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Please refer to the **TENDER FOR PROVISION OF MEDICAL INSURANCE COVER FOR BOARD MEMBERS AND STAFF, Ref No. KVVPI-01-OT- 2023-2024** that was advertised on 19 July 2023.

We hereby issue this 1st addendum giving clarification/amending the tender document as follows:

Page No	Mandatory Requirement	Page No	Mandatory Requirement (Amended)
25	Business portfolio mix where by medical and Non-medical should each have above 15% of gross underwritten premiums in the year 2022 as per the IRA.	25	This is expunged from the mandatory requirement (No.9).
26	Technical Requirement	26	Technical Requirement (Amended)
Underwriter financial capability	Attach audited books of account for the last three years(2022,2021,2020)and medical class performance as per the IRA should not have Negative Figures(Attach IRA extract for the last three years)2022,2021,2020)	Underwriter financial capability	Attach audited books of account for the last three years(2022,2021,2020) and Attach IRA extract for the last three years (2022,2021,2020)
	The underwriter capability to settle claims should have Capital Adequacy Ratio(CAR) of above 200% each year for the last three years(2022,2021,2020)as per IRA Guidelines on Key Ratios		Proof that the underwriter has capability to settle claims.

Dr. Sabuni, Zephania Alex,

ACTING MANAGING DIRECTOR