

## **TENDER DOCUMENT – REQUEST FOR PROPOSALS (RFP)**

### **PROVISION OF MEDICAL INSURANCE COVER FOR EMPLOYEES OF CAL**

**Tender Reference No.:** CAL/01/2026

**Issued by:** Centurion Africa Limited (CAL)

**Issue Date:** 3 February 2026

**Submission Deadline:** 17 February 2026

#### **1. INVITATION TO TENDER**

CAL hereby invites eligible and licensed insurance companies to submit proposals for the provision of corporate medical insurance cover for its employees and eligible dependents.

#### **2. BACKGROUND**

CAL is committed to promoting the health, safety, and wellbeing of its workforce and seeks to procure a comprehensive medical insurance policy.

#### **3. OBJECTIVE OF THE TENDER**

The objective is to procure a stand-alone corporate medical insurance policy that ensures access to quality healthcare services at competitive cost.

#### **4. SCOPE OF MEDICAL INSURANCE COVER**

##### **4.1 Outpatient Services:**

- a. General consultations
- b. Specialist consultations
- c. Diagnostics
- d. Prescribed medicines

#### **4.2 Inpatient Services:**

- a. Hospitalization
- b. Surgical procedures
- c. Theatre and nursing fees
- d. Intensive care

#### **4.3 Maternity Services:**

- a. Antenatal and postnatal care
- b. Normal and caesarean delivery

#### **4.4 Emergency Services:**

- a. Emergency treatment
- b. Ambulance services

#### **4.5 Additional Benefits:**

- a. Chronic disease management
- b. Mental health services
- c. Dental and optical cover

### **5. BENEFICIARIES**

The cover shall apply to CAL employees and eligible dependents in accordance with HR policy.

### **6. MEDICAL SERVICE PROVIDER NETWORK**

The insurer shall maintain an adequate and accessible network of accredited providers.

### **7. POLICY ADMINISTRATION AND CLAIMS**

The insurer shall provide medical cards, efficient claims management, and dedicated support.

### **8. DURATION OF CONTRACT**

The policy shall be valid for twelve (12) months, renewable by mutual agreement.

## 9. LEGAL AND REGULATORY COMPLIANCE

The insurer must be duly licensed and comply with applicable insurance laws.

## 10. PROPOSAL SUBMISSION REQUIREMENTS

- a. Company profile
- b. Proof of licensing
- c. Description of cover
- d. Provider network
- e. Pricing
- f. Claims procedures

## 11. EVALUATION CRITERIA

- a. Scope of cover
- b. Provider network
- c. Cost
- d. Claims efficiency
- e. Experience

## 12. GENERAL CONDITIONS

CAL reserves the right to accept or reject any proposal.

## 13. SUBMISSION INSTRUCTIONS

Proposals must be submitted to Centurion Africa Head Offices in Kimihurura, **in sealed envelopes clearly marked “Tender for Provision of Medical Insurance Services”**, by 17<sup>th</sup> February 2026, at 10:00Hrs latest.

Done in Kigali, on 3 February 2026.



Patrick Gasana Rugomboka  
CO-CEO  
Centurion Africa Ltd.



Summary of staff and dependents

**CAT2**

	Number	STAFF	STAFF+DEP
M	13	30	67
M+1	6		
M+2	5		
M+3	4		
M+4	2		

**CAT1**

QUOTE STRUCTURE		STAFF	STAFF+DEP
M	1	3	9
M+3	2		

