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## **CALL FOR PRICE QUOTATION OF PROVISION OF MEDICAL INSURANCE SERVICES**

### **1. Background**

INKUNGA FINANCE Plc is a microfinance institution legally registered and operating in the Republic of Rwanda under the registration: **101533016**. As part of its commitment to staff welfare and compliance with national health regulations, INKUNGA FINANCE Plc seeks to procure **medical insurance services** for its employees and their dependents.

To this end, INKUNGA FINANCE Plc invites eligible and licensed medical insurance companies **operating in Rwanda** to submit medical services to be delivered and price quotations for the provision of medical insurance coverage.

### **2. Objective of the Assignment**

The main objective of this call for quotation is to:

- Obtain competitive price quotations for comprehensive medical insurance coverage;
- Select a qualified and reliable medical insurance provider that offers quality healthcare services at a competitive cost.

### **3. Scope of Services**

The selected medical insurance company will be required to provide medical insurance coverage including, but not limited to the following services:

#### **3.1 Coverage Categories**

- Outpatient services
- Inpatient services
- Maternity services
- Emergency services
- Prescription drugs
- Laboratory and diagnostic services
- Dental care
- Optical care
- Specialized treatment
- Evacuation or referral services

#### **3.2 Beneficiaries**

- Number of employees: 53
- Number of dependents: 131

### **3.3 Coverage Period**

- Duration: 3 years, subject to extension or once renewable.
- Proposed start date: April 2026

### **4. Eligibility Criteria**

Interested insurance companies must meet the following requirements:

- Be legally registered and licensed to operate as a medical insurance provider in Rwanda;
- Be compliant with Rwanda regulatory authorities;
- Have a proven track record of providing medical insurance services;
- Have a network of accredited health facilities across Rwanda.

### **5. Required Documentation**

Bidders must submit the following documents:

1. Company profile
2. Valid business registration certificate
3. Valid insurance operating license
4. Proof of tax compliance
5. Detailed medical insurance quotation
6. List of accredited healthcare providers
7. Description of insurance plans and benefits

Failure to submit any of the above documents may result in disqualification.

### **6. Price Quotation Requirements**

The quotation should clearly indicate:

- Cost per employee and per dependent;
- Total annual premium;
- Payment terms and schedule;
- Any discounts or special offers;
- Exclusions and limitations.

All prices should be quoted in **Rwandan Francs (RWF)** and be inclusive of all applicable taxes.

### **7. Evaluation Criteria**

Quotations will be evaluated based on the following criteria:

- Compliance with ToR requirements;
- Cost effectiveness and value for money;
- Scope and quality of coverage;
- Network of health facilities;
- Experience and reliability of the insurer.

## 8. Submission Guidelines

Quotations must be submitted in sealed envelopes at HQ of Inkunga Finance Plc or via a single document (PDF format) on official email: [procurement@inkungafinance.com](mailto:procurement@inkungafinance.com). The submitted document will be password-protected. The password will be shared with [vngirabakunzi@inkungafinance.com](mailto:vngirabakunzi@inkungafinance.com) on Monday 2<sup>nd</sup> March 2025 at 9H00 – 9H30 a.m

- Submission deadline: Monday 2<sup>nd</sup> March 2026 at 09:00 am.
- The opening session will be on the same day Monday 2<sup>nd</sup> March 2026 at 10:00 am at HQ, RUBENGERA, KARONGI.
- Late submissions will not be considered.

## 9. Confidentiality

All information provided by bidders will be treated as confidential and used solely for the purpose of this procurement process.

## 10. Reservation of Rights

INKUNGA FINANCE Plc reserves the right to:

- Accept or reject any quotation;
- Cancel the request for quotation process at any stage without incurring liability;
- Request clarification from bidders where necessary.

Done on 18<sup>th</sup> February 2026.

MUHAWENIMANA Abed Cherif

Managing Director

INKUNGA FINANCE Plc

