Request for Proposal (RFP)

PF No. and Title NG-2863 Helen Keller Nigeria Staff Group Life and Group Insurance coverage.
RFP Issue Date: 31/08/2026
RFP Questions to be Submitted By: 8/09/2026
Proposal Submission Deadline: 13/09/2026

Contracting Entity: Helen Keller International (Helen Keller Intl)

Place of Performance:{Abuja, Nigeria}

Contents of this Document

SECTION 1: Introduction, Eligibility of Bidders, and Definitions 1
SECTION 2: Scope of Work 2
SECTION 3: Proposal Instructions 3
SECTION 4: Evaluation Criteria and Basis for Award 5
SECTION 5: Source of Funding and Authorized Geographic Code **Error! Bookmark not defined.**
SECTION 6: Proposal Validity, Submission Deadline and Instructions 6
SECTION 7: Negotiations 7
SECTION 8: Terms of the Solicitation 7
ANNEX A: Conflict of Interest Disclosure 8
ANNEX D: USAID Contract Provisions ..... **Error! Bookmark not defined.**

Bidders are encouraged to read this RFP and all attachments in its entirety paying specific attention to the instructions and requirements. Issuance of this RFP does not in any way obligate Helen Keller International to award a contract, nor does it commit Helen Keller International to pay for costs incurred in the preparation and submission of a proposal. All recipients of this RFP shall treat all information and details included herein as private and confidential.

SECTION 1: Introduction, Eligibility of Bidders, and Definitions

Introduction

Helen Keller International (Helen Keller Intl) is a nonprofit organization dedicated to saving and improving the sight and lives of the world's vulnerable by combatting the causes and consequences of blindness, poor health and malnutrition. Helen Keller Intl invites all eligible Bidders to submit proposals for a "Renewal of Helen Keller Nigeria Staff Group Life and Group Accident Insurance coverage through an insurance broker. This will be renewed for 190 staff members from October 19, 2026, to October 18, 2027.

Please submit your most competitive proposal in English in accordance with the attached instructions and with all required certifications. Any subcontract issued as a result of this RFP will be subject to all instructions, certifications, terms and conditions, and specifications included in this RFP. This solicitation document includes the following parts.

The purpose of this Request for Proposals (RFP) is to select a vendor that will provide best value to Helen Keller Intl, when both technical and cost factors are combined.

Eligibility of Bidders

This RFP is open to entities that are deemed capable of implementing the scope of work, with a solid record of integrity and business ethics, and that meet the eligibility requirements stated in this Section.

Bidders that submit proposals in response to this RFP must meet the following requirements:

1) Be an Insurance Broker that is legally registered under the laws of the country where it is operating.
2) The insurance broker must have a client base comprising INGOs for whom it currently manages health insurance.
3) the insurance broker must accompany its quote with a minimum of three recommendation letters

from its existing INGO clients.

4) Have demonstrated capacity and expertise to successfully implement the Scope of Work
5) Have completed the required representations and certifications incorporated in this RFP
6) Be willing to comply with relevant donor rules and regulations and Helen Keller Intl requirements.
7) Bidders and proposed products must be of Source and Nationality designated in the authorized Geographic Code, as described in Section 5 "Source of Funding and Authorized Geographic Code."
   a. Nationality refers to the place of legal organization, ownership, citizenship, or lawful permanent residence (or equivalent immigration status to live and work on a continuing basis) of suppliers of commodities and services.
   b. Source means the country from which a commodity is shipped to the cooperating/recipient country or the cooperating/recipient country itself if the commodity is located therein at the time of the purchase, irrespective of the place of manufacture or production, unless it is a prohibited source country. Where, however, a commodity is shipped from a free port or bonded warehouse in the form in which received therein, "source" means the country from which the commodity was shipped to the free port or bonded warehouse.}

Note: Helen Keller Intl will not award a contract to any firm that is debarred, suspended, or proposed for debarment by the U.S. Government, or who proposes to do business with firms or firms' principals who are debarred, suspended, or proposed for debarment, in the performance of the requirement of this activity.

SECTION 2: Scope of Work

Helen Keller Intl will evaluate all proposals received in response to this RFP in accordance with the evaluation criteria described in this document.

This RFP contains the following Annexes:

- Annex A: Conflict of Interest Disclosure
- Annex B: Format of CV to be used for Personnel (one document per person)
- Annex C: Financial Offer template
- Annex D: Past Performance Information Table

Scope of Work, Key Objectives and Activities

Renewal of Helen Keller Nigeria staff Health Insurance through insurance broker. This will be renewed for 190 staff members.

