



**CLARIFICATIONS FROM BIDDERS: FOR THE PROVISION OF INSURANCE COVERAGE SERVICES FOR THE AFRICAN CONTINENTAL FREE TRADE AREA**  
**(AfCFTA) SECRETARIAT (AfCFTA/AHRMD/NC/2025/0003)**

**Lot 1: Medical and Health Cover**

**Lot 2: Travel Cover**

The AfCFTA Secretariat wishes to inform all esteemed bidders that the following questions were received regarding the above-mentioned procurement, along with the corresponding responses provided by the Secretariat:

S/N	RFB REFERENCE	INQUIRY RELATES TO	QUESTION	CLARIFICATION
<b>GENERAL QUESTIONS</b>				
1.		<b>Deadline Extension</b>	As we are carefully reviewing the RFP documentation to prepare a comprehensive and compelling proposal tailored to your needs, we would kindly like to request your consideration for an extension of both the clarification deadline and the final submission deadline. An extension of one to two weeks would greatly assist us in addressing any outstanding questions thoroughly and ensuring that our submission fully reflects the value and quality we aim to provide.	The deadline for clarifications has been extended to <b>26th June 2025</b> , while the new deadline for bid submission is <b>10th July 2025 at 10:00 am GMT</b> .



<b>2</b>	Section III, article 1.7	Qualification information document	In the BDS, it is mentioned to provide the annual audited accounts for the last three years. However, in the Qualification information document in 'Section III, article 1.7' it mentions the last 5 years. Could you please confirm the documents need to be provided for the last three years only?	Only three years Audited financial statement are required. The years are indicated: 2022, 2023 and 2024.
<b>3</b>	Section III – page 40 — section 4	Technical Proposal Scoring Methodology Coverage scope of the insurance provider.	There is a reference to the insurance underwriting company being represented in Ghana. Can you confirm what you mean by representation? Does this refer to a local office. In line with the title of this section (Coverage scope of the insurance provider) we believe this can also refer to the care provider network where the insurance is valid.	Yes, we are referring to the care provider network where your insurance is accepted within Ghana where our office is located and worldwide.
<b>4</b>	Section IV	Bidding forms	Can you please confirm that the bidding forms in 'Section IV' which mention "not applicable" on them (for example Method Statement, Workplan, Code of Conduct), can indeed be disregarded even though they are mentioned as a requirement in 'Section I - Information to Bidders'?	Yes, kindly disregard these documents as not required for services. We request them mostly for works.
<b>5</b>	'Section VIII - ATTACHMENT	Appendices	Can you please confirm that the appendices in 'Section VIII - ATTACHMENT 1' that mention "not applicable" on them, can indeed be disregarded (for example Beneficial Ownership Disclosure Form, Appendix I-Sexual Exploitation and Abuse (SEA) and/or Sexual Harassment (SH) Performance Declaration for Subcontractors)?	Yes, kindly disregard as not required for this bid.



6		Timelines for Procurement process	Can you please share a timeline with the expected next steps for negotiation and contract award?	The timeline is according to the bid validity. If any circumstances happen which require extension you will be notified.
7		Payments of Benefits	Kindly confirm if payment of benefits should be settled in USD or any other major currency?	Settlement should be in USD as it is the currency of the contract.
8	Section 1 – ITB 2	Source of Funds	Can you please clarify what this relates to?	This refers to payment made under Grant or donors' contribution which remains internal to the Secretariat
9	Section 20.3 (pages 15 & 16 of the RFP documentation)	Bid security (unconditional guarantee)	<p>“Our as per the wording copied below, we would like to ask you to confirm that you are able to waive the need for our bank to have a corresponding financial institution in Ghana. We are pursuing the bid bond with our banking partners, but this is a lengthy process that usually takes several weeks.</p> <p>Section 20.3 (pages 15 &amp; 16 of the RFP documentation) - <b><i>If the unconditional guarantee is issued by a non-AfCFTA Secretariat financial institution located outside the Employer's Country, the issuing non-AfCFTA Secretariat financial institution shall have a correspondent financial institution located in the Employer's Country to make it enforceable, unless the Employer has agreed in writing, prior to Bid submission, that a correspondent financial institution is not required.</i></b> In the case of a AfCFTA Secretariat guarantee, the Bid</p>	We leave this requirement open for bidders to have a corresponding financial institution in Ghana for purposes of obtaining a bid security. However, Bidders will not be disqualified for submitting Bid Security processed by the Bank in their home Country as long as the Bank is internationally recognized.



