



**SAFARICOM PLC  
P. O. Box 66827 – 00800 Westlands  
Nairobi, Kenya**

**EXPRESSION OF INTEREST – PROVISION OF DEVICE INSURANCE**

**Document Release Date: Friday 13<sup>th</sup> December 2024**

**Last Date for Receipt of Proposals: Tuesday 7<sup>th</sup> January 2025, 1700Hrs**



## 1) INTRODUCTION

Safaricom PLC, is the leading integrated communication services provider in Kenya and an emerging technology leader in the region. Safaricom has a steadily growing subscriber base. Safaricom PLC is continuously expanding and upgrading its systems and processes to meet the changing needs of its customers. Safaricom has a heritage anchored in our citizenship that is Kenya.

Safaricom is seeking proposals from qualified insurance service providers to deliver a comprehensive device insurance solution that will potentially cover >1Mn devices and will ensure seamless coverage for customers. The solution should integrate with Safaricom's existing systems and leverage Safaricom Insurance Agency Limited (SIAL) as a partner.

The insurance solution should include the following tiers of coverage:

- Tier 1: Screen-only - Covers accidental screen damage.
- Tier 2: Screen and damage - Includes screen damage and additional physical damage to the device.
- Tier 3: Screen, damage, loss, and theft - Comprehensive coverage, including total loss of the device.

The potential partner should split the above into embedded and opt in distribution models.

### A. Scope of Services

- Coverage for devices ranging from Kes. 5,000 to Kes. 300,000 based on the purchase price or current value of the insured device.
- Covered Risks
  - Accidental damage.
  - Liquid damage.
  - Screen damage.
  - Theft and burglary.
  - Fire damage.
  - Natural disasters (e.g., floods, earthquakes, etc.).
  - Mechanical or electrical breakdown (if opted for extended warranty coverage).
  - Coverage of damages or loss during international travel.
- Exclusions - Clearly define exclusions.

### B. Responsibilities of the partner.

The potential partner's system should have:

1. Quick Turnaround
  - Claim approval within 24 hours after all required documents are submitted.
  - Repair or replacement timelines within 7 working days.
  - Prefunding of a Safaricom till for efficient claims payment.
2. Cashless Repair Network - Partnerships with authorized repair centres for hassle-free service.
3. Device Replacement - To be done from Safaricom shops and authorised partners.
4. The potential partner's system should:
  - Propose favourable commission on gross premiums, to be payable to SIAL.



- Propose a favourable profit-sharing model.
- Propose and demonstrate best-in-class customer value proposition e.g.,
  - Free pickup and drop-off for repairs.
  - No depreciation deduction for devices under one year old.
  - Availability of repair vouchers or discounts at partner repair centres.
- Customizable plans - Flexibility to choose coverage period (1, 2, or 3 years) and add-ons such as extended warranty or anti-theft protection.
- Demonstrate any fraud detection systems and processes to ensure genuine claims processing.
- Demonstrate 24/7 omnichannel customer support. Share escalation matrix and have in place a dedicated appeal process for any disputes.
- The solution should offer a no-excess policy on claims to enhance customer value.

### **C. System Requirements**

Please share comprehensive details of the platform/system to be utilized in provision of this service. As a bare minimum, the potential partner's system should:

1. Support a seamless Digital Claims Process
  - a. Paperless claims submission through a mobile app or online portal that allows the customer or Safaricom shop attendants to file the claims. (Share documents required for claim processing.)
  - b. Status tracking with regular updates.
2. Integrate seamlessly with Safaricom's existing IT infrastructure, including billing, customer management, and Safaricom app platforms.
3. Use APIs for real-time data exchange between Safaricom systems and the insurance provider's platform.
4. Be compatible with Safaricom's payment systems, including M-Pesa, for premium payments and claim reimbursements.
5. Have multiple views/portals and access including to Safaricom staff and should be omnichannel.
6. Ensure 99.9% uptime.
7. Incorporate scalable infrastructure to handle high customer volumes.
8. Ensure data security, encryption, and adherence to cyber security standards for information security management.

### **D. Partnership with SIAL**

The selected provider must collaborate with Safaricom Insurance Agency Limited (SIAL) to structure, distribute, and administer policies. Proposals must detail how the solution will leverage SIAL's existing expertise and infrastructure.

### **E. Reporting and Analytics**

The selected provider must demonstrate ability to:

1. Generate detailed reports on policy uptake, claims status, and trends.
2. Provide realtime access and dashboards for Safaricom and SIAL to monitor performance metrics in real-time.
3. Ensure compliance with data privacy laws, Safaricom's data security policies and all other relevant policies from Safaricom.



## F. Legal and Compliance Requirements

The solution must comply with all relevant regulatory requirements in Kenya, including those set by the Insurance Regulatory Authority (IRA). Proposals should also outline the provider's approach to risk management, fraud prevention, and legal compliance.

