REQUEST FOR PROPOSAL (RFP)

RFQ_ EpiC_ 024

RFQ INFORMATION	DETAILS
Solicitation title	Provision of Comprehensive Motor Vehicle Insurance Services for FHI 360 Cameroon Fleet for Twelve (12) Months
Issue date	17 November 2026, 5 PM Cameroon time (WAT)
Deadline for clarification questions	23 November 2026, 5 PM Cameroon time (WAT)
Quotation submission deadline	24 November 2026, 5 PM Cameroon time (WAT)
Location	Fhi 360 office, Bastos behind Hotel Azur
clarification email	Cameroon.Procurement@fhi360.org
Submission email	Cameroon.quotations@fhi360.org

1. Background

FHI 360 is a global nonprofit organization dedicated to improving lives through evidence-based and locally driven development solutions. Through its EpiC and STRIDES projects in Cameroon, FHI 360 supports health systems strengthening and public health interventions across multiple regions.

To safeguard organizational assets, mitigate financial exposure, and ensure operational continuity, FHI 360 invites qualified, licensed, and financially sound insurance companies to submit proposals for the provision of comprehensive motor vehicle insurance services for its fleet operating in Cameroon.

The purpose of this solicitation is to identify an insurance provider capable of delivering appropriate insurance coverage, efficient claims management, responsive customer service, and competitive pricing throughout the twelve-month contract period.

FHI 360 intends to select the bidder offering the best overall value based on technical capability, adequacy of insurance coverage, claims management capacity, and financial competitiveness.

2. OBJECTIVE OF THE ASSIGNMENT

The selected insurance provider will provide comprehensive motor vehicle insurance coverage for the vehicles identified in Section 5 of this RFQ.

- The successful bidder shall:
  - Protect FHI 360's vehicles against insured risks and potential financial losses.
  - Ensure compliance with applicable motor vehicle insurance requirements in Cameroon.
  - Provide timely, transparent, and efficient claims management services.
  - Maintain accessible support for FHI 360 throughout the contract period.
  - Provide all required insurance policies, certificates, and other relevant documentation.
  - Ensure continuity of insurance coverage throughout the agreed contract period.

3. SCOPE OF SERVICES AND MINIMUM INSURANCE REQUIREMENTS

The successful bidder shall provide comprehensive/all-risk motor vehicle insurance services for the identified fleet.

3.1 Mandatory insurance coverage

The proposed insurance policy shall include, at a minimum, the following:

1. **Third-party liability:** Coverage for legal liability arising from bodily injury, death, or property damage caused to third parties in connection with the use of insured vehicles, subject to applicable legal requirements and policy limits.
2. **Own damage:** Coverage for accidental physical damage to insured vehicles.

3. **Accidental collision:** Coverage for damage resulting from collisions, overturning, and other covered accidental incidents.
4. **Theft and attempted theft:** Coverage for theft of insured vehicles and damage resulting from attempted theft, subject to policy terms.
5. **Fire and explosion:** Coverage for damage resulting from fire, lightning, and explosion, as applicable.
6. **Malicious damage and vandalism:** Coverage for malicious acts and intentional damage by third parties, subject to policy terms.
7. **Natural events:** Coverage for damage caused by covered natural events and other specified force majeure risks.
8. **Windscreen and glass:** Coverage for repair or replacement of windscreens and other vehicle glass.
9. **Personal accident:** Coverage for the driver and authorized occupants against bodily injury or death resulting from an insured motor vehicle accident, subject to specified limits.
10. **Medical expenses:** Coverage for reasonable medical expenses arising from insured motor vehicle accidents, subject to specified limits.
11. **Towing and recovery:** Roadside assistance, towing, and recovery services following an insured incident.
12. **Legal expenses and liability support:** Legal assistance or applicable legal liability coverage arising from insured motor vehicle incidents, subject to policy terms and limits.

Bidders shall clearly state the applicable coverage limits, sub-limits, conditions, deductibles, exclusions, and any restrictions associated with each coverage item.

3.2 Additional service requirements

The successful bidder shall also provide:

- A dedicated account manager or designated client service representative.
- A 24-hour claims reporting and emergency support channel.
- Nationwide claims support and assistance within Cameroon.
- Guidance on claims notification, documentation, assessment, and settlement.
- Coordination with authorized repair facilities and loss assessors.
- Support during vehicle recovery and claims follow-up.
- Regular updates on the status of reported claims.
- Advance notification of policy expiry and renewal requirements.
- A written claims management procedure and escalation mechanism.

3.3 Policy exclusions and deductibles

- Bidders must provide a comprehensive list of all material exclusions, deductibles, excesses, limitations, and special conditions applicable to their proposed policies.
- Any proposed exclusions or limitations affecting the minimum coverage requirements must be clearly identified in the technical proposal.
- FHI 360 reserves the right to determine whether proposed exclusions or limitations materially affect the responsiveness or acceptability of a proposal.

3.4 Territorial coverage

- Bidders shall specify the geographical area within which coverage applies, including whether the proposed policy provides coverage throughout Cameroon and any applicable cross-border or regional coverage.
- Any additional premium or conditions associated with territorial extensions must be separately disclosed.

