



RWANDA

## REQUEST FOR EXPRESSION OF INTEREST FOR PROVISION OF HEALTH INSURANCE SERVICES FOR LWIR STAFF (PREQUALIFICATION STAGE)

### 1. Introduction

Living Water International Rwanda (LWIR), an affiliate of Living Water International (LWI), is a Christian non-governmental organization that has been operating in Rwanda since 2007 to provide Water, Sanitation, and Hygiene (WASH) services. LWIR hereby invites **qualified and experienced medical insurance companies** to submit Expressions of Interest (EOIs) for the provision of **health insurance services** to its personnel in Rwanda.

### 2. Scope of Services

The selected health insurance provider will be expected to provide comprehensive medical coverage for LWIR staff, including but not limited to:

- Inpatient and outpatient services.
- Laboratory tests, diagnostics, and imaging.
- Emergency and maternity care.
- Chronic disease management.
- 24/7 customer service and claims processing.
- Provision of a network of recognized hospitals and clinics in Rwanda.

### 3. Eligibility Requirements

Interested insurance companies must meet the following minimum requirements:

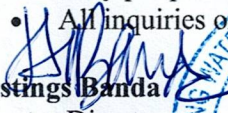
1. Valid registration and licensing to operate as a health insurance provider in Rwanda.
2. Proven experience of at least five (5) years in providing health insurance services.
3. Demonstrated capacity to manage insurance claims efficiently and provide high-quality customer support.
4. Ability to provide comprehensive medical coverage and access to a wide network of health service providers in Rwanda and East Africa.
5. Submission of relevant certifications, licenses, and references from previous clients
6. Compliance to all tax policies in Rwanda

### 4. Submission Instructions

- All submissions must include:
  - Technical proposal describing services offered, coverage options, and network of healthcare providers.
  - Financial proposal indicating premiums and any applicable terms and conditions.
  - Supporting documents (licenses, certifications, company profile, references).
- All documents must be compiled into ONE PDF file.
- Submissions should be sent via email to: [LWIRProcurement@water.cc](mailto:LWIRProcurement@water.cc)
- Email subject line must read: *"Expression of Interest for Health Insurance for LWIR Staff"*
- Deadline for submission: October 18th, 2025, at 17:00 (Rwanda time), late submissions will not be accepted.

### 5. Important Notes

- Only prequalified companies will be contacted for further evaluation process.
- All inquiries or clarifications should be made exclusively via email to [LWIRProcurement@water.cc](mailto:LWIRProcurement@water.cc)

  
Hastings Banda  
Country Director  
Living Water International Rwanda