Conditions:

1. The insurance broker must have a client base comprising INGOs for whom it currently manages health insurance.
2. The broker must accompany its quote with a minimum of three recommendation letters from its existing INGO clients.

1. List of Hospital required is attached.

Coverage	Minimum Insured Amounts
Death	Minimum of 3 times annual salary
Permanent Disability	Minimum of 3 times annual salary
Temporary Total Disability (Minimum Weekly Benefit)	Weekly Benefits will be Payable for 24 months to the Injured employees and emolument shall continue to be paid in full for 6 months. Thereafter, if the employee has not resumed duty, 50% of his monthly pay for additional period of 3 months. After expiry of the period in (b) above,25% for another period of 15 months
Spousal Permanent Disability	Minimum of N1,000,000.00
Funeral Expenses Benefit	Minimum of N5,000,000.00 and N2,000,000.00 in the event of death of any Helen Keller Staff and Helen Keller Staff Spouse respectively

Critical Illness Cover	Minimum of 30% of sum assured (non-deductible from full sum assured) payable to any terminally ill employee

Deliverables and Illustrative Timeline
Ongoing

Anticipated Contracting Period and Award Mechanism
The anticipated period of the resulting award is expected to be 12 months beginning on or about October 19, 2026, to October 18, 2027. Bidders must clearly identify "start-up" support costs, if any, required to commence services.

Helen Keller Intl intends to award an all-inclusive fixed price to the winning offer. No profit, fees, taxes, or additional costs can be added after award. This RFP is subject to all the terms and conditions of the resulting contract. Any resultant award will be governed by these terms and conditions.

SECTION 3: PROPOSAL INSTRUCTIONS

The Bidder's proposal will consist of two separate documents:

Part 1 - Technical Offer
Part 2 – Financial Offer

The Technical Offer and the Financial Offer (altogether "proposal") must be submitted separately. The Bidder should not include any cost data in the Technical Offer.

The proposal should be concisely presented and structured, and should explain in detail the Bidder's availability, experience and resources to provide the requested services.

PROPOSAL SUBMISSION DEADLINE AND REQUIREMENTS

Offerors are encouraged to read the solicitation in its entirety and ensure that their proposal addresses all of the requirements and items cited in the instructions and meets the selection criteria.

All questions regarding this RFP should be submitted in writing (by email) to Nigeria-procurement@hki.org..

No more than one (1) proposal may be submitted by each Offeror. However, the Technical and Business Proposals will need to be submitted separately in two (2) clearly marked PDFs. The written proposals should be in English, must reference the RFP number in the subject line of an email, should be developed in accordance with the requirements stated in this RFP, including this section, Statement of Work, as well as any related Product/Service Specifications. The proposal must be provided on vendor letterhead and should not be of excessive length.

Additionally, before opening Financial Proposals, Helen Keller Intl may request interviews, presentations and/or demos (which could be done virtually) from a short list of vendors where information relevant to the proposal will need to be presented.

Both the Technical Offer and Financial Offer must be submitted with a **Cover Letter** which must include the following information and must be signed and stamped by an authorized representative of the Bidder organization:

i. Date of Submission of the Proposal
ii. Term of proposal validity (minimum {90} days)
iii. Name of the company/organization
iv. Name and title of authorized representative of organization
v. Type of company/organization
vi. Address
vii. Telephone

viii. E-mail
ix. Taxpayer Identification Number
x. Other required documents that shall be included as attachments to the cover letter:
   a) Copy of registration or incorporation in the public registry, or equivalent document from the government office where the bidder is registered.
   b) Copy of company tax registration, or equivalent document.
   c) Copy of trade license, or equivalent document.

Bidders must also submit a signed Conflict of Interest Declaration Form. This form will be assessed to establish whether the Bidder has any present or potential future conflict of interest according to the definition in Annex A. If the conclusion is reached that any conflict of interest declared by the Bidder could have a negative impact on the Bidder's ability to perform the Service, Helen Keller Intl may decide to reject the submitted proposal. Failure to accurately complete the Conflict of Interest Declaration Form may also lead to the rejection of the submitted proposal.

Part 1: TECHNICAL OFFER

The Technical Offer should be in the English language, typed in Microsoft Word, single-spaced, with each page numbered consecutively. A maximum number of pages for each component of the Technical Offer is given below.

The Technical Offer should include the following:

1) Bidder past performance record/relevant experience– {2} **pages maximum**
Information related to Bidder's past performance/prior experience in conducting work in the country/region similar in nature and volume to the services requested (brief description, deliverables, date, client etc.).

