



RIGHT TO PLAY
PROTECT. EDUCATE. EMPOWER.

TERMS OF REFERENCE FOR MEDICAL INSURANCE 2026

Background

Right To Play (RTP) is a global children's organization that protects, educates and empowers children to rise above adversity. We believe that age, gender and ability sensitive play, in all its forms, including games, sports, art, drama and music, not only is essential for children's wellbeing and development, but is also life-saving. Established in 2000, RTP has pioneered a unique play-based approach to learning and development which focuses on quality education, life skills, health, gender equality, child protection and building peaceful communities. In addition to our work with children, RTP advocates with parents, local communities, and governments to advance the fundamental rights of all children.

Right To Play has been operating in Rwanda since 2003 and its programs in Rwanda include the Early Childhood Development project, the Girls for Climate Change Education project, and the Plug-in-Play (tinkering, making, coding and robotics) project and currently operating in 3 districts; Kayonza, Ruhango and Rubavu.

RTP Rwanda is looking for a competent Insurance company to provide Medical Insurance for its local staff with their dependents for the period **starting from 01 January 2026 and shall end on 31st December 2026**. This call for proposal is open on equal terms to all insurance companies registered in Rwanda.

The proposal should include the following:

A. Technical proposal

1. Registration certificate from RDB
2. Company profile showing the company background
3. Audited financial statement for the last 2 years (2023 & 2024)
4. Proof of insurance services offered to 4 institutions including at least two NGO and one Government institution.
5. Confirmation of reinsurance cover & Proof
6. Nationwide coverage/all health facilities (Public and Private including Pharmacies)
7. Valid RRA tax clearance certificate
8. Valid RSSB certificate
9. Flexibility within limits benefits and within the overall cover.
10. Procedures for reimbursement of premium paid in case of staff departure or replacement with new staff hired.

B. Financial proposal

The Medical Insurance coverage should be first category and should indicate the detailed benefits with the following conditions:

- ✓ Administration fees per person
- ✓ Premium Breakdown
- ✓ Detailed list of other benefits and sum assured including worldwide Benefits if applicable





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✓
Evaluation Criteria & Scoring

Technical Proposal/60 Points

- Company Profile, Human Resources Capacity & Experience/10
- Relevant Experience and Similar Clients/10
- Financial Stability (Financial Health & Solvency)/10
- Networking & Coverage/10
- Reinsurance Cover/10
- Legal & Regulatory Compliance/10

Financial Proposal/40

- Premium cost per employee & Dependents /35
- Administration Fees/5

All competent companies interested by this invitation are requested to request the list of staff with the dependents through this email: rwandaprocurement@righttoplay.com . Proposals must be submitted in a sealed envelope on 20th November 2025 at 5pm local time.

Bids/proposals which will submitted after the deadline date and time will not be considered.

Please be informed that bids submission should include both technical and financial proposal (**Two Original Copies & One Copy**) and the title should be "**Offer for Medical Insurance**". The opening of the bids will take place in a separate session and only potential candidates will be called for presentation.

Note: Right to Play reserves the right to reject any bid deemed inappropriate

Done at Kigali on 4th November, 2025

Sincerely,

Amadou Cissé
Country Director

