



19.2 SPECIAL CONDITIONS

The following SCM Compliance documents are required together with the proposals. -

1. Bidders must ensure that the SBD 1 form is fully completed and signed
2. Bidders must ensure that the SBD 4 form is fully completed and signed
3. **The bidder must provide proof of registration on National Treasury's Central Supplier Database (CSD) which should reflect that the bidder is an active supplier, is tax compliant and is not a restricted supplier.**
4. Bidders must ensure that the SBD 6.1 form is fully completed and signed

19.3 EXPECTED DELIVERABLES

Bidders are required to submit their pricing schedule for all listed categories of cover as specified below: -

Costs

1. **Life cover – Rands per month per member (inclusion of conversion option)**
2. **Funeral / family cover - Rands per month per member**
3. **Temporary disability – rate (inclusion of conversion option)**
4. **Critical illness - rate (inclusion of conversion option)**
5. **Permanent disability – rate (inclusion of conversion option)**
6. **The escalation for year 2 and year 3 should not exceed the annual CPI.**
7. **Extra Life cover option – Current flat group rate R 133,00 per R 250 000**
8. **Extra Permanent disability option – Current flat group rate R 0.1318 per R 1 000 cover**
9. **Extra Critical illness option – Current flat group rate R 0.3254 per R 1 000 cover**

A Schedule of Requirements in respect of cover has been included as **Annexure A**.

19.4 CURRENT MEMBERSHIP & TERMS

Membership profile	Life Cover
Average age	38y
Gender split	54.79% F : 45.21% M
Number of Members	2680

- 19.4.1 More than 99 % of the total staff complement are currently members of the Group Life Assurance Scheme.

19.4.2 Existing employees who did not join initially will not be allowed to join the scheme later whilst all new employees will be compelled to join the scheme.

19.4.3 Premiums will be paid monthly in arrears in the month following based on staffing of the previous month, e.g. Staff listing of August 2023 will be used for contribution purposes and payment will be made in September 2023.

19.5 RESTRICTIONS & LIMITATIONS

19.5.1 All bidders should know that the Legal Aid SA has had group life assurance cover for its staff since 2006.

19.6 SERVICE LEVEL AGREEMENT (SLA)

An SLA will be entered into with the successful service provider so that key areas such as turnaround times, claims, reconciliations of contributions, etc. could be specifically addressed.

Below is the table of turnaround times:

Benefits	Turnaround times for payment
Funeral	Within 48 hours of all correct documentation having been submitted
Life cover	Within 30 days of all correct documentation having been submitted
Income protection	Within 30 days of all correct documentation having been submitted
Critical illness	Within 30 days of all correct documentation having been submitted
Permanent disability	Within 30 days of all correct documentation having been submitted

19.7 EVALUATION CRITERIA

19.7.1 Prequalification

1. The bidder must comply fully with terms of waiting period specified in the specifications. **(Confirmation letter/part of the proposal clearly stated)**
2. The bidders must quote on all categories of cover for **option A, B and C** as required- failure to do so will render the proposal unresponsive. No deviation should be allowed.
3. Bidders must furnish us with a valid and registered FSCA certificate at the time of bid closure - **failure to comply will result in disqualification**

4. Bidders must furnish us with the authorization letter from the underwriter to act on their behalf – **failure to comply will result in disqualification.**
5. Bidders must furnish us with proof of Professional Indemnity cover in the form of a policy document – **failure to comply will result in disqualification.**
6. Legal Aid SA employees currently have an extra cover for life cover, permanent disability and critical illness in addition, winning bidder will be required to take over this option with flat group rate. (Bidder to confirm on letterhead)

All bids not meeting the requirements that are specified in this RFP document will be disqualified.

19.7.2 Functionality Evaluation

The following criteria and weights will be applied:

The following scores will be applied. It is the duty of the bidder to ensure that they respond to the criteria clearly and unambiguously.

