	ADDENDUM NO. 1 - TENDER FOR GROUP LIFE ASSURANCE, GROUP PERSONAL ACCIDENT AND WIBA (INSURANCE BROKERS) **TENDER NO; MMH/GEN/26/09**

SECTION	CLARIFICATION	RESPONSE TO CLARIFICATION
Section V – Schedule of requirements	A clarification was received regarding the salaries provided whether they were gross or basic i.e. **Total annual wage bill**; Kes.1,182,165,396.00	The total annual wage bill given as Kes. 1,182,165,396 is **GROSS**
	Clarification was received on the salary of the highest paid employee.	The schedule of requirements is based on the total wage bill of Kes. 1,182,165,396 not on the specific salaries for specific staff.
	Clarification on the annual salary of the member aged 68 years to enable in pricing the proposal accurately as members above 65 years are said to be rated on age for group life class.	The schedule of requirements is based on the total wage bill of Kes. 1,182,165,396 (Gross) not on the specific salaries for specific staff.
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.
Section I – Part 1.1 - Invitation to tender	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.
Section I – Part 1.1 - Invitation to tender	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 covers and all other requirements shall be as one package under one underwriter without 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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