

REPUBLIC OF CAMEROON
Peace – Work – Fatherland

NORTH WEST REGION

OFFICE OF THE
PUBLIC INDEPENDENT CONCILIATOR

CABINET



REPUBLIQUE DU CAMEROUN
Paix – Travail – Patrie

REGION DU NORD OUEST

BUREAU DU
PUBLIC INDEPENDENT CONCILIATOR

CABINET

PROJECT OWNER:

THE PUBLIC INDEPENDENT CONCILIATOR, NORTH-WEST REGION

CONTRACTING AUTHORITY:

THE PUBLIC INDEPENDENT CONCILIATOR, NORTH-WEST REGION

TENDERS BOARD:

INTERNAL TENDERS BOARD OF THE OFFICE OF THE PUBLIC INDEPENDENT CONCILIATOR, NORTH-WEST REGION

OPEN NATIONAL INVITATION TO TENDER

**N°. 005/ONIT/OPIC/PIC/ITB/2026 OF 29 APRIL 2026 FOR THE PROVISION OF
PERSONNEL MEDICAL INSURANCE COVERAGE FOR THE OFFICE OF THE PUBLIC
INDEPENDENT CONCILIATOR, NORTH-WEST REGION.**

FINANCING: 2026 Budget

TABLE OF CONTENT

Document No. 1: Tender notice

Document No. 2: General Regulations of the invitation to tender

Document No. 3: Special Regulations of the invitation to tender

Document No. 4: Technical proposal

Document No. 6: Financial proposal

Document No. 7: Terms of Reference

Document No. 8: Special Administrative Conditions (SAC)

Document No. 9: Model contract

Document No. 10: Forms and model documents to be used by the bidder

Document No. 11: Justifications of preliminary studies

Document No. 12: List of banking establishments and financial bodies authorised to issue bonds for public contracts.

**Document No. 1:
Tender Notice**

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REPUBLIQUE DU CAMEROUN
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TENDER NOTICE

OPEN NATIONAL INVITATION TO TENDER

No. 005/ONIT/OPIC/PIC/ITB/2026 OF 29 APRIL 2026 FOR THE PROVISION OF PERSONNEL MEDICAL INSURANCE COVERAGE FOR THE OFFICE OF THE PUBLIC INDEPENDENT CONCILIATOR, NORTH-WEST REGION

FUNDING: 2026 Budget of the Office of the Public Independent Conciliator, North-West Region

1. Subject of the Tender Notice:

Within the framework of the execution of the 2026 Budget of the Office of the Public Independent Conciliator of the North-West Region, the Public Independent Conciliator, Contracting Authority, hereby launches OPEN NATIONAL INVITATION TO TENDER No. 005/ONIT/OPIC/PIC/ITB/2026 OF 29 APRIL 2026 FOR THE PROVISION PERSONNEL MEDICAL INSURANCE COVERAGE FOR THE OFFICE OF THE PUBLIC INDEPENDENT CONCILIATOR, NORTH-WEST REGION.

2. Nature of services:

The services of this contract comprise notably: THE PROVISION OF PERSONNEL MEDICAL INSURANCE COVERAGE FOR THE OFFICE OF THE PUBLIC INDEPENDENT CONCILIATOR, NORTH-WEST REGION. See details in the Terms of Reference.

3. Execution period:

The delivery period provided by the Project Owner or Contracting Authority for the delivery of Personnel Medical Insurance Coverage forming the subject of this open national invitation to tender is twelve (12) months, from 01/01/2027 at midnight.

4. Allotment:

The project is in a single lot.

5. Estimated cost:

The estimated cost after preliminary studies is 25,000,000 (Twenty-Five Million) FCFA, all taxes inclusive.

6. Participation and origin:

Participation in this open national invitation to tender is open to Insurance Companies registered in Cameroonian, fulfilling the conditions provided by regulations in force in member States of the Inter-African Insurance Market (CIMA).

