



KAA Kenya Airports Authority

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KAA/OT/FIN/0041/2023-2024

27th September, 2023

To: BIDDERS,

RE: PROVISION OF INSURANCE BROKERAGE SERVICES FOR GROUP LIFE ASSURANCE, TERRORISM, POLITICAL VIOLENCE AND SABOTAGE POLICY FOR KENYA AIRPORTS AUTHORITY.

KAA/OT/FIN/0041/2023-2024

ADDENDUM NO. 2.

The following are tender clarifications/addendum issued regarding the above tender in accordance to instructions to tenderers clause 9.1 of the bidding document for the referenced tender.

Reference is made to a written request for clarification on the number of years the salaries should be multiplied for Death and PTD benefits.

Bidders are hereby informed as follows regarding the requirements for Group Life Assurance under **E₁** which has been replaced in its entirety as follows;

E₁) POLICY TYPE: GROUP LIFE ASSURANCE

No.	Policy	Group Life Insurance Policy
1	Scope of Cover	Provide compensation for death, permanent disability, critical illness, and funeral expenses of the Company's employees while in the employment of the Company in accordance with the benefits specified in the Policy.
2	Insured Persons	1852
3	Sum Assured	<i>Estimated Annual Salary (Basic, Housing & Commuter allowance only)</i> Kshs 3,151,652,842
4	Interest/Sum Insured	Benefits Death – 5 years of basic salary, House & Commuter Permanent Total Disability- 5 years of basic salary, House & Commuter Critical Illness – 50% of Group Life sum Free Cover Limit of at least Kshs. 12,000,000

		Last Expense Staff - Kshs. 200,000
		Last Expense Spouse & Four Children - Kshs. 100,000
5	Excess	NIL
6	Cancellation Notice	Sixty (60) Days
7	Including Extensive Clauses	<ul style="list-style-type: none"> ❖ Age Limit: 18-65 Years ❖ Disappearance ❖ Worldwide cover ❖ Exposure, excluding aircrew duties ❖ Hijack ❖ Mountaineering, excluding use of ropes and guides ❖ Payment on account ❖ Declaration after three months ❖ Automatic additions/deletions ❖ Riot, strike and civil commotion ❖ 24-hour cover duty or pleasure ❖ Political risks ❖ Including cover for HIV/AIDS related claims, chronic illnesses, illnesses of a recurring nature and pre-existing conditions ❖ Including critical illness rider ❖ Waiting period – nil ❖ Claim notification – 90 days ❖ Covers suicide ❖ 30 days' grace period for paying premium upon expiry of the policy. ❖ Cover to extend COVID 19 ❖ KAA as a Trustee of the deceased staff / Benefits paid to KAA ❖ 24 hours for the last expense claim payment upon notification

CLAIMS DOCUMENTATION:

Standard documentation to be submitted for **group life only**
Death Claims

- ❖ Original death certificate – for verification and return
- ❖ Certified copy of ID / Surrender of ID

No documentation for last expense other than declared schedule and burial notification

SPECIAL CONDITION:

Cover should be enhanced, to include all special extensions as indicated above. Should an underwriter wish to continue charging for any ailment upon commencement of contract, or require us to submit further documentation for claims, this **MUST** be clearly indicated in the bid submitted.

Speedy settlement of claims – no more than 14 days upon receipt of all documentation above.

The tenderer is required to provide an outline of the policy by indicating the following: -

- (a) Special extensive clauses
- (b) Exclusions
- (c) Excess/deductibles

Claims experience of the Policy

Below is the performance of the policy over the last four years

Policy Period	No. of Claims	Death Claims (KES.)
2019-2020	5	62,626,112
2020-2021	12	48,362,504
2021-2022	5	88,078,180
2022-2023	2	22,939,340
TOTAL	24	222,006,136

The closing/ opening date is remains on **4th October, 2023 at 11:00 a.m.**

Kindly amend your tender accordingly and ensure the tender is valid for a period of **126 days** and your tender security is valid for a period of **156 days** from the closing/opening date of **4th October, 2023 at 11.00 a.m.**

This addendum forms part of the bidding document and is binding on all bidders. All other conditions remain the same.

Lilian Okidi

Ag. GM (PROCUREMENT AND LOGISTICS)
For: MANAGING DIRECTOR/CEO

