False information whatsoever shall lead to automatic disqualification.

5.0 TECHNICAL PROPOSAL

The technical proposal should provide a detailed description of your methodology, resources, and approach to delivering a comprehensive Benevolent Fund scheme that meets IEK's requirements. The proposal should address both financial and tax compliance aspects and include

The bidder must:

- Have proven experience in handling benevolent matters a minimum 5 years providing relevant services.
- Evidence of handling corporate or institutional schemes.
- Provide references at least 3 similar clients served within the last 3–5 years.
- Demonstrate technical capacity in claims processing systems.

Technical Evaluation Criteria

Understanding of the Assignment (15Marks)

The bidder should demonstrate a clear understanding of:

- Purpose and objectives of the Benevolent Fund.
- Target beneficiaries/members.
- Types of eligible benefits or assistance.
- Roles and responsibilities of the service provider and the Institution.
- Key challenges and risks associated with administering the fund.

Methodology and Approach (25 Marks)

The bidder should be able to demonstrate:

- Registration and maintenance of beneficiaries.
- Receiving and processing applications.
- Verification and assessment of claims.
- Approval and disbursement processes.
- Communication with beneficiaries.
- Handling exceptional or disputed cases.
- Turnaround times for processing applications.
- Overall administration of the fund.

Relevant Experience (20 Marks)

The bidder should be able to demonstrate;

- Experience managing similar funds
- Number and size of similar assignments undertaken.
- Experience serving professional associations, SACCOs, corporates, NGOs, or membership organizations.
- References from previous/current clients.
- Demonstrated experience in handling sensitive beneficiary cases.
- Bidders shall provide at least 4 relevant contracts/assignments, including client name, scope, contract period and contact person.

Key Personnel and Staff (10 Marks)

The bidder should show:

- Qualifications of proposed personnel.
- Relevant professional certifications.
- Years of relevant experience.
- Experience in fund/welfare/claims administration.
- Contact person/ account manager

N/B: For ease of evaluation, bidders are requested to present their proposals in a structured tabular format, clearly linking each benefit level to the applicable premium, membership requirements and terms of cover.

6.0 FINANCIAL PROPOSAL

To qualify for financial evaluation, the bidder must have fulfilled all mandatory requirements and attained a score of 70% on the technical evaluation.

Submission of Financial Proposal

- All premiums shall be quoted in Kenya Shillings (KES) and shall be inclusive of all applicable taxes, statutory levies, and any other costs associated with the benevolent fund scheme.
- Conditional pricing or proposals with hidden costs shall be automatically disqualified.
- The scheme is intended for registered institution members and eligible dependents

7.0 SUBMISSION, RECEIPT, AND OPENING OF PROPOSALS

- a) The completed Technical and Financial Proposals must be delivered to the IEK offices on or before 7th October 2026 at 5:00PM as stated on the RFP.
- b) The technical proposal and financial proposals shall be placed in a sealed envelope clearly marked **“REQUEST FOR PROPOSAL (RFP) FOR PROVISION OF BENEVOLENT FUND SCHEME FOR IEK MEMBERS REF: IEK/RFP/06/2026”**

Addressed to:
**Chief Executive Officer,
The Institution of Engineers of Kenya,
Top Plaza, Kindaruma Road, 1st floor room 11, P
O Box 41346 – 00100, Nairobi- Kenya.**

and be deposited at Reception area at the IEK offices, to be received on or
before **7th October 2026** at, 5:00 p.m.

d) Any request for clarification must be sent in writing, or by standard electronic communication to the e-mail address indicated below. IEK will respond by standard electronic mail, including an explanation of the query without identifying the source of inquiry, to all consultants.

Contact Information/Submission address:

Chief Executive Officer ceo@iekenya.org
procurement@iekenya.org

8.0 COMMUNICATIONS

The Institution of Engineers of Kenya intends to run a fair bidding process where all respondents are given equal opportunity to put forward their best proposal. As such, any material questions asked by bidders will be collated, answered before the RFP closes.

9.0 NEGOTIATIONS

Negotiations will be held at the IEK and aim of such negotiations shall be to reach agreement on all issues pertaining to the assignment and sign a contract.

10.0 AWARD OF CONTRACT

- a. The Contract will be awarded after negotiations are concluded. The selected bidder is expected to commence the assignment on 1st November 2026 for a period of 1 year.
- b. To qualify for contract awards, the tenderer shall have the following:
 - Necessary qualifications, capability, experience, services, equipment and facilities to provide the service being procured.

- Legal capacity to enter into a contract for procurement.
- Shall not be insolvent, in receivership, bankrupt or in the process of being wound up and is not the subject of legal proceedings relating to the foregoing.
- Shall not be debarred from participating in public procurement.
- Benevolent Fund claims reports shall be submitted to IEK on an annual basis. A comprehensive annual claims experience and utilization report shall be submitted at least sixty (60) days before each renewal date, to support IEK's renewal decision.

11.0 CONFIDENTIALITY

All the information related to this assignment shall remain the property of IEK and shall not be divulged to any third party without express permission of IEK.

12.0 CORRUPT OR FRAUDULENT PRACTICES

- a. IEK requires that the consultancy firms observe the highest standards of ethics during the selection and award of the contract, and during the performance of the assignment.
- b. IEK will reject a proposal or withdraw an award if it determines that the service provider recommended for award has engaged in corrupt or fraudulent practices in the procurement proceedings while competing for the contract in question.

FORM A: FORM OF TENDER

Date:

Our Ref:

Chief Executive Officer,
The Institution of Engineers of Kenya,
P.O. Box. 41346 -00100
Nairobi.

Dear Madam

RE: IEK/RFP/06/2026- PROVISION OF BENEVOLENT FUND SCHEME SERVICES

I, the undersigned, offer to provide medical insurance cover for The Institution of Engineers of Kenya in accordance with your Request for proposal No. IEK/RFP/06/2026. I hereby submit my Proposal.

My Proposal shall remain valid for _____ days after the submission date. I understand you are not bound to accept any bids that you receive. We remain,

Yours sincerely,

Authorized Signature

Name and Title