



RFP 22/2025: Appointment of a Group Life Insurer

Questions & Answers

Closing Date: **23 September 2025** at 11:00

#	Question	Answer
1.	We have seen the historical claims experience provided as per attachment, thank you. However, we need the current membership data for SARS with accompanying the risk characteristics mainly date of birth, gender and annual salaries. May you please help us with these data?	The claims history was published on the SARS Website and e-tender portal.
2.	At the tender briefing it was mentioned that to curb costs SARS does not need some benefit maximums to be increased (for example he mentioned UEP and permanent disability maximum). - Does this mean Insurers need to quote for the current benefit structure and revised benefit structure in respect of all the insured benefits we are asked to submit tenders on? - Or should we only quote for the revised benefit structures only?	It is advised that quote should be done on the current as well as revised structures
3.	We are an insurer and an intermediary asked us to quote on the tender. Are we correct that SARS only wants insurers to submit tenders and not intermediaries? - Please advise if we can complete and sign the tender documents electronically. - Please advise if membership data will be provided.	The tender seeks the service of an Insurer directly. The service of brokers and intermediaries are not required. Bidders can sign the tender documents electronically. Membership data was published. Bidders are encouraged to visit the website.

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4.	The documents you wish to receive, i.e., the FSCA certificate, BBBEE certificate etc. should be in the name of the insurer and not the broker the insurer enters into an agreement with?	The Insurer is the bidder and documentation of the Insurer is required.
5.	With reference to the above tender and subsequent compulsory briefing session held virtually via a Microsoft Teams Dated: 27 August 2025 at 11am. Kindly confirm if we will be allowed to submit our bid proposal for consideration having not attended the said compulsory briefing session.	The bid proposals from companies that did not attend the compulsory briefing session will not be considered.
6.	Education Benefit – Tertiary Cover for Child Lives a. Is there a maximum age for children eligible for the tertiary education benefit? b. Is there a maximum term for which the tertiary education benefit is payable?	Benefit is applicable to Children up to end of the academic year that the child turns 23 Children who are 18 years and older (not yet 24) must have been enrolled or attending an education institution at the date of the employee's death. Pre-school - 1 Year Primary schools (grades 1 to 7) – 7 years Secondary school (grades 8 to 12) - 5 years Tertiary education – Duration of undergraduate degree or NQF recognised diploma or certificate
7.	Benefit Expiry Ages We note that most benefits expire at age 65, with an extension to age 70 for members appointed after age 65. However, the following benefits appear to only reference expiry at age 65, with no extension mentioned: • Education benefit	Currently the Critical illness is extended to age 70 but not indicated as a compulsory requirement. For funeral benefit, it is assumed that as employees retiring qualify for the paid-up benefit, extension to 70 is not necessary. Note, the employer would prefer to have this benefit offered to the employees, but not if it will negative impact on the pricing.



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	<ul style="list-style-type: none">• Critical illness• Funeral benefit Kindly confirm whether these benefits are indeed limited to age 65 without extension.	
8.	Performance Security – Clause 6 of the General Conditions of Contract Clause 6 refers to a performance security, with the amount to be specified in the Special Conditions of Contract (SCC). We would appreciate it if you could share the SCC or provide guidance on the expected obligations and quantum of the performance guarantee.	The published supplementary agreement serves as the special conditions of a contract.
General and Important		
Bidders must carefully read the RFP document and its annexures.		