Bidders must also provide contacts for at least three (3) professional references for previous work and/or experience under similar SOWs. Contact information should include, at a minimum: name of individual, name of company, brief information on relationship to Bidder, address, email, and phone number. Helen Keller Intl reserves the right to contact any and all references provided. Contact information for references is not subject to the page limitation for this section.

2) **Technical approach –** {7} **pages maximum**
The technical approach must describe the proposed approach to achieving the program objectives and must address the following:

a) Information as to whether the Bidder currently has a presence in the country/region, and the nature of this presence.
b) A brief description of the Bidder's understanding of the objectives and scope of work for the consultancy.
c) An overview as to how the Bidder would propose to complete the requested services indicated in this RFP

3) Team Structure requirements – {3} **pages maximum, excluding CVs**
a) Team structure: Bidders must describe the structure of the team that will deliver against the objectives and scope of work described in this RFP. Team structures must identify the project manager (or Team Leader) and other team members and the roles and responsibilities that each will have over the duration of the consultancy.
b) The minimum requirements and qualifications for the Team Leader who will be leading the team.

c) If any members of the proposed team do not currently reside in Nigeria, the Bidder must state how the personnel would travel to the country to perform such Services, and the estimated travel time.

At a minimum, the Bidder should provide the following information:
d) A current CV for the proposed personnel in a format provided in Annex C. The CV must not exceed three pages in length and shall be in chronological order starting with the most recent experience and summarizing relevant experience and qualifications.

e) The country of residence for all persons proposed for the provision of this Service (meaning the country in which the person or persons resides and from which they would be flying from in order to reach the Place of Performance to undertake this consulting work).
f) If any of the Bidder's personnel do not reside in the country in which they are assigned to perform the required Services, the Bidder must state how these personnel would travel to perform such Services, and the estimated travel time. The Bidder should specify how many trips might be required, and which team members would join these trips.

The Bidder must notify Helen Keller Intl if it intends to replace a key member of the Bidder's team (with an explanation for doing so) prior to the award date and provide Helen Keller Intl with the information required for the approval of a replacement proposal. Any replacement shall be subject to the approval of Helen Keller Intl. This is also valid for any replacement taking place during the contract duration.

Helen Keller Intl may choose to contact the Bidder prior to making a final decision. Please confirm whether this would be possible, ensuring that full contact details are also included in the resume (email, telephone number).

Part 2: FINANCIAL OFFER This contract will be issued as a firm fixed price contract with payment made against deliverables against services/products. Helen Keller Intl will only issue payment via electronic payment methods and all bank accounts must be in the name of the company/organization only.

As part of the Financial Offer, Bidders must include a detailed budget, submitted in **Microsoft Excel**, expressed in naira, with an accompanying budget narrative, submitted in Microsoft Word, describing the basis for the listed cost elements. Supporting information should be provided in sufficient detail to allow a complete analysis and determination of reasonableness of each cost element. Bidders are required to include and clearly label **all** costs deemed necessary to complete the work called for hereunder.

The Financial Offer template must include the following:

1. Labor Cost: The Bidder must provide information related to team structure, daily rates and Level of Effort (LoE) (measured in days) for the deliverables listed. Please state assumptions made when submitting the cost information including any additional options, and stating all conditions.

2. Other Direct Costs: The Bidder should provide a breakdown estimate of other main direct costs which are considered necessary for completion of the work. Other direct costs will cover transportation costs, visa, and per diem. Any other direct costs shall be agreed prior with Helen Keller Intl.

3. Indirect Rates and Fixed Fee: If it is an Bidder's regular practice to budget indirect rates, e.g. overhead, fringe, G&A, administrative, or other rate, Bidders must explain the rates and the rates' base of application in the budget narrative. Helen Keller Intl reserves the right to request additional information to substantiate an Bidder's indirect rates. Proposed fixed fee must also be explained in the budget narrative and represented as a separate line item in the budget.

SECTION 4: Evaluation Criteria and Basis for Award

Helen Keller Intl will follow a Best Value Trade-Off selection methodology. Helen Keller Intl may award to an eligible, responsible firm whose proposal is most advantageous to the program, with price and other factors considered proposal, including but not limited to compliance with the requirements of the RFP without material deviation. Bidders may not modify non-responsive offers after the proposal deadline in order to make them responsive. However, Helen Keller Intl may request an Bidder to clarify its offer as long as no material deviation exists.

The criteria below will serve as the basis upon which proposals will be evaluated. Selection will be based principally on the technical merits of the proposals, but price and other factors will be considered, and award will be made only if the proposal is determined to be technically acceptable and cost reasonable.