7. Acquisition of tender file:

The file may be obtained from the Office of the Public Independent Conciliator, North-West Region as soon as this notice is published, upon presentation of a non-refundable treasury receipt of Twenty-Four Thousand (24,000) FCFA bearing the name of the company, representing the cost of purchasing the tender file, or online using the addresses: <https://www.marchespublics.cm/> and <https://www.armp.cm/>

8. Consultation of tender file:

The file may be consulted during working hours at the Secretariat of the Office of the Public Independent Conciliator, North-West Region (Tel N° 620 31 88 82) as soon as this notice is published, or on the Cameroon Online E-Procurement System (COLEPS): <https://www.marchespublics.cm/> and <https://www.armp.cm/>

9. Submission of bids:

3

Each original bid drafted in English or French should reach the Office of the Public Independent Conciliator of the North-West Region through the Cameroon Online E-Procurement System (COLEPS), <https://www.marchespublics.cm/>, not later than FRIDAY, 05 JUNE 2026 at 10:00am. A backup copy of the tender saved in a USB key or a CD/DVD must be sent in a sealed envelope with a clear and legible indication "backup copy", within the time frame, bearing the label:

OPEN NATIONAL INVITATION TO TENDER
No. 005/ONIT/OPIC/PIC/ITB/2026 OF 29 APRIL 2026 FOR THE PROVISION PERSONNEL
MEDICAL INSURANCE COVERAGE FOR THE OFFICE OF THE PUBLIC INDEPENDENT
CONCILIATOR, NORTH-WEST REGION

"To be opened only during the bid-opening session"

The maximum size of documents uploaded on the platform shall be:

- 5 MB for administrative offers;
- 15 MB for technical offers;
- 5 MB for financial offers.

Supported formats include:

- PDF formats for text documents;
- JPEG formats for images.

Tenderers shall use compression software to reduce file size.

10. Bid bond:

Each bidder must include in his/her administrative documents a bid bond of 280,000 (Two Hundred and Eighty Thousand) FCFA, all taxes inclusive.

The bid bond must be issued by a first-rate banking establishment approved by the Ministry in charge of Finance and listed in document No. 11 of the Tender File. It must be valid for thirty (30) days beyond the date of validity of bids.

11. Admissibility of bids:

Subject to rejection, documents in the administrative file must include only originals or true copies certified by the issuing service or competent administrative authorities, in accordance with the Special Regulations of the invitation to tender. These documents must be less than three (3) months old or established after the signing of the tender notice.

Any bid not in conformity with the prescriptions of the Tender File shall be declared inadmissible, in particular, the absence of a bid bond issued by a first-rate bank approved by the Minister in charge of Finance or the non-respect of tender file document models of the tender file documents shall lead to a pure and simple rejection of the bid.

Bids that do not respect the method of separating the financial offer from the administrative and technical offers shall be inadmissible.

12. Opening of bids:

Bids shall be opened in two (2) phases. The opening of the administrative file and technical bid shall take place first, followed by the opening of the financial bids of bidders who obtained the required minimum technical score.

The Administrative and Technical Bids shall be opened on FRIDAY, 05 JUNE 2026 at 11:00am in the meeting room of the Office of the Public Independent Conciliator of the North-West Region, by the Internal Tenders Board, in the presence of bidders or their duly mandated representatives.

The opening of the financial bids shall take place at the end of the technical analysis and shall only concern bidders who obtained the minimum required score of 75%.

Bids shall be evaluated exclusively ATI (all taxes inclusive) and accompanied by a signed model submission.

