



ZAMBIA RAILWAYS LIMITED

CLARIFICATIONS FOR TENDER ZRL/TEN/MPS/0014/2018 FOR THE PROVISION OF CORPORATE FUNERAL INSURANCE SCHEME SERVICES FOR A THREE YEAR RUNNING PERIOD

Please find below, responses to all clarifications received from prospective bidders.

S/N	Bidder's Queries	Zambia Railways Limited Responses
1	Bidders asked if ZRL was expecting the broker/insurer to provide cash for funeral expenses on notification even before the claim is fully documented. Brokers may not have such reserve funds and they may not be able to commit and undertake to do so on behalf of an insurer.	ZRL expects the insurer/broker to provide the cash for funeral expenses upon notification and availing of the death certificate to the service provider within 12hrs.
2	<p>It would appear that ZRL requires that the bidder has experience of three years in handling dedicated group funeral policies for at least three organizations of similar size to ZRL.</p> <p>Our experience is that most large organizations provide the funeral expenses cover as an extension of the group life assurance scheme or the group personal accident policy. Would evidence or recommendations from organizations where such an arrangement exists be acceptable?</p>	Funeral expenses cover as an extension of the group life assurance scheme or the group personal accident policy as experience shall be acceptable.
3	Please clearly define the following: Table 1 on page 49, Table 2 on page 50 and Table 3 on page 51.	<p>a) Table 1 on page 49: This is the distribution of Principal members, spouses, children and dependents without Parents. This basically shows their locations along the line of rail and these locations are tied to the location of the Principal members. However it must be noted that some dependents may not be located in the same town where the Principal member resides. The service provider should prepare themselves to provide service countrywide.</p> <p>b) Table 2 on page 50: This table shows where the Parents are located. The principle in (a)</p>

		<p>applies.</p> <p>c) Table 3 on page 51: This shows the numbers and where the following are located; Principal members, Spouses, Children, Dependent and Parents. The principal in (a) applies.</p>
4	Regionalization (page 53) refers to medical insurance, is this correct?	This was an error it should read “ corporate funeral cover”
5	Please share with us the claims experience for the last two insurance periods or at least the last three years	<p>An average of 40 deaths for Principal members and their dependents per year as per breakdown:</p> <p>a) Top management- 4</p> <p>b) Management- 14</p> <p>c) Union- 22</p>
6	We are kindly requesting for an extension on the closing date for the above mentioned tender, your favorable consideration will assist all the bidders.	<p>The closing date for this tender has been extended from 2nd May, 2018 to 30th May, 2018 at 10:00hrs.</p> <p>NOTE: ZRL has further extended the Tender closing date to 6th June, 2018 at 10:00hrs.</p>
7	Qualifications and experience of senior management staff – there is a contradiction in the tender document stating at least two (03) – kindly confirm the required number	What is required is Qualifications and experience of at least three (03) Senior Management Staff (key personnel) with not less than 10 years’ work experience and Qualifications and experience of at least three (03) support staff with not less than 5 years’ work experience.
8	The clause for a minimum of three years audited financial statements restrict participation to companies with three and more years in the insurance business, excluding new insurers.	Bidders will be required to provide latest audited financial statement.
9	Bidders asked that the clause for a minimum of three years of experience in providing Corporate Funeral Insurance Services (minimum of three years) was restricting participation to companies with less than three years.	Bidders will be required to show evidence of experience of providing Corporate Funeral Insurance Services.