			security shall be submitted either using the Bid Security Form included in Section IV, Bidding Forms, or in another substantially similar format approved by the Employer prior to Bid submission. The Bid Security shall be valid for twenty-eight (28) days beyond the original date of expiry of the Bid validity, or beyond any extended date if requested under ITB 19.2.	
<b>10</b>	On page 33, ITB15.7	Price adjustment	<p>“The prices quoted by the Bidder shall not be subject to adjustment during the performance of the Contract.”</p> <p>Based on this statement can you please confirm that within the 2-year contract the premium rate cannot be changed?</p>	<p>We do not expect change of premium during the contract duration.</p> <p>Unless there is an unforeseen circumstance which must be discussed and agreed with the Secretariat.</p>
<b>11</b>	Section VIII (GCC 2.6)	The General Condition of Contract	Can you kindly confirm that a termination notice can be added by which either party can withdraw from the policy with six months' notice?	Kindly refer to Section VIII on the General Condition of Contract (GCC 2.6) on page 90 for the information on Termination of Contract by both parties.
<b>12</b>		Geographic distribution of staff covered under the insurance policy	Can you please share an overview of the locations in Ghana where your staff are located?	Our staff are primarily based in Accra, which serves as the central hub for our operations in Ghana. In addition, a few national staff members reside on the outskirts of Accra, within a radius of approximately 40 kilometres. These locations are strategically chosen to ensure accessibility and operational efficiency while maintaining proximity to the capital.



<b>13</b>	Section II – ITB 12.2(h)	requirement for legal proof of signing authority	There is a reference here to Power of Attorney duly signed by Commissioner of oaths or Notary Public. Can you please confirm what this relates to? If this relates to authority to sign on behalf of a corporate entity would an extract from an official register indicating this be enough to support this?	<p>Yes, this is related to the authority to sign on behalf of a corporate entity. The extract from an official register does not suffice.</p> <p>The power of attorney must be an official document signed separately as prescribed in the bid document by Commissioner of oaths or Notary Public.</p>
<b>14</b>		Total Staff members	We noticed that the RFP documentation states a total plan member population of 208 staff members + 360 dependents (568 in total), whereas the membership list you have shared (attached for reference) only contains 271 persons. Is it possible to clarify this difference or even share a completed membership list?	<p>We provided an approximate number, which includes both the consultants and their dependents, the latter are not yet reflected in our official records yet. Please find attached an anonymized list of staff members for your reference.</p> <p><a href="https://docs.google.com/spreadsheets/d/1-D4LRZzXFSWyGiedPJGrVYc8TBPIOPcv/edit?usp=drive_link&amp;ouid=109124162409792497488&amp;rtpof=true&amp;sd=true">https://docs.google.com/spreadsheets/d/1-D4LRZzXFSWyGiedPJGrVYc8TBPIOPcv/edit?usp=drive_link&amp;ouid=109124162409792497488&amp;rtpof=true&amp;sd=true</a></p>
<b>15</b>	Section 1 – ITB 4.1	Eligible Bidders	How can 2 entities from within the one corporate group (who are both underwriting entity and administrator) bid? In these circumstances these entities are not a Joint Venture.	Joint Venture refers to two or more different and independently registered entities willing to join force/means for purpose of bidding to enhance their capabilities.
<b>16</b>	Section 1 - ITB 46.1	Performance Security	We understand a performance security is not required. Please confirm. Is that also the case for a Performance Bond (as referred to in Section X)?	Performance security and performance bond are the same; they are required whenever the contract payment is based on performance. We do not request for it. Our request is a Bid Security which different.