13. Evaluation criteria

13.1. Eliminary criteria:

- i. False declaration or falsified documents;
- ii. Absence or insufficient bid bond;
- iii. Incomplete financial file;
- iv. Change of quantity or unit;

- v. Non-respect of 75% of essential criteria;
- vi. Suspension by MINMAP in 2026;
- vii. Delivery deadline higher than prescribed;
- viii. Absence or non-conformity of an administrative document that cannot be regularized within 48 hours;
- ix. Failure to provide a backup copy of offers on time;
- x. Failure to comply with the format of file.
- xi. Failure to present a CDEC receipt or proof of deposit of the amount of the bid bond requested into the Deposit and Guarantee Fund

13.2. Essential criteria:

Technical bids shall be graded as follows:

s/n	Item	Points
a)	Presentation of the bid	05
b)	Understanding of the terms of reference, organization and methodology proposed	20
c)	General experience of the bidder for similar missions	05
d)	References of the company in similar missions	15
e)	Qualification of the experts and their experience in the field of the mission	50
f)	Technical equipment/ guide to be used	05
TOTAL:		100

14. Award:

The contract shall be awarded to the bidder whose bid is in conformity with the dispositions of the tender file and on the basis of the best bidder and technical quality, in accordance with Article 99b of the Public Contracts Code.

15. Validity of offers:

Bidders shall remain committed to their offers for ninety (90) days from the deadline set for the submission of bids

16. Complementary information

Complementary information may be obtained at the Office of the Public Independent Conciliator during working days and hours (tel. 620 31 88 82)

Bamenda, the **29 APR 2026**

THE PUBLIC INDEPENDENT CONCILIATOR
(Contracting Authority)

CC

- RD/MINMAP
- ARMP
- President ITB/OPIC
- Notice Board
- Chrono

Samuel Simon Fai

Document No. 2: General Regulations of the invitation to tender

TABLE OF CONTENTS

1. Introduction
2. Clarifications, modifications, done on the Tender File and petitions
3. Financial proposal
4. Submission, reception and opening of bids
5. Evaluation of bids

General
Evaluation of technical proposals
Opening and evaluation of financial proposals and complaints

6. Negotiations
7. Award of the contract
8. Publication of award results and complaints
9. Confidentiality
10. Signature of the contract
11. Final bond

General regulations of the invitation to tender

1. General

- 1.1 The Contracting Authority selects a service provider in accordance with the selection method specified in the Special Regulations of the invitation to tender.
- 1.2 Candidates are invited to submit an administrative file, a technical proposal and a financial proposal for the provision of the services necessary for the accomplishment of the mission stated in the Terms of Reference. The proposal shall serve as base for negotiation of the contractual terms and eventually the signing of the contract with the candidate retained.

- 1.3 The mission shall be accomplished in accordance with the calendar indicated in the Terms of Reference.
- 1.4 Candidates must be acquainted with the local conditions and take them into account in preparing their proposals. To receive first-hand information on the mission and local conditions, candidates are advised, prior to submitting their proposals, to take part in the preparatory conference before the preparation of proposals, if the Special Regulations provide for one. But participation in such a conference is not obligatory. Representatives of the candidates must contact officials mentioned in the Special Regulations to organise a visit or obtain complementary information on the preparatory conference. Candidates must ensure that officials are informed of their visit at the required time to take the appropriate measures.
- 1.5 The Project Owner shall furnish the information specified in the Terms of Reference.
- 1.6 It should be noted that:
- i) costs for preparing the proposals and negotiation of the contract, including the visit to the Project Owner are not considered as direct costs of the mission and are therefore not reimbursable; and that
 - ii) the Contracting Authority is not bound to accept any of the proposals which would have been submitted.
- 1.7 The Contracting Authority requires of its bidders and contractors that they strictly respect the rules of professional ethics during the award and execution of these contracts. By virtue of this principle, the Contracting Authority:
- a) For purposes of this clause, defines the expressions below in the following manner:
 - i) is guilty of "corruption" anyone who offers, gives, solicits or accepts any advantage in view of influencing the action of a public employee during the award or execution of a contract;
 - ii) is involved in "fraudulent manoeuvres" anyone who deforms or distorts facts in order to influence the award or execution of a contract;
 - iii) "collusion" refers to any form of agreement between two or several bidders (whether the Contracting Authority has knowledge of it or not) aimed at artificially maintaining the price of bids at levels that do not correspond to those that will result from competition;
 - iv) and "coercive practices" refer to any form of attack on persons or their property or threats against them in order to influence their action in the award or execution of a contract;
 - v) "Conflict of interest" shall be any situation in which the financial or personal interest of an agent or public entity is likely to compromise the transparency in the award of public contracts.
 - b) May reject an award proposal if it determines that the proposed winner is directly or through an agent, guilty of corruption, was involved in fraudulent manoeuvres, collusion or coercive practices or in a situation of conflict of interest for the award of the contract.

