

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 17th 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		

