

Terms of Reference (TOR)

Call for Expression of Interest for a Medical Insurance Provider

1. Introduction

SOS Children's Villages in Somaliland is a Member Association of SOS Children's Villages International, a federation which was first established in 1949 and focuses on the child's development into a self-supporting and contributing member of society. SOS Children's Villages in Somaliland is a Non-Governmental Organization (NGO) that is not for profit, and which has been operational in Somaliland since 1999.

SOS CV in Somaliland shares vision with SOS Children's Villages International and beliefs that every child belongs to a family and grows with love, respect, and security. To realize this, SOS Somaliland builds families for children in need, help them shape their own futures and share in the development of their communities.

2. Background

In recent years, SOS Children's Villages in Somaliland has provided medical insurance coverage for its employees. However, as the understanding of health insurance has grown in the market and the number of insurance providers has increased, the organization now wishes to review the available options. The aim is to secure an efficient service that adequately meets the healthcare needs of our employees and their families.

Through this Call for Expression of Interest, SOS Children's Villages in Somaliland seeks to know the capacity of interested insurance providers to deliver quality medical insurance services that offer reasonable standards of care at an affordable cost.

3. Objectives

The primary objective of this engagement is to obtain comprehensive and suitable medical coverage and benefits that provide outpatient and inpatient health schemes for organization's employees and their registered dependent families in a cost-effective manner.

4. Scope of Work

The scope of work for service providers involves various responsibilities related to the administration and management of medical insurance provision for organization's employees and their registered agreed dependents.

The selected health insurance provider will cover the inpatient treatment, outpatient treatment, dental, optical, maternity and medical referral coverage to the agreed regional/international countries.

In case the insurance company may have different rates for different options of medical facilities, SOS will consider the option that serves its purposes to cover the medical package needed by its staff and their agreed dependents.

5. Roles and Responsibilities of the Insurance Company

- Provide all services as stated in the terms of reference and contract award document.
- Provide easy and seamless administrative procedures in the receipt of medical provision required by the organization's staff and their registered dependents.
- Communicating any, and all, necessary information regarding your policy.
- Responding to the organization's claim or other required issues in a reasonable amount of time.
- Providing the organization and its employees with a detailed orientation on how the medical facilities and registered hospitals are obtained and utilized.

6. Roles and Responsibilities of the SOS Children's Villages in Somaliland

- SOS Children's Villages in Somaliland shall pay a premium upon the completion of terms contained in the contract award document.
- Provide a staff and their dependents list.
- Provide all necessary documentation required to process the cover.
- Appoint a focal person who will be the contact person of the insurance company to administer things regularly.

7. Criteria for Proposal Evaluation

Each bidder shall submit a technical proposal addressing the services required and how they will meet SOS Children's Villages in Somaliland requirements. The technical proposal will account for 70% of the total combined score. The proposal will be evaluated according to the following criteria:

- Compliance with the TOR and mandatory requirements.
- Coverage area both local and international, and quality of medical benefits (reservation, billing, and reporting systems).
- List of hospitals and medical network providers coverage and accessibility.
- Claims processing and customer service.
- Total premium and value for money.
- Comprehensive benefit coverage of both inpatient and outpatient
- Valid License and certificate of registration.
- Previous or current clients in the field of international NGOs with support evidence and contact references.
- Proof of financial capacity of the insurance company with one year bank statement starting from October 2025 to October 2026.

Additional services required

- a) Reliable health coverage services
- b) Ability to provide 24-hour service
- c) Real-time administrative support systems
- d) Ability to respond immediately to emergencies, whilst maintaining high-quality standards of service delivery.

Financial Proposal

The financial proposal shall be evaluated according to the price, value for money and structure proposed and will account for 30% of the total combined scoring.

8. SOS Children's staff and their registered dependents making the total population will be insured medically.

Family size	# of Staff	Staff+ Family
M+0	42	42
M+1	6	12
M+2	9	27
M+3	58	232
Total	115	313

9. SOS Children's Village in Somaliland Policies Compliance

The service provider will adhere to the following SOS Children's Villages policies.

- Child Safeguarding
- Code of Conduct
- Anti-fraud and anti-corruption
- PSHEA – Prevention Sexual Harassment, Exploitation, and Abuse.

10. Safeguarding

Our organization has zero tolerance for abuse, neglect, exploitation, sexual exploitation and abuse (SEA), harassment, discrimination, and misconduct. Safeguarding is a mandatory requirement for all staff, consultants, contractors, suppliers, partners, and service providers.

All successful applicants and contracted parties must comply with our Child and Youth Safeguarding Policy, PSHEA standards, and Code of Conduct and are subject to appropriate safeguarding, screening and due diligence. Any safeguarding violation or misconduct may result in withdrawal of an offer or termination of the contract, in accordance with applicable policies and laws.

1. How to apply

Submission of Proposals

Qualified and interested insurance companies are invited to submit their technical and financial proposals with other required documents as per the above-mentioned document to SOS Children's Villages in Somaliland, Hargeisa procurement office through the Tender Box at Gannad, Xero awr road.

Deadline: 10th November 2026 at the end of the business day 1:00PM.

For any questions or clarification please contact to Mawlid.Omar@sos-somaliland.org