Evaluation Criteria per Solicitation	Total Max Points

Past Performance/ Prior relevant experience	**20**
Experience providing Group Life and Group Personal Accident insurance brokerage services to organizations of similar size and complexity	*10*
At least 3 years of relevant experience and evidence of similar assignments/contracts	*5*
Demonstrated experience managing claims and providing client support	*5*
Personnel Qualifications	**10**
Qualifications and relevant experience of the proposed account/relationship manager and key team members	*5*
Experience in employee benefits, Group Life and Group Personal Accident insurance	*5*
Technical Merit	**55**
Demonstrated understanding of Helen Keller's Group Life and Group Personal Accident requirements	*10*
Submission of clear premium calculations for both Group Life and Group Personal Accident, showing the basis of calculation, rates applied, sum insured and resulting premium	*30*
Compliance with all minimum coverage requirements specified in the solicitation	*10*
Clear explanation of exclusions, limitations, conditions and key assumptions	*5*
Operational Capability/Value for Money	**15**
Competitiveness and reasonableness of the brokerage/insurance premium	*10*
Claims management and turnaround time	*5*
Total Points	**100**

Upon completion of the evaluation of Technical Offers, Helen Keller Intl will evaluate Financial Offers for budget presentation, details of the budget narrative, and cost effectiveness (reasonable, realistic, match the Technical Offer and meet requirements of RFP). No points are assigned to Financial Offers, but these criteria will be considered, in conjunction with the total score of the Technical Offer. This RFP utilizes the tradeoff process and Helen Keller Intl may award a contract to the offeror whose proposal represents the best value to Helen Keller Intl and the program. Helen Keller Intl may award to a higher priced offeror if a determination is made that the higher technical evaluation of that offeror merits the additional cost/price.

SECTION 6: Proposal Validity, Submission Deadline and Instructions

Proposals should have a {90-day} validity period from the proposal submission date, as provided in the Cover Letter.

Proposals must be submitted electronically by the deadline listed on the cover page of this RFP by E-mail to Nigeria-procurement@hki.org}, indicating in the subject line of the e-mail the company name and the RFP number.

A full proposal submission will include the following documents, all of which must reference the RFP number as stated on the cover page of this document:

- Cover Letter
- Technical Offer
- Financial Offer
- Conflict of Interest Disclosure Form
- Copies of Bidder legal registration documents
- Other pertinent information relevant to the proposal submission

QUESTIONS: No verbal questions will be entertained, either in person or via telephone. However, Helen Keller Intl will take written questions about this RFP until the date specified on the cover page of this document. Any questions related to this RFP should be addressed to Nigeria-procurement@hki.org. In order to ensure fairness, Helen Keller Intl's response to all questions deemed relevant will be communicated to all potential Bidders, ensuring the original requestor's anonymity.}

SECTION 7: Negotiations

Best offer proposals are requested. It is anticipated that an award will be made solely on the basis of the original offers received. However, Helen Keller Intl reserves the right to conduct discussions, negotiations and/or request clarifications prior to awarding a contract. Furthermore, Helen Keller Intl reserves the right to conduct a competitive range and to limit the number of bidders in the competitive range to permit an efficient evaluation environment among the most highly-rated proposals. Highest-rated bidders, as determined by the technical evaluation committee, may be asked to submit their best prices or technical responses during a competitive range. At the sole discretion of Helen Keller Intl, bidders may be requested to conduct oral presentations. If deemed an opportunity, Helen Keller Intl reserves the right to make separate awards per component or to make no award at all.

SECTION 8: Terms of the Solicitation

1. Issuance of this RFP does not constitute an award commitment on the part of Helen Keller Intl, nor does it commit Helen Keller Intl to pay for costs incurred in the preparation and submission of a bid.

2. Attached files are integral part of this RFP.

3. Helen Keller Intl may contact Bidders to confirm contact person, address, bid amount and to confirm that the proposal was submitted for this solicitation.

4. False Statements: Bidders must provide full, accurate and complete information as required by this solicitation and its attachments.

5. Conflict of Interest Disclosure: In Annex A Bidders must provide disclosure of any past, present or future relationships with any parties associated with the issuance, review or management of this solicitation and anticipated award. Failure to provide full and open disclosure may result in Helen Keller Intl having to re-evaluate selection of a potential Bidders.

6. Right to Select/Reject: Helen Keller Intl reserves the right to select and negotiate with those firms it determines, in its sole discretion, to be qualified for competitive proposals and to terminate negotiations without incurring any liability. Helen Keller Intl also reserves the right to reject any or all proposals received without explanation.