- 1.8 Candidates shall communicate information on commissions and bonuses possibly paid or to be paid to agents in relation to this proposal and the execution of the contract if it is awarded to the candidate, as requested in the financial proposal form (Tender Letter).
- 1.9 Candidates must not have been excluded from being awarded contracts because of corruption or fraudulent manoeuvres.

2. Clarifications and amendments done on the Tender File and complaint

- 2.1 Candidates have up to a date specified in the Special Regulations to request for clarifications on any of the documents of the Tender File. Any request for clarifications must be in writing and forwarded by mail, fax, or electronic mail to the address of the Contracting Authority with a copy to the Project Owner found in the Special Regulations. The Contracting Authority gives his response by mail, fax or electronic mail to all candidates to whom letters of invitation were sent and sends a copy of the response (by attaching an explanation of the request for clarification, without identifying the origin) to all those who intend to tender.
- 2.2 At any moment before the submission of proposals, the Contracting Authority may, for whatever reason, either at his own initiative, either in reply to a request for clarification from a candidate invited to tender, amend documents of the Tender File by way of an addendum. Any amendment is published in writing in the form of an addendum. The addenda are communicated by postal mail, fax or electronic mail to all the candidates requested and are obligatory on them. At his convenience, the Contracting Authority may postpone the date for the submission of proposals.
- 2.3 Between the publication of the tender notice, including the pre-qualification phase of candidates and the opening of bids, any bidder who feels aggrieved in the public contracts award procedure may petition the Contracting Authority.
- 2.4 The petition must be addressed to the Minister in charge of Public Contracts with copies to the Contracting Authority and the body in charge of the regulation of public contracts and to the chairperson of the Tenders Board.

It must reach not later than five (5) days before the opening of bids.

2.5 The Contracting Authority has five (5) days to react. The copy of the reaction shall be transmitted to the body in charge of the regulation of public contracts.

3. Establishment of proposals

- 3.1 Candidates are bound to submit proposals in the language(s) indicated in the Special Regulations.

Technical proposal

- 3.2 During the preparation of the technical proposal, candidates are supposed to examine in detail the documents that make up the consultation file. The blatant insufficiency of the information furnished may lead to the rejection of a bid.

During the preparation of the technical proposal candidates must pay particular attention to the following considerations:

- i) The candidate who thinks he does not have all the necessary skills for the mission may obtain them by associating with one or several individual candidates and/or other candidates in the

form of joint-venture or sub-contracting as the case may be. Candidates may only enter into joint venture with other candidates solicited for this mission with the approval of the Contracting Authority as indicated in the Special Regulations. Candidates are encouraged to seek the participation of national candidates by concluding joint venture agreements (notarised agreements) with them or sub- contracting part of their mission to them.