No.	Functional Elements	Weighting/Points
1.	Relevant experience as an underwriter or broker in the South African long-term insurance market. Bidder must provide company profile indicating years of experience. <ol style="list-style-type: none"> 1.1. less than 10 years - 10 1.2. More than 10 years but less than 15 years - 16 1.3. More than 15 years but less than 20 years - 18 1.4 More than 20 years – 20 Note: Proof thereof must be attached (valid licence/registration at the time of tender closure)	20
2.	The bidder must provide clients for the provision of group life scheme the for a period of no less than 5 years (Reference letters on a letterhead, contact person & details and signed) <ol style="list-style-type: none"> 2.1. < 3 clients - 10 2.2. 3 clients - 12 2.3. 4 clients - 16 2.4. 5 clients and/or more – 20 2.5 No reference letter/irrelevant - 0 	20
3.	Organisational capabilities: <ol style="list-style-type: none"> 3.1. The bidder's staff allocated to Legal Aid SA to deliver on turnaround times as per proposal (10) <ul style="list-style-type: none"> • More than 20 staff compliment - 10 • More than 10 but less than 20 staff compliment - 8 • More than 5 less than 10 staff compliment - 5 • Less than 5 staff compliment - 0 Note: proposed personnel must be outlined in the proposal (e.g. organogram/structure) to obtain points. Failure to outline the personnel – 0 points will be allocated	10
4	Bider must provide Extra Cover options at a flat group rate for:	30

No.	Functional Elements	Weighting/Points
	1. Extra Life Cover (10) 2. Extra Critical Illness cover (10); 3. Extra Permanent disability cover (10) Note: Extra cover option not offered = 0 pts per sub-criterion	
5	Turnaround period for claims (10) <ul style="list-style-type: none"> • Funeral claims within 48 hours – (5) • Funeral claims in more than 48 hours - (0) • Critical illness, income protection, permanent disability and life cover within 30 days - (5) • Critical illness, income protection, permanent disability and life cover above 30 days - (0) 	10
6	Technology to deliver – bidder must provide screenshots of their claim processing system (10) <ul style="list-style-type: none"> • Demonstrating that you have the technology for reporting of claims and responding – (10) • No technology for reporting of claims and responding – (0) Note: Bidder must clearly and unambiguously demonstrate the key deliverables e.g. customer service, turnaround times for claims & queries, including a detailed report showing graphs of claims handled in the past 6 months, including internal system for logging of calls.	10

Bidders must score a minimum of 80 points on functionality to proceed to the next stage of evaluation. Bidders scoring less than 80 points will not be evaluated further.

Qualifying bidders will be evaluated in terms of the Preferential Procurement Policy Framework Act regulations, on the 80/20 or 90/10 points system, where Price = 80/90 points and B-BBEE rating = 20/10 points.

Note: bidders recommended will be subject to a due diligence process prior to approval/appointment in line with the institutions policies and applicable laws/regulations for the industry.

20. OBJECTIVE CRITERIA

20.1 In the event the recommended bidder is found to not satisfy/meet the conditions or requirements set hereunder, Legal Aid SA shall exercise its right in awarding the bid using applicable prescripts as provided for under the PPPFA, section 2(1)(f), which states, *“the contract must be awarded to the tenderer who scores the highest points, unless objective criteria in addition to those contemplated in paragraphs (d) and (e) justify the award to another tenderer”*

- 20.2 The recommended bidder must have a positive/good reputation which shall not jeopardize the reputation of Legal Aid SA.
- 20.3 The recommended bidder must have the financial ability to carry out the services as per the RFP requirements. Audited financials (will be requested from the recommended bidder prior to appointment), must be of sound applicable financial prescripts/industry standards.
- 20.4 The recommended bidder or its directors/shareholders must not have any pending criminal/civil cases instituted against them which may hinder the rendering of services if appointed to Legal Aid SA as per RFP requirements.
- 20.5 The recommended bidder or its personnel must not have a history of poor performance (e.g. negligence) or unethical conduct or employees who were dismissed/sanctioned for misconduct.
- 20.6 Legal Aid SA, like any other business, relies greatly on suppliers for most services, therefore, the interaction with suppliers/contractors/consultants can have a substantial impact on Legal Aid SA operations. Legal Aid SA can be negatively impacted by a supplier who does not have a good reputation or has been implicated in unethical activities, by association. To mitigate this reputational risk, Legal Aid SA will investigate any negative and positive news on the particular supplier/contractor/consultant before doing any business and will make an informed decision about its association.
- 20.7 In the event that the reference checks or processes conducted during a due diligence exercise for the recommended bidder, prior to appointment, should they yield negative feedback or operational risk to Legal Aid SA, the highest-scoring bidder may not be awarded the bid, and the second highest scoring bidder will be recommended for appointment provided its proposal meets the RFP requirements in all its respects.