7. Reserved rights: All RFP responses become the property of Helen Keller Intl and Helen Keller Intl reserves the right in its sole discretion to:
   a. To disqualify any offer based on Bidder's failure to follow solicitation instructions;
   b. To waive any deviations by Bidders from the requirements of this solicitation that in Helen Keller Intl's opinion are considered not to be material defects requiring rejection or disqualification or where such a waiver will promote increased competition;
   c. Extend the time for submission of all RFP responses after notification to all Bidders;
   d. Terminate or modify the RFP process at any time and re-issue the RFP to whomever Helen Keller Intl deems appropriate;
   e. Issue an award based on the initial evaluation of offers without discussion;
   f. Award only part of the activities in the solicitation or issue multiple awards based on solicitation activities.

8. Bidders and its proposed personnel shall disclose any factors that could limit the organization's ability to independently perform the services such as relationship with counterpart employees, past employment, etc.

ANNEX A: Conflict of Interest Disclosure

Helen Keller Intl Code of Conduct & Ethics Policy: In accordance with the Helen Keller Intl Code of Conduct and Ethics Policy, Helen Keller Intl requires full and open disclosure when dealing with procurement. As such, Helen Keller Intl employees must avoid any conflict of interest or the appearance of a conflict of interest. Helen Keller Intl employees must at all times provide full disclosure of their actions or relationships with prospective vendors, contractors, or consultants. Helen Keller Intl employees shall not solicit, request, accept, or agree to accept any gift from a vendor or prospective vendor.

Helen Keller Intl reserves the right to reject any or all quotes when considered to be in the best interest of the organization and/or the people it serves. All parties submitting a proposal in response to this Request for Proposal are obligated to disclose the existence of any actual or possible conflict of interest relating to every country included within their proposal in the attached *Conflict of Interest Declaration Form*.

Failure to fully disclose such information could lead Helen Keller Intl to reject a proposal. If a party has no conflict to declare for any of the countries covered in their proposal, they may submit one form, listing all of the countries covered.

"**Conflict of Interest**" means a situation in which an Bidder, or an Affiliate (as defined below), or a sub-contractor (if any) of an Bidder, has interests (financial, organizational, personal, reputational or otherwise) that would or may appear to make it difficult for an Bidder to fulfill its obligations to Helen Keller Intl in its role as the vendor in an objective, independent and professional manner, or a situation in which it is reasonable to foresee that such an interest would arise. A Conflict of Interest may arise in the following circumstances, which are not exhaustive:

i. a Bidder has been, or is involved in the design of a proposal or request for funding that has been, or will be submitted to Helen Keller Intl;
ii. an Bidder has been, or is involved in the provision of advice to an entity that is a Principal Recipient or a Sub-recipient;
iii. a Bidder has been, or is involved in, or has provided advice in relation to the procurement of goods and/or services by a Principal Recipient and/or a Sub-recipient;
iv. a Bidder has been, or is involved in the provision of auditing services to a Principal Recipient and/or a Sub-recipient; or
v. a Bidder has submitted an expression of interest, tender, bid or otherwise indicated interest in providing services of any nature to a Principal Recipient or a Sub-recipient that remains valid at the time of, and for the duration of the term of this Contract.

"**Affiliate**" means a business concern, individual or other entity that, directly or indirectly: (i) controls or can control an Bidder; (ii) is controlled by, or can foreseeably be controlled by, an Bidder; or (iii) along with an Bidder, is controlled by, or can foreseeably be controlled by, the same third party.

Bidder Conflict of Interest Declaration Form

Please check one box below, as appropriate:

☐	The Bidder hereby declares that it has read and understood the Conflict of Interest rules set forth in the Request for Proposals (RFP) and warrants that no Conflict of Interest exists on the part of the Bidder or an Affiliate of the Bidder, with regard to the services to be performed under the RFP. The Bidder hereby agrees to comply with the Conflict of Interest rules set forth in the Request for Proposals (RFP).
☐	The Bidder wishes to disclose a real or potential Conflict of Interest situation(s) and propose mitigating action(s). *Note:* if this box is checked, please describe in an attachment, *in detail*, the situation and present a proposed mitigation plan / arrangement for consideration by Helen Keller Intl.

Bidder:

By signing below, the Bidder agrees to comply with these requirements, as applicable, in the event an award is made by Helen Keller Intl.

Bidder:

Signature:	
Printed Name:	
Title:	
Date:	