- ii) For missions based on work time, the estimate of the work time shall be provided for in the Special Regulations. Meanwhile, the proposal must be based on the estimation done by the candidate of the work time put in by the personnel.
 - iii) It is recommended that the proposed specialised personnel make up the majority of the candidate's permanent staff or have a stable long-standing working relation with the candidate.
 - iii) The proposed specialised personnel must have at least the experience indicated in the Special Regulations, experience which it would have acquired in similar working conditions in the country where the mission will take place.
 - v) No choice of specialised personnel may be proposed and only one curriculum vitae (CV) per job position shall be authorised.
- 3.3 Reports to be produced by candidates within the framework of this mission must be written in the language(s) stipulated in the Special Regulations. It is recommended the candidate's personnel should have a good practical mastery of English and French.
- 3.4 The candidate's technical proposal with the help of the attached tables should provide the following information (Document No. 4):
- i) A brief description of the candidate and a general idea of his recent experience within the framework of similar missions (Table 4B). For each of them, this summary must especially indicate the characteristics of the proposed personnel, the duration of the mission, the amount of the contract and the share of the candidate.
 - ii) All possible observations or suggestions on the Terms of Reference, data, services and installations must be furnished by the Contracting Authority (Table 4C).
 - iii) A description of the methodology and work plan proposed to accomplish the mission (Table 4D).
 - iv) (Table 4D)
 - v) The composition of the team proposed by specialty as well as the tasks which are assigned to each member and their calendar (Table 4E).
 - vi) Recent curricula vitae signed by the proposed specialised personnel and the representative of the candidate empowered to submit the proposal (4F).
- In the key information must feature for each, the number of years of experience of the candidate and the scope of responsibilities exercised within the framework of the various missions during the past ten (10) years.
- vi) Estimates of the contribution by the personnel (senior and support staff, time), necessary for the accomplishment of the mission, justified by bar diagrams, indicating the work time provided for each senior staff of the team (Tables 4E and 4G).

- vii) A detailed description of the method, personnel strength and follow-up envisaged for training, if the Special Regulations state that this is a major element of the mission.
- viii) Any other information requested in the Special Regulations.

3.5 The technical proposal must not include any financial information.

Financial proposal

- 3.6 The financial proposal must be established using model tables (Document No. 5). It lists all the related costs of the mission. If need be, all the costs may be distributed by activity.
- 3.7 The financial proposal must separately present taxes, duties (including social security contributions), rates and other applicable tax costs by virtue of the laws in force on the candidates, sub-contractors and their personnel (other than citizens or permanent residents of Cameroon), except otherwise indicated in the Special Regulations of the invitation to tender.
- 3.8 Candidates must indicate the price of their services in the currency (ies) specified in the Special Regulations.
- 3.9 Commissions and bonuses paid and to be paid eventually by the candidates in relation to their mission shall be specified in the submission letter of the financial proposal (Section 5.A).
- 3.10 The Special Regulations of the invitation to tender indicate the duration of the validity of the proposals from the date of submission. During this period, candidates must make available the specialised personnel proposed for the mission. The Contracting Authority in relation with the Project Owner shall do everything possible to conclude the negotiations within the time limit. If the Contracting Authority intends to extend the validity of the proposals, candidates who do not want it are justified in refusing such an extension.

4. Submission, reception and opening of bids

- 4.1 The original of the proposal must be in indelible ink. It should have no additions between the lines or overloading on the same text. Except only to correct possible mistakes made by the candidate himself, any correction of this type must be initialled by signatory (ies) of the proposals.
- 4.2 A representative duly authorised by the candidate must initial all the pages of the proposal. This authorisation must be confirmed by a written power of attorney attached to the proposal.
- 4.3 For each proposal, the candidates must prepare the number of copies indicated in the Special Regulations of the invitation to tender. Each technical and financial proposal must bear the inscription "ORIGINAL" or "COPY" as the case may be. In case of discrepancy between the copies of the proposals, it is the original copy that shall be considered as authentic.
- 4.4 Candidates must put the original and all the copies of the administrative documents listed in the Special Regulations in one envelope bearing the inscription "ADMINISTRATIVE DOCUMENTS", the original and all the copies of the technical proposal in an envelope clearly bearing the inscription "TECHNICAL PROPOSAL" and the original and all the copies of the financial proposal in a sealed envelope clearly bearing the inscription "FINANCIAL proposal" and the warning "TO BE OPENED TOGETHER WITH THE TECHNICAL PROPOSAL" Candidates should then put all the three (03) envelopes in the same sealed envelope which bears the address where the proposals are deposited and the information indicated in the Special Regulations, as well as the inscription "TO BE OPENED ONLY DURING THE BID-OPENING SESSION".
- 4.5 The bid bond may be seized:

