



**ADDENDUM NO. 1 - TENDER FOR STAFF & STUDENTS' MEDICAL INSURANCE SERVICES
(INSURANCE BROKERS)**

TENDER NO; MMH/GEN/26/08

SECTION	CLARIFICATION	RESPONSE TO CLARIFICATION
Section I – Part 1.1 - Invitation to tender	Clarification was received regarding the eligibility of bancassurance intermediaries to participate in the tender and whether participation is restricted to licensed brokers only.	The invitation for bids was restricted to eligible insurance brokers
	Clarification was received regarding the possibility of opening the tenders to include bancassurance intermediaries, even if the tenders are restricted to licensed insurance brokers.	The invitation for bids was restricted to eligible insurance brokers
	Clarification was received on the possibility of allowing underwriters to participate directly, as the tender restricts participation to insurance brokers.	The invitation for bids was restricted to eligible insurance brokers
Section I – Part 2.3.1 Appendix to instructions to tenders.	Clarification was sought regarding Bullet 10 on the conditions to be met by insurance brokers—which states that the medical cover for Staff and Students for In-patient, Out-patient, optical, dental, maternity, and all other requirements shall be one package under one underwriter with no co-sharing— specifically on whether bidders should propose a single underwriter for all tenders or different underwriters for the various tenders. "	This shall be at the Broker's sole discretion, provided that each cover offer is placed in its entirety with a single underwriter.

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