## 2.0 EOI REQUIREMENTS FOR THE BIDDERS

### 2.1 Mandatory Requirements

- ✓ Be a registered and licensed business with the relevant local authority.
- ✓ Demonstrate a strong financial standing, including an excellent banking and credit history.
- ✓ Have a proven ability to deliver on-time, within budget, and meet high-quality standards.
- ✓ Hold a valid tax clearance certificate and demonstrate the capacity to complete the contract successfully.
- ✓ Must be registered by the Insurance Regulatory Authority (IRA).

All submissions for this Expression of Interest will be done via the Safaricom I-Sourcing portal. On the i-sourcing portal, you will be requested to share the documents and information below: -

- 1) Duly dated and signed letter expressing your interest to participate in this bid. State your specific point of contact (SPOC) for this bid and have the letter on company letter head.
- 2) Share your company profile showcasing a comprehensive list of services offered by your organisation and the primary members of your team.
- 3) Share a brief proposal showcasing your industry experience and expertise and your familiarity with the case studies of similar implementations
- 4) Share at client reviews testimonials, and references from previous or current clients where similar services have been offered.
- 5) A high level summary of how you would implement the solution.
- 6) A copy of the policy terms and conditions including any applicable exclusions
- 7) SLA (Service Level Agreement) detailing response and resolution times including claims TATs
- 8) Management and Principal officer details to be shared including their qualifications.

The detailed EOI requirements relating to this Expression of Interest are accessible on the portal. Kindly review all instructions on this document before proceeding to the I-Sourcing portal. Please log in to the portal to submit your response using the below links: -

#### **For Existing Suppliers:**

If your company is already prequalified to be a supplier within our Safaricom PLC systems, please log in to the I-Sourcing portal to respond to the EOI by clicking on the link below: -

[https://egjd.fa.us6.oraclecloud.com/supplierPortal/faces/FndOverview?fndGlobalItemNodeId=itemNode\\_supplier\\_portal\\_supplier\\_portal](https://egjd.fa.us6.oraclecloud.com/supplierPortal/faces/FndOverview?fndGlobalItemNodeId=itemNode_supplier_portal_supplier_portal)



Once logged in, all interested suppliers can access the EOI by following below steps: Supplier Portal>>Negotiations>>View Negotiations>>\*Invitation Received (pick NO.)>> Search for *EXPRESSION OF INTEREST – PROVISION OF DEVICE INSURANCE*

#### **For New Suppliers:**

If you are a new potential supplier without any previous interactions with Safaricom, please follow this link to first register your company for prequalification [Supplier Registration \(oraclecloud.com\)](https://oraclecloud.com) then use link above (for the existing supplier) to respond to the EOI. All new and participating suppliers for this EOI will be expected to register as new suppliers to gain access to the I-Sourcing portal.

For any inquiries regarding this Expression of Interest, please contact: -

Adrian Ochieng  
Category Sourcing Specialist  
[Ajochieng@Safaricom.co.ke](mailto:Ajochieng@Safaricom.co.ke)

Or to: -  
Flora Mangala  
Sourcing Cluster Lead  
[fmangala@safaricom.co.ke](mailto:fmangala@safaricom.co.ke)

## **1.0 EOI RESPONSES**

Please submit your EOI responses by the deadline, which is set as **Tuesday 7<sup>th</sup> January 2025 at 1700pm.**

Please note: -

- i. All submissions for this Expression of Interest must be done via the Safaricom I-Sourcing portal.
- ii. All attachments in your responses should be shared in standard formats (i.e. word, excel, PDF, Jpeg, PPT).
- iii. If you need to utilize any file sharing websites, please use OneDrive and grant access [Ajochieng@Safaricom.co.ke](mailto:Ajochieng@Safaricom.co.ke) and [Fmangala@safaricom.co.ke](mailto:Fmangala@safaricom.co.ke). Our organizational security protocols do not allow the use of Google Drive, WeTransfer, Dropbox or other file sharing formats (except OneDrive) therefore submissions will not be considered.
- iv. All attachments should be clearly labelled to match the requirement being responded to and should be attached in the attachment section corresponding to the requirements being sought in the portal.
- v. E-mail submissions will not be considered.
- vi. All communication should be done via the messaging tool/tab on our I-sourcing portal.

## **2.0 NEXT STEPS**

Only firms that meet the minimum evaluation criteria and pass the prequalification process will be considered for the next stage of the bidding process.

The next process will be as below: -

- i. Review and evaluations of submitted Expressions of Interest (EOI).
- ii. Shortlisting of the vendors
- iii. Prequalification of shortlisted suppliers
- iv. Issuing of the Tender (RFP/ RFQ) to selected shortlisted & prequalified suppliers.



### 3.0 NOTES

- ❖ This is not a tender. Only the suppliers who provide the required details will be considered for further discussions
- ❖ The EOI response must not include any pricing/commercial proposal/offer. While we may seek to understand different commercial models in use by the market, we do not expect a commercial offer from the bidders at this stage.
- ❖ Any costs associated with the preparation and submission of the response to the EOI shall be borne by the vendor
- ❖ Safaricom PLC reserves, at its sole discretion, the right to select or reject, either in totality or partially, any or all proposals made in the context of this EOI. Any such decisions made will be final and no correspondence will be engaged into, other than for the purpose of informing the bidders of the outcome of the process.