<b>17</b>		Salary Data	We would hereby indeed like to formally request the anonymized salary data, as confirmed available in your response to our questions.	An Anonymous salary data has been attached for your reference  <a href="https://drive.google.com/file/d/1Cjn3uUGr8BLATcay4q3kt31GegNWjbCP/view?usp=drive_link">https://drive.google.com/file/d/1Cjn3uUGr8BLATcay4q3kt31GegNWjbCP/view?usp=drive_link</a>
<b>18</b>		Legal documentation to support the intergovernmental status of the Secretariat	In addition, we are having trouble finding the necessary documentation confirming the extraterritorial status of the Secretariat. Could you please provide legal documentation to support the intergovernmental status of the Secretariat, with reference to the privileges and immunities accorded to your organization?	The legal documentation to support the intergovernmental status of the Secretariat has been attached herewith. Check Chapter 10 (Privileges and Immunities)  <a href="https://drive.google.com/file/d/1lljw_yWiZCYRgD51TScJfCNYstg61F1Q/view?usp=drive_link">https://drive.google.com/file/d/1lljw_yWiZCYRgD51TScJfCNYstg61F1Q/view?usp=drive_link</a>
<b>LOT 1: MEDICAL AND HEALTH COVER</b>				
<b>19</b>	Part II – Section VII – Paragraph 3 At xiii	Additional Benefits scope and mandatory nature of death and disability benefits	There is a mention to death and disability compensation. There is no further detail on this benefit in the documentation. Can you please confirm (1) if the scope is death and disability through illness alone (or also through accident, ...?) and (2) if this benefit is mandatory?	Death and disability from both illness and accidents. The quote with and without this benefit should be provided.
<b>20</b>	Section VII - Activity Schedule- lot 1	scope of service under the medical insurance policy	Section VII Activity Schedule – Outpatient insurance cover – there is a mention of wellness clinics for adults, children and babies. Can you please clarify which services would be provided by these wellness clinics? Does this concern spa or relaxation services, or any other non-medical services for example?	Medically related wellness activities only. No spa or relaxation services, or any other non-medical services.  Wellness clinics are medical related and may include psychology, physiotherapy, chiropractics and acupuncture.



<b>21</b>	Section VII - Activity Schedule- lot 1	Details of the scheme	On page 79, point 4, it mentions to include details of the scheme, including network providers - does this means details on our global network or for countries where staff and dependents are based?	Network of providers for countries where staff and dependents are based and Global network is needed when staff are away on missions or personal travel.
<b>22</b>	Section VII – Activity Schedule- lot 1  Health and Medical	Estimations	<p>Could you please provide:</p> <ul style="list-style-type: none"> <li>• current Medical Policy profit &amp; loss experience over the 3 past years. In the event this information is not available, at least the amount of claims per country/type of medical care over the same period.</li> <li>• Demography (number of beneficiaries per country)</li> </ul> <p>Could you also confirm if the 2 years engagement is mandatory? Would it be possible for the carrier to do an offer for 1 year? Premiums would be review according to the profit &amp; loss report at the end of the first year of the policy.</p>	<p>We do not have data for 03 years. Estimate is:</p> <ol style="list-style-type: none"> <li>1. 03 medical evacuation per year (India, Germany, Africa - Kenya)</li> <li>2. 02 medical emergencies on missions/meetings abroad (USA, Africa)</li> <li>3. 01 delivery abroad (USA/ Canada) for special conditions</li> <li>4. 25 medical claim per month for regular staff only (this will go up as we are considering adding other categories of staff) claims are for treatment, surgeries, dental, medical checks, physiotherapy, cancer care, antenatal and deliveries.</li> </ol> <p>We think a 2-year engagement is preferable.</p>
<b>23</b>	Section VII - Activity Schedule- lot 1	Death and disability benefit	In addition to the census information requested, we would also like to request the annual salary per staff member (anonymized) for the purpose of the death and disability benefit (expressed as a % of annual salary).	In addition to the census information, we can provide the annual salary per staff member in an anonymized format, as requested, for the purpose of calculating the death and disability benefit (expressed as a percentage of annual salary). This data will be compiled in a way that ensures confidentiality and compliance with data protection policies.



