



L E S O T H O  
C O M M U N I C A T I O N S  
A U T H O R I T Y

LESOTHO COMMUNICATIONS AUTHORITY

# REQUEST FOR PROPOSALS

PROVISION OF INSURANCE SERVICES

## ADVERT

Lesotho Communications Authority (LCA) invites tenders from local Insurance Brokers to manage its insurance portfolio. The insurance portfolio shall cover LCA's assets and employees. The scope of work requires provision of short-term and long-term insurance

1. There will be a **"MANDATORY"** site visit on the premises on **04 June 2020 at 10H00**. The sealed tender envelopes marked **"PROVISION OF INSURANCE SERVICES"** must be submitted on or before **23 June 2020 at 12H00** at LCA Offices, at the address below. Late and incomplete submissions will be disqualified.
2. Opening of bid documents will be on the **23 June 2020 at 12H15** at LCA premises. Interested bidders are invited for the bid opening. Only one representative from a bidder may attend.

Detailed RFP is available for collection at LCA reception at 30 Princess Margaret Road, and/or can be accessed from the Authority's website <http://www.lca.org.ls>

### The tender submissions should be addressed to:

Lesotho Communications Authority  
30 Princess Margaret Road  
Old Europa  
P. O. Box 15896  
Maseru, LESOTHO

### For enquiries only

Tel: 266 2222 4300

Email: [lca@lca.org.ls](mailto:lca@lca.org.ls)

## **1. Background**

The Lesotho Communications Authority (referred to as the Authority) is a statutory body established to regulate the communications sector in Lesotho. Its mandate includes facilitation of communications infrastructure deployment and provision of good-quality communication services throughout the country; as well as protection and empowerment of consumers.

## **2. Introduction**

The Authority invites tenders from locally registered Insurance Brokers for the management of its insurance portfolio. The insurance portfolio shall cover the Authority's assets and employees. The Authority's insurance portfolio shall be placed with local insurance companies. The Broker that will be awarded the tender will be on a probationary period of one year. Upon successful completion of one-year probationary period, and on the basis of performance, the company will be awarded additional two years to manage the Authority's portfolio.

## **3. Scope of Work**

### **3.1 Short-term insurance**

- 3.1.1 Provide a detailed schedule of the proposed policies, including but not limited to risks covered, warranties, excess, extensions if any and specific exclusions from the policy.
- 3.1.2 Specify the types of policies that will be issued, sums insured and premiums payable.
- 3.1.3 Demonstrate the ability to process the claims expeditiously.
- 3.1.4 Manage the portfolio for a period of three years.

### **3.2 Long-term insurance**

- 3.2.1 Provide a detailed proposal for managing employee benefits clearly detailing, but not limited to retirement benefits, group life, income protection, deadly diseases, etc.
- 3.2.2. Provide a detailed proposal for employee medical benefits. Demonstrate the ability to assist staff with their medical aid challenges as and when the need arises, hold annual briefing sessions with staff to assess medical aid benefits available for the ensuing year, etc.
- 3.2.3 Demonstrate the ability to process the claims expeditiously.
- 3.2.4 Manage the portfolio for a period of three years.

#### **4. Conditions**

Submissions must meet all the conditions indicated below:

##### **4.1 Bid Requirements**

- 4.1.1 Bidders must submit their business profiles and demonstrate knowledge and ability to undertake the assignment. The details should amongst other things, include the number of years in the brokerage business, the professional staff that will be dedicated to the LCA portfolio, the type of clients being serviced and any information to demonstrate the broker's ability to handle the portfolio. The bidders must demonstrate the ability to assess the risk that the LCA and its employees may be exposed to. Proposed policies and premiums should be accompanied by options from different insurance/medical companies.
- 4.1.2 Bidders must provide at least three (3) written references, names of companies where similar assignments have been undertaken, details of work undertaken, contact persons with their phone numbers, e-mail and physical addresses for verification.
- 4.1.3 The bidder must submit certified copies of brokerage license, current tax clearance certificates and certificate of incorporation.
- 4.1.4 The bidder must submit a draft contract.

## 4.2 LCA's Rights

- 4.2.1 This RFP does not commit the Authority to pay for any expenses incurred by the bidder in preparation of responses to this invitation nor for making presentations and attending mandatory site visit.
- 4.2.2 The Authority reserves the right to accept or reject any response to this RFP.
- 4.2.3 The Authority reserves the right to cancel or withdraw this request for proposals as a whole or in part without furnishing any reasons and without attracting any liability.
- 4.2.4 The Authority shall not be bound to accept the lowest bidder.

## 4.3 Other Conditions

- 4.3.1 Lesotho Taxation laws SHALL be applicable.
- 4.3.2 The proposal shall clearly state the bid price for each policy as well as the total bid price in Lesotho Loti (LSL). All prices shall include VAT, if applicable
- 4.3.3 Late submissions shall not be accepted.
- 4.3.4 Bidders should be prepared to make presentations as may be required.
- 4.3.5 All proposals should be signed.

## 5 Submission Format

Tender documents must be submitted in a sealed envelope bearing no identification of the bidder containing one (1) original and four (4) copies of the tender documents clearly labelled “ **PROVISION OF INSURANCE SERVICES**”.

## 6 Time frames and other details

- 6.1 Any request for clarification on the RFP must be addressed in writing to the Chief Executive Officer at the address below or at [lca@lca.org.ls](mailto:lca@lca.org.ls) at least five days prior to the deadline.

- 6.2 The bids must be submitted at LCA offices at 30 Princess Margaret Road, Old Europa, Maseru on or before the **23 June 2020 at 12H00**. Late submissions will not be accepted.
- 6.3 Site visit is mandatory and all bidders are expected to convene at 1st floor LCA Office Complex, 30 Princess Margaret Road, Old Europa, Maseru (LCA Premises) on the **04 June 2020 at 10H00**. Bidders are advised to organize own transport because assets to be insured are located in different places.
- 6.4 No electronic submissions will be accepted.
- 6.5 Opening of bid documents will be on **23 June 2020 at 12H15** at LCA premises. Bidders are invited for the bid opening. Only one representative from a bidder may attend.

**7 All submissions must be addressed to:**

**Lesotho Communications Authority  
30 Princess Margaret Road  
Old Europa  
Maseru, Lesotho**