- a) if the bidder withdraws his bid during the period of validity,
 - b) if the preferred bidder:
 - i) fails in his obligation to subscribe the contract or,
 - ii) fails in his obligation to furnish the final bond required;
 - iv) refuses to receive notification of the contract
- 4.6 The duly established administrative file, the technical and financial proposals must be submitted to the address indicated not later than the date and time stated in the Special Regulations. Any proposal received after the deadline for submission of proposals shall be returned to the sender unopened.
- 4.7 As soon as the time-limit for the submission of proposals expires, the administrative and technical files are opened by the Tenders Board. The financial proposal remains sealed and is handed over to the chairperson of the competent Tenders Board who keeps it until the session for the opening of financial proposals.

5. Evaluation of proposals

General

- 5.1 Bidders shall not contact members of the Tenders Board and the Evaluation sub-committee for issues having to do with their bids between the opening of bids and the award of the contract.
- 5.2 Any attempt made by any bidder to influence the proposals of the Tenders Board relating to the evaluation and comparison of bids or decisions of the Contracting Authority in view of the award of a contract may lead to the rejection of his offer.

Evaluation of technical proposals

- 5.3 The Evaluation sub-committee set up by the Tenders Board, evaluates the technical proposals on the basis of their compliance with the Terms of Reference, with the help of evaluation criteria, sub-criteria (generally, not more than three per criterion) and of the points system specified in the Special Regulations. Each compliant proposal is attributed a technical score (Ts). A proposal is rejected at this stage if it does not satisfy the important aspects of the Terms of Reference or does not obtain the minimum technical score mentioned in the Special Regulations.
- 5.4 At the end of the evaluation of the technical quality, the Contracting Authority notifies the bidders whose proposals did not obtain the minimum quality score that their proposals were not retained; their financial proposals are returned to them at the end of the selection process unopened. At the same time, the Contracting Authority notifies candidates who obtained the minimum qualification score and informs them of the date, time and venue of the opening of the financial proposals. This notification may be addressed to them by registered mail, fax or electronic mail.

Opening and evaluation of financial proposals and complaints

- 5.5 The financial proposals are opened by the Tenders Board in the presence of representatives of the candidates which wish to attend. The name of the candidate and the proposed price are read out loud and entered in writing during the opening of the financial proposals. The Tenders Board takes down minutes of the session.
- 5.6 At the end of each bid-opening session, the chairperson of the Tenders Board immediately puts at the disposal of the focal point designated by ARMP, an initialled copy of the bids submitted by bidders.
- 5.7 In case of complaint, it must be addressed to the Minister in charge of Public Contracts with copies to the body in charge of regulation of public contracts and the Project Owner or Delegated Project Owner.

It must reach within a maximum deadline of three (03) days after the opening of bids in the form of a letter to which is obligatorily attached a sheet of the complaint form duly signed by the complainant and possibly by the chairperson of the Tenders Board. The Independent Observer shall attach to his report the sheet handed to him, with related comments or observations.

- 5.8 The Evaluation sub-committee shall determine if the financial proposals are complete (that is, if all the elements of the corresponding technical proposal have been costed; shall correct any calculation error and shall convert the prices expressed in various currencies into the currency mentioned in the Special Regulations. The official exchange rate used to this effect furnished by the Bank of Central African States (BEAC) shall be those in force on the deadline for the submission of bids. The evaluation is done without taking into account the dues, taxes and other taxes as defined in paragraph 3.7.
- 5.9 In case of quality-cost selection, the compliant lowest financial proposal (fm) shall be awarded a financial score (sf) of 100 points.
The financial scores (sf) of other proposals shall be calculated as indicated in the Special Regulations. The proposals are classified in relation to their combined technical scores (st) and financial scores (sf) after introduction of weights (T being the weight attributed to the technical proposal and P the weight attributed to the financial proposal; $T + P$ being equal to 100, as indicated in the Special Regulations. The candidate with the highest combined technical and financial score is then invited for negotiations as the potential preferred bidder.
- 5.10 In case of selection within the framework of a determined budget, the Evaluation sub-committee shall retain the consultant with the best technical proposal within the limits of the budget ("evaluated price"). The proposals above this budget shall be rejected. In case of least cost selection, the Contracting Authority shall retain the lowest proposal ("evaluated price") among those which obtained the minimum required score. In the two cases, the selected consultant shall be invited for negotiations.

