



NAIROBI CITY WATER & SEWERAGE COMPANY LTD.

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NCWSC/SCD/CONT/85/2025/VOL.III/13068/WM

20th May, 2026

ALL BIDDERS

To _____

Dear Sir/Madam,

RE: ADDENDUM NO. 1 – NCWSC/85/2025 - PROVISION OF INSURANCE BROKERAGE SERVICES (WIBA/GROUP LIFE COMBINED POLICY AND EMPLOYERS' LIABILITY POLICY)

Following the request of clarifications from various bidders, bidders are advised to take note of the **clarifications-annex 1** and the change in the **closing date** of the above-mentioned tender.

All other terms and conditions of the tender remain unchanged.

The closing date has been extended, from **Friday, 22nd May, 2026 at 12:00 noon** to **Tuesday 26th May, 2026 at 12:00 noon**.

Wilfred Maloba
For Managing Director

Board of Directors:

A. Karanja (Chairman), N.C.C. C.E.C.M. Finance & Economic Planning, N.C.C. C.E.C.M. Green Nairobi, R. Hassan, C. Alaro, E. Wamuiya, J. Mukabwa, Martin Nang'ole (Managing Director)

ANNEX 1

Proposed Changes	TOR as per Tender	Response	Decision
Attach a copy of professional indemnity insurance cover of not less than Kshs.250 million	Attach a copy of professional indemnity insurance cover of not less than Kshs.200 million	Based on our past exposure, a PI of Ksh. 200 Million is sufficient to cover any unforeseen eventuality.	Criteria to stay as per the Tender Document.
Attach Copy of Valid Certificate of Incorporation/Registration. Current valid certificate of Confirmation of Directors and Shareholding (CR12) for limited company dated within the tendering period or/ an ID Card for Sole Proprietorship/partnership. Attach copies of ID cards of all directors listed on the CR 12.	Attach Copy of Valid Certificate of Incorporation/Registration. Current valid certificate of Confirmation of Directors and Shareholding (CR12) for limited company dated within the last 3 months or/ an ID Card for Sole Proprietorship/partnership.	For purposes of due diligence and in the spirit of Know Your Customer (KYC), NCWSC intends to know who are the most current owners/directors of firms it engages with. As a result, CR12 for a period of 3 months is a standard timeline for our tenders.	Criteria to stay as per the Tender Document.
Brokers handling NCWSC outstanding claims (fully documented) that are pending for more than 12 months with the Company shall not be considered. All brokers are to obtain a letter from NCWSC indicating they had satisfactorily handled this (WIBA/ GPA, Group Life Combined Policy and Employers' Liability Policy) .	Brokers handling NCWSC outstanding claims (fully documented) that are pending for more than 12 months with the Company shall not be considered.	Performance records are already with NCWSC. We cannot therefore evaluate bidders with a reference letter from ourselves. This would appear to be skewing interests and limiting the number of bidders. We need several bidders for a better decision making.	Criteria to stay as per the Tender Document.
Proof of company's annual gross premiums in the latest audited year of at least Ksh. 1 Billion (Life Business premiums)	Proof of company's annual gross premiums in the latest audited year of at least Ksh. 2 Billion (Life Business premiums)	Our past experience with regards to claims and premiums, find that firms with annual gross premiums of Ksh. 2 Billion are sufficient.	Criteria to stay as per the Tender Document.
ISO Certification Requirement for Brokers: To enhance quality assurance, service delivery standards, process efficiency, and operational controls, kindly clarify whether bidders (brokers) should be required to submit a valid ISO Certification from a recognized certification body.	None	To enhance quality assurance, service delivery standards, process efficiency, and operational controls, kindly clarify whether bidders (brokers) should be required to submit a valid ISO Certification from a recognized certification body.	Included in the preliminary criteria for Brokers.
Attach copy of the proposed underwriter (s) audited accounts for the last two (2) financial years (2024 and 2023).	Attach copy of the proposed underwriter (s) audited accounts for the last two (2) financial years.	This can be considered to allow other bidders who are yet to obtain the FY 2025 audited accounts.	Attach copy of the proposed underwriter (s) audited accounts for the last two (2) financial years FY 23/24 and FY 24/25.
Capital adequacy ratio of at least 100% as per IRA extract.	Current ratio should be \geq 1:1 (CA:CL)	The intention is to ascertain the ability of the underwriter to cover short term liabilities within a short time (12 months).	Criteria to stay as per the Tender Document.

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Must have a total equity of at least 700 Million as per 2024 IRA extracts.	None	Introduction of this clause has no direct indication on the capability of the underwriter to perform.	Criteria to stay as per the Tender Document.
Scoring on the Technical Evaluation	Scoring on the Technical Evaluation	The onus remains with NCWSC on the scoring criteria.	Criteria to stay as per the Tender Document

FURTHER CLARIFICATION SOUGHT

- 1. Bidders Question:** Is the broker to provide an authorization letter for two underwriters where we are proposing different underwriters for GPA/WIBA and GLA Covers or can only provide from the life underwriter?

NCWSC Response: The broker to provide an authorization letter from the proposed underwriter. Underwriter will give only one quote to one broker. Failure to submit the letter of authorization and a broker having more than one underwriter will render the broker non-responsive.

- 2. Bidders Question: Kindly clarify on the period of Validity being considered :**

Attach a copy of current valid certificate of compliance to SHA
 Attach a copy of current valid certificate of compliance to NSSF
 Attach a copy of Current Business License from Nairobi County Government

NCWSC Response: All requested certificates and licenses should be valid as at the time of opening the tender document.

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