



Zipline

Request for Proposal (RFP)

Service: Medical Insurance Provision

Date: March 21, 2025

Issued by: Zipline Ghana Ltd.

RFP Number: ZG-RFP-2025-02

Issue Date: March 21, 2025

Response Deadline: March 27, 2025

1. INTRODUCTION

Zipline Ghana Ltd is seeking a qualified and experienced insurance provider to offer comprehensive Medical Insurance Coverage for its employees. The purpose of this Request for Proposal (RFP) is to solicit proposals from reputable providers with expertise in medical insurance services. We aim to partner with a provider that offers competitive coverage, excellent service, and value-driven benefits to ensure the well-being of our employees.

2. COMPANY OVERVIEW

Zipline is on a mission to build the world's first logistics system that serves all people equally. With operations in eight countries across four continents, and more than 60 million commercial autonomous miles flown to date, Zipline is transforming access to healthcare, consumer products, and food.

3. SUBMISSION REQUIREMENTS AND GUIDELINES

Proposals must include the following information:

3.1 Company Information/profile

- Company name, address, and contact details.
- Overview of the company, including years in business and relevant experience.
- Details of any similar projects completed in the last five years.

Pre-Qualification Criteria

We will use the following Pre-Qualification Criteria to determine whether you have the capacity to provide the required goods and/or service. Please provide the necessary information in a single, separate document.

	Pre-Qualification Criteria
1	Company Registration Certificate
2	Company Tax Identification Number
3	Tax Compliance Certificate and Company Registration Certificate
4	Insurance License
5	Must submit 3 letters of recommendation based on contracts that (you have serviced in the last three years)
6	Business Permit

3.2. Technical Proposal

- The Technical Proposal must address each of the criteria stated below explicitly and separately, quoting the relevant criteria reference number (left-hand column).

- Proposals in any other format will significantly increase the time it takes to evaluate, and such Proposals may therefore be rejected at Zipline's discretion.
- Zipline will evaluate Technical Proposals with regards to each of the following criteria and their relative importance:

	Description	Information to Provide	Relative Weight
1	Number of years that the firm has been providing similar services (Bidders work experience)	Certificate of Incorporation/Registration. 0-3 years (1 mark) 4-6 years (2 marks) 7-9 years (3 marks) 10 years and above (4 marks) 15 years and above (5 marks)	15 marks
2	Avail at least three (3) recommendation letters addressed to Zipline from your current or previous major reputable clients/firms with work of equivalent nature and volume for the last 3 years.	Letters should have the following details: signed, stamped, physical location, postal address, phone numbers, clients' contact name, duration of contract, and value. 1 letter (5 marks) 2 letters (10 marks) 3 letters and above (15 marks)	15 marks
3	Submit a Sample contract for similar services provided	Cover breakdown for medical insurance (10 marks) Breakdown for the benefits (10 marks)	20 marks
4	Financial Position: The brokerage firm should be in a sound financial position and in compliance with the following criteria:	Contractor/suppliers should provide information on any history of litigation or arbitration resulting from contracts executed in the last five years or currently under execution, the litigation reason and disputed amounts (5 marks) . The firm financial statements demonstrate a positive cash and cash equivalent position at the end of each of the past two years (10 marks) . The firm shall submit a letter of reference from the bank to demonstrate its capability to service future contracts through short-term financing options (5 marks) .	20 marks
5	Staff technical expertise & Organogram	The bidder should provide a detailed organogram showcasing the expertise of key personnel, earning 5 marks . Additionally, the bidder is required to submit CVs for at least three key personnel, demonstrating their qualifications and experience. Each individual should possess a relevant academic degree and at least three years of experience in the field, with supporting certifications included. This will account for 25 marks in total, ensuring a thorough evaluation of the team's qualifications and	30 marks

		capability to support Zipline's insurance needs.	
Total			100%

3.3. Financial Proposal

- The Financial Proposal must be a fixed and firm price for the provision of the services stated in the RFP in their entirety.
- Prices include all costs

Submitted rates and prices must include all costs, insurance, taxes, fees, expenses, liabilities, obligations, and risks necessary for fulfilling the Terms of Reference or Specification of Requirements. VAT should be [either included in the total price or listed separately] to ensure clarity. Zipline Rwanda will not accept any additional charges beyond those explicitly stated in the Financial Proposal

- Applicable Goods and Services Taxes: Proposal rates and prices shall be inclusive of Value Added Tax.
- Currency of proposed rates and prices: All rates and prices submitted by Proposers shall be in RWF.

4. EVALUATION OF PROPOSALS

4.1. Completeness

- Zipline will firstly check your Proposal for completeness. Incomplete Proposals will not be considered further.

4.2. Pre-Qualification Criteria

Only Proposals that meet all of the pre-qualification criteria will be evaluated.

4.3. Technical Evaluation

- *Scoring Method*

Your Proposal will be assigned a score as detailed in section 3.1.

- *Minimum Quality Thresholds*

Proposals that receive a score of '0' for any of the criteria will not be considered further.