4. Vehicle Fleet Information

The successful bidder shall provide insurance coverage for 02 vehicles:

Vehicle Description	Registration number	Key Technical Specifications	Year of Manufacturing
Toyota Land Cruiser Hard Top	**EN 690 AS**	**4x4 off-road vehicle; Diesel Engine 4.2L (1HZ); Manual Transmission; 10 Seats; White Color; VIN: JTEEB71J90F022748**	**2023**
Toyota Prado	**EN 254 AS**	**PRADO GDJ150L VIN: JTEBR9FJ00K267769 Diesel Engine 2.8L BVA4X4 ManuaL Transmission 07 Seats 4 X4; Grey color**	**2023**

Important: The insured value of each vehicle shall be confirmed by FHI 360 and communicated to bidders through the official vehicle insurance schedule or clarification process. Bidders must quote against the same confirmed insured values to ensure a fair and comparable financial evaluation.

Bidders shall indicate the valuation basis proposed for each vehicle, including whether the coverage is based on an agreed value or market value, and identify any implications for claims settlement.

Any additional vehicle specifications required for underwriting may be requested through the official clarification process.

4. ELIGIBILITY AND MINIMUM QUALIFICATION REQUIREMENTS

Interested bidders must meet the following minimum eligibility requirements:

1. Be legally registered and authorized to conduct insurance business in Cameroon.
2. Hold a valid insurance operating licence issued by the competent regulatory authority.
3. Be authorized to underwrite motor vehicle insurance in Cameroon.
4. Have at least five (5) years of demonstrable experience providing motor vehicle insurance services.
5. Be in good standing with the relevant tax authorities.
6. Demonstrate adequate financial capacity and solvency to meet insurance obligations.
7. Have an established claims management system and the capacity to process and settle claims.
8. Maintain an operational office or authorized service presence in Cameroon.
9. Not be suspended, debarred, or otherwise prohibited from conducting business with FHI 360 or under applicable regulations.
10. Disclose any actual, potential, or perceived conflict of interest relating to this solicitation.

FHI 360 reserves the right to verify all information and documentation submitted by bidders.

Failure to satisfy a mandatory eligibility requirement may result in disqualification.

5. Mandatory Submission Documents

Bidders shall submit:

Administrative Documents

1. Business Registration Certificate.
2. Taxpayer Identification Number (TIN).
3. Valid Tax Compliance Certificate.
4. Valid Insurance Operating License.

5. Company profile**.**

Technical Documents

The technical proposal shall demonstrate the bidder's understanding of the assignment and ability to provide the required services.

It shall include:

1. Company experience in providing motor vehicle insurance services.
2. Description of the proposed insurance products and coverage.
3. Detailed policy terms, coverage limits, sub-limits, deductibles, and exclusions.
4. Claims notification, assessment, processing, and settlement procedures.
5. Average claims settlement timelines and supporting performance information.
6. Service-level commitments and escalation procedures.
7. Nationwide service network and claims support arrangements.
8. Proposed account management structure and designated contact person.
9. Relevant corporate client references and evidence of past performance.
10. Description of additional services and value-added benefits.
11. Evidence of financial stability and capacity to meet claims obligations.

Bidders are encouraged to provide supporting evidence, including sample policy documents, claims procedures, service-level commitments, and relevant client references.

Financial Documents

The financial proposal shall be submitted separately from the technical proposal and shall include:

- Total insurance premium for the twelve-month contract period.
- Premium breakdown for each vehicle.
- Applicable taxes, levies, fees, and statutory charges.
- Total amount payable, inclusive of all applicable charges.
- Any deductibles or excesses that may affect the cost of coverage.
- Payment terms and conditions.
- Quotation validity period.
- Any assumptions, exclusions, or additional charges.
- All prices shall be quoted in Central African CFA francs (XAF).
- The financial proposal must clearly distinguish between mandatory coverage and any optional or additional coverage offered.

6. PROPOSAL EVALUATION METHODOLOGY

FHI 360 will evaluate proposals using a structured, competitive, and documented evaluation process designed to identify the most responsive and best-value proposal.

Evaluation Stage	Evaluation Method	Weight
Stage 1: Administrative Compliance	**Pass/Fail**	**Mandatory**
Stage 2: Technical Evaluation	**Weighted scoring**	**70%**
Stage 3: Financial Evaluation	**Weighted scoring**	**30%**
Total		**100%**

7 Supplier instructions and quotation format

- **Submission Instructions**
  - Submit your proposal by email to **cameroon.quotations@fhi360.org** before the deadline stated above.
  - Use the following email subject line: ***"Provision of Comprehensive Motor Vehicle Insurance (All-Risk Insurance) Services for FHI 360 Cameroon Fleet for a Period of Twelve (12) Months"***
  - Proposed pricing must remain valid for at least **thirty (30) calendar days** from the submission deadline. Bidders should clearly state any assumptions, exclusions, and proposed payment terms.
  - Late submissions may be rejected. It is the bidder's responsibility to ensure that the complete proposal is received before the submission deadline.
  - Requests for clarification must be submitted in writing to **Cameroon.procurement@fhi360.org**. Any responses, amendments, or addenda that may affect all prospective bidders will be communicated through the appropriate procurement clarification process.

8 General conditions and reservations

- Issuance of this RFQ does not constitute a commitment by FHI 360 to award a contract or purchase any goods.
- FHI 360 reserves the right, subject to applicable policies and law, to amend or cancel this RFQ, reject any or all quotations, waive minor irregularities where appropriate, request clarifications, verify supplier information, and make no award.
- FHI 360 may conduct due diligence or background checks on prospective suppliers, consistent with its policies.
- Costs incurred in preparing or submitting a quotation are the sole responsibility of the supplier.
- The selected supplier must comply with applicable laws, ethical business practices and FHI 360 supplier requirements, including any applicable safeguarding, anti-fraud, anti-bribery and conflict-of-interest requirements.