				<p>To ensure accuracy and consistency, we recommend aligning the salary data with the most recent payroll records and clearly indicating the effective date of the salary figures. Additionally, it's important to confirm whether the percentage for the death and disability benefit is applied uniformly across all staff categories or varies by grade or contract type. This will help ensure the benefit calculations are both fair and compliant with organizational policy.</p>
<b>LOT 2: TRAVEL COVER</b>				
<b>24</b>	Section VII – Activity Schedule- lot 2	Finance staff responsible for transporting cash during official trips	CQ: At what occasions might finance staff need to transport cash during official trips?	For some meeting/conference, payment is required for suppliers and participant's per diem, Finance officer travels with cash to the countries where we do not have office/representation to transfer the money and/or when the Bank system does not allow withdrawal of USD which is the currency for per diem payment.
<b>25</b>	Section VII – Activity Schedule- lot 2	Finance staff responsible for transporting cash during official trips	CQ: Could you share any relevant details on your procedures for approval and handling of cash transport?	Once the travel request is approved by top management, and the travel itinerary is finalized with tickets issued by the Procurement and travel Unit to the concerned personnel, the Finance Directorate initiates the financial arrangements. A bank cheque is issued to the traveller to cover all anticipated expenses, including per diem and operational costs, in accordance with AU financial rules and procedures. This process ensures accountability, transparency, and compliance with





				<p>internal controls governing the handling and transport of cash during official missions.</p> <p>The detailed procedures can only be availed during contract negotiation.</p>
<b>26</b>	Section VII – Activity Schedule- lot 2	scope of coverage under the travel insurance policy	CQ: Would the insurance provider be expected to cover the cash amount in case of loss or theft?	<p>Yes, the insurance provider may cover the cash amount in the event of loss or theft; however, this is subject to specific terms and conditions outlined in the insurance policy. It is important to note that such coverage typically applies only if all procedural requirements are met—such as prior approval of the cash transport, proper documentation, adherence to security protocols, and timely reporting of the incident. Therefore, while coverage is possible, it is not automatic and depends on compliance with the insurer’s conditions and the AU’s internal financial and travel regulations.</p>
<b>27</b>	Section VII - Activity Schedule- lot 2	Travel pattern or claims utilization	Kindly shares any available statistics on travel pattern or claims utilization for Lot 2.	<p>Travel pattern: some professional staff travel 2 to 3 times a month.</p> <p>Claims utilization: Not available, this is our first time entering into such contract.</p>
<b>28</b>	Part II – Section VII – page 77 – Lot 2	Travel Cover	Is the travel cover for work travel only or work & personal travel?	Work and personal travel.
<b>29</b>	Section VII – Activity Schedule- lot 2	Travel and Cash Estimations	1. Regarding the cash insurance, could you please confirm the maximum amount staff members travel with?	No.



			<p>2. Would it be possible to provide an indication of the expected travel pattern for the next twelve months? We would appreciate a view on</p> <ul style="list-style-type: none"><li>· Total travel days expected</li><li>· Number of travelers</li><li>· Destinations</li><li>· Average trip duration</li><li>· Maximum trip duration</li></ul>	<p>It's not possible to avail such details. Staff can travel 2 to 3 times a month for 2 to 7 days or more.</p>
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