- *Technical Score*

Your score for each technical evaluation criterion will be multiplied with the respective relative weight (see Section 4.4) and these weighted scores added together to give your Proposal's overall technical score.

4.4. Financial Evaluation and Financial Scores

The financial evaluation will be based upon the full total price you submit. Your Financial Proposal will receive a score calculated by dividing the lowest Financial Proposal that has passed the minimum quality thresholds (see Section 5.3.2) by the total price of your Financial Proposal.

4.5. Total Score

Your Proposal's total score will be calculated as the weighted sum of your technical score and your financial score.

The relative weights will be

Technical:	70%
Financial:	30%

Thus, for example, if your technical score is 83% and your financial score is 77%, you will receive a total score of $83 * 70\% + 77 * 30\% = 58.1\% + 23.1\% = 81.2\%$.

Subject to the requirements in Sections 4 and 7, Zipline will award the contract to the bidder whose Proposal achieves the highest total score.

5. EXPLANATION OF PROCUREMENT PROCEDURE

- 5.1. You are welcome to ask questions or seek clarification regarding this procurement. Please email the Zipline Contact (see Section 9)
- 5.2. All Proposals must be received by the submission deadline in Section 8.1 below. Late Proposals will not be considered. All Proposals received by the submission deadline will be evaluated by a team of three or more evaluators in accordance with the evaluation criteria stated in this RFP. No other criteria will be used to evaluate Proposals. The contract will be awarded to the bidder whose Proposal received the highest Total Score. Zipline does, however, reserve the right to cancel the procurement and not award a contract at all.
- 5.3. Zipline will contact the bidder with the highest-scoring Proposal to finalize the contract. We will contact unsuccessful bidders after the contract has been awarded and provide feedback. The timetable in Section 8.1 gives an estimate of when we expect to have completed the contract award, but this date may change depending on how long the evaluation of Proposals takes.

6. CONDITIONS FOR PARTICIPATION IN THIS PROCUREMENT

- 6.1. To participate in this procurement, you are required to submit a Proposal, which fully complies with the instructions in this RFP and the Attachments.
 - It is your responsibility to ensure that you have submitted a complete and fully compliant Proposal.
 - Any incomplete or incorrectly completed Proposal submission may be deemed non-compliant, and as a result you may be unable to proceed further in the procurement process.
 - Zipline will query any obvious clerical errors in your Proposal and may, at Zipline's sole discretion, allow you to correct these, but only if doing so could not be perceived as giving you an unfair advantage.
- 6.2. In order to participate in this procurement, you must meet the following conditions:
 - Free of conflicts of interest
 - Registered on the relevant professional or trade register of the country.
 - In full compliance with your obligations relating to payment of social security contributions and of all applicable taxes
 - Not been convicted of failing to comply with environmental regulatory requirements or other legal requirements relating to sustainability and environmental protection
 - Not bankrupt or being wound up
 - Never been guilty of an offense concerning professional conduct

- Not involved in fraud, corruption, a criminal organization, money laundering, terrorism, or any other illegal activity.

6.3. Each bidder shall submit only one Proposal per category, either individually or as a partner in a joint venture. In case of joint venture, one company shall not be allowed to participate in two different joint ventures in the same procurement nor shall a company be allowed to submit a Proposal both on its behalf and as part of a joint venture for the same procurement. A bidder who submits or participates in more than one Proposal (other than as a subcontractor or in cases of alternatives that have been permitted or requested) shall cause all the Proposals with the bidder's participation to be disqualified.

6.4. By taking part in this procurement, you accept the conditions set out in this RFP, including the following:

- It is unacceptable to give or offer any gift or consideration to an employee or other representative of Zipline as a reward or inducement in relation to the awarding of a contract. Such action will give Zipline the right to exclude you from this and any future procurements, and to terminate any contract that may have been signed with you.
- Any attempt to obtain information from an employee or other representative of Zipline concerning another bidder will result in disqualification.
- Any price fixing or collusion with other bidders in relation to this procurement shall give Zipline the right to exclude you and any other involved bidder(s) from this and any future procurements and may constitute a criminal offense.

7. SUBMISSION INSTRUCTION

7.1 Submission Deadline

Milestone	Date / Time
RFP Published	21st March 2025
Clarification questions	25th March 2025
Deadline for Bid submission	27th March 2025
Bid Presentations and negotiation	28th – 30th March 2025

7.2 Submission Method

- Subject line: "RFP Response – Medical Insurance Provision – Zipline Ghana Ltd"
- Proposals should be submitted electronically in PDF format to: ghana.bids@flyzipline.com
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8. CONTACT INFORMATION

For any inquiries or further information, please contact:

- Names: Esther Tetteh
- Zipline Ghana Ltd.
- Email: ghana.bids@flyzipline.com
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9. TERMS AND CONDITIONS

- Zipline Ghana Ltd reserves the right to accept or reject any or all proposals.
- All costs incurred in the preparation of the proposal are the responsibility of the bidder.
- The selected contractor will be required to enter into a formal contract with Zipline Ghana Ltd.

We look forward to receiving your proposal and thank you for your interest in working with Zipline Ghana Ltd.