



**ADDENDUM & CLARIFICATION ON TENDER NOTICE NO. 02  
EXTENSION OF TENDER CLOSING DATE AND TIME**

**TO ALL PROSPECTIVE BIDDERS**

The Kenya National Entrepreneurs Savings Trust (KNEST) hereby notifies prospective bidders that it has extended the closing and opening date for the tender listed below, which was uploaded on the e-GP platform and the KNEST website:

<b>No.</b>	<b>EGP TENDER REF:</b>	<b>EGP NO</b>	<b>PREVIOUS CLOSING / OPENING DATE &amp; TIME</b>	<b>NEW CLOSING / OPENING DATE &amp; TIME</b>
<b>1.</b>	<b>KNEST/952/002/2025-26</b> PROVISION OF BOARD & STAFF MEDICAL COVER	<b>8899</b>	<b>THURSDAY 12<sup>TH</sup> FEBRUARY, 2026 at 10: 00 am</b>	<b>MONDAY 16<sup>TH</sup> FEBRUARY, 2026 at 10: 00 am</b>

Further, please note the following amendments to tender evaluation criteria:

<b>MR</b>	<b>5</b>	Bidders must provide at least Five (5) reputable Corporate clients (at least two from public sector) and each with a minimum annual medical premium of Kshs. 30 Million and at least two hundred (200) principal members of which they have offered a similar service
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		(Provision of Medical Insurance Service) in the last two (2) years (2023/2024/2025). Attach certified copies of Signed Contracts clearly indicating the total written premium from the corresponding Clients.
<b>Amended MR</b>	<b>5</b>	Bidders must provide at least Five (5) reputable Corporate clients (at least two from public sector) and each with a minimum annual medical premium of Kshs. 30 Million and at least <b>One hundred (100) principal members</b> of which they have offered a similar service (Provision of Medical Insurance Service) in the last two (2) years (2023/2024/2025). Attach certified copies of Signed Contracts clearly indicating the total written premium from the corresponding Clients.
<b>MR</b>	<b>24</b>	Attach ten recommendation letters in clients' letterhead dully signed and stamped from any of the following major hospitals in Nairobi accepting the use of your Insurance Cards: Kenyatta National Hospital, Kenyatta University Teaching and Referral Hospital, Nairobi Hospital – Argwing Khodek Road and all its satellites, Karen Hospital – Langata Road and all its satellites, MP-Shah – Parklands and all its satellites; Mater Hospitals – South B and all its satellites; Avenue Hospital Nairobi, Gertrude Hospital, Nairobi West Hospital, Metropolitan Hospital, Coptic Hospital, Nairobi South Hospital, St. Mary's Hospital, Nazareth Hospital and Guru Nanak Hospital and all their attendant satellite. In Mombasa County, include Mombasa Hospital, Pandya Hospital, Agha Khan Hospital. The (The recommendation letters must be current, issued within the tendering period and Addressed to the CEO - Kenya National Entrepreneurs Savings Trust, Plc, P.O BOX 30007-00100, Nairobi). <i>Due diligence may be carried out to confirm authenticity of the letters.</i>
<b>Amended MR</b>	<b>24</b>	Attach <b>Five (5) recommendation letters</b> in clients' letterhead dully signed and stamped from any of the following major hospitals in Nairobi accepting the use of your Insurance Cards: Kenyatta National Hospital, Kenyatta University Teaching and Referral Hospital, Nairobi Hospital – Argwing Khodek Road and all its satellites, Karen Hospital – Langata Road and all its satellites, MP-Shah – Parklands and all its satellites; Mater Hospitals – South B and all its satellites; Avenue Hospital Nairobi, Gertrude Hospital, Nairobi West Hospital, Metropolitan Hospital, Coptic Hospital, Nairobi South Hospital, St. Mary's Hospital, Nazareth Hospital and Guru Nanak Hospital and all their attendant satellite. In Mombasa County, include Mombasa Hospital, Pandya Hospital, Agha Khan Hospital. The (The recommendation letters must be current, issued within the tendering period and Addressed to the CEO - Kenya National Entrepreneurs Savings Trust, Plc, P.O BOX 30007-00100, Nairobi). <i>Due diligence may be carried out to confirm authenticity of the letters.</i>



<b>MR</b>	<b>27</b>	The Underwriter must have done on average of gross annual premium on medical of Kshs. 1 billion for years 2025, 2024 and 2023. Evidence report to be confirmed at IRA Website / bidder's financial statement.
<b>Amended MR</b>	<b>27</b>	The Underwriter must have done on average of <b>gross annual premium on medical (including GL,GPA and Last Expense)</b> of Kshs. 1 billion for years 2025, 2024 and 2023. <b>Evidence report to be furnished</b> as well as confirmed at IRA Website / bidder's financial statement.

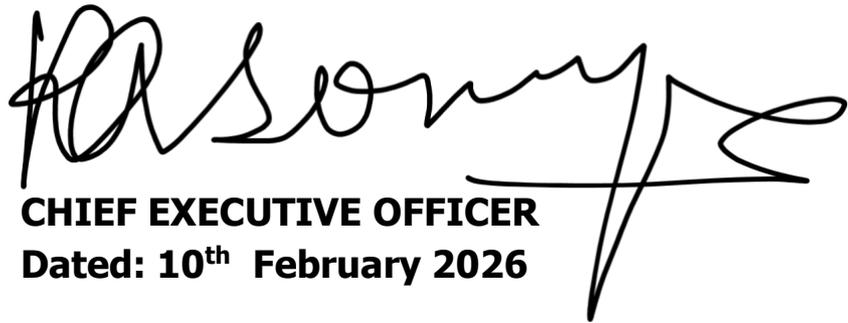
<b>TEC 2</b>	<b>a.</b> Provide evidence of having paid medical claims in the previous one year clearly indicating turn-around time (Attach evidence).	2
	<b>b.</b> The total assets value for FY 2025:	2
	■ More than 2 Billion but less than 5 Billion	
	■ More than 5 Billion	3
	<b>c.</b> Liquidity Ratio: Total Assets/Total Liability Ratio:	1
	■ Below 1.1 Ratio @ 1 Marks;	
■ Above 1.1 Ratio @ 2 Marks	2	
<b>d.</b> Solvency Ratio:		2
■ Bidders must demonstrate a solvency ratio margin of not less than 150% in the financial year 2024 (Provide evidence clearly showing Solvency Ratio in 2024 FY @ 2marks)		

<b>Amended TEC 2</b>	<b>e.</b> Provide evidence of having paid medical claims in the previous one year clearly indicating turn-around time (Attach evidence).	2
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	<b>f. The total assets value for FY 2025:</b>	2
	■ More than 1 Billion but less than 2 Billion	
	■ More than 2 Billion	3
	<b>g. Liquidity Ratio: Total Assets/Total Liability Ratio:</b>	1
	■ Below 1.1 Ratio @ 1 Marks;	
■ Above 1.1 Ratio @ 2 Marks	2	
	<b>h. Solvency Ratio:</b>	2
	■ Bidders must demonstrate a solvency ratio margin of not less than 150% in the financial year 2024 (Provide evidence clearly showing Solvency Ratio in 2024 FY @ 2marks)	

All other terms and conditions of the tender document remain unchanged. Bidders are advised to take note of the above extension and be guided accordingly.



**CHIEF EXECUTIVE OFFICER**  
**Dated: 10<sup>th</sup> February 2026**