6. Negotiations

- 6.1 Negotiations shall take place at the address indicated in the Special Regulations between the Contracting Authority and/or Project Owner and the candidate whose offer is retained, the objective being to reach an agreement on all the points and signing a contract.

In no case shall there be concomitant negotiations with more than one candidate. These negotiations which must have nothing to do with the unit prices must culminate in minutes signed by the two parties.

- 6.2 Negotiations shall involve discussions on the technical proposal, the proposed methodology (work plan), personnel and any suggestion made by the candidate to improve on the Terms of Reference. The Contracting Authority and/or Project Owner and the candidate shall then draw up the final Terms of Reference, the bar diagrams indicating the activities, the personnel used, and the time spent on the field and at the head office, time spent monthly on work, logistics and the regulations for writing reports. The work plan and the final Terms of Reference which were agreed upon are then integrated into the "Description of Services" which shall be part of the contract. Care should be taken to obtain as much as possible from the candidate within the limits of the budget and to clearly define the inputs which the project Owner must furnish to ensure the proper execution of the mission.
- 6.3 Financial negotiations especially shall aim at specifying (where need be) the candidate's tax obligations in the Republic of Cameroon and the manner in which these obligations are taken into account in the contract; they shall also integrate the agreed technical modifications into the cost of services. Except under exceptional circumstances, financial negotiations shall have nothing to do either with the rate of remuneration of the personnel (no breakdown of rates) or on other unit rates, whatever the method of selection.
- 6.4 Having based its choice of a candidate, among other things, on an evaluation of the proposed specialised personnel, the Contracting Authority shall be expected to negotiate

the contract on the basis of the experts whose names feature on the proposal. Prior to the negotiation of the contract, the Contracting Authority shall insist on the assurance that these experts are effectively available. The Contracting Authority shall not take into account the replacement of this personnel during negotiations, except if the two parties agree that this replacement was rendered unavoidable because a major delay in the selection process or that these replacements are indispensable in the realisation of the objectives of the mission. If this is not the case and if it is established that the candidate proposed a key person without being sure of his availability, the company may be disqualified.

- 6.5 The negotiations shall culminate in the examination of the draft contract. The candidate and the Contracting Authority shall conclude by initialling the agreed contract. If the negotiations fail, the Contracting Authority shall invite the candidate whose bid was placed second for negotiations.

7. Award of the contract

- 7.1 Once the negotiations are over, the Contracting Authority shall award and publish the results.
- 7.2 The successful bidder is supposed to start his mission on the date and time specified in the Special Regulations.

8. Publication of results of award and petitions

- 8.1 The Contracting Authority shall communicate to any bidder or administration concerned, upon request addressed to it within a maximum deadline of five (5) days after publication of the award results, the Independent Observer's report as well as the minutes of the award session of the related contract to which shall be attached the evaluation report of the bids.
- 8.2 The Contracting Authority shall be bound to communicate the reasons for the rejection of offers of the bidders concerned who so request.
- 8.3 After publication of the award results, bids that are not withdrawn within fifteen (15) days shall be destroyed, without any claims for compensation being entertained. Only the copy destined for the body in charge of regulation of public contracts shall be kept.
- 8.4 In case of complaint as provided for by the Public Contracts Code, it should be addressed to the Minister of Public Contracts, with copies to the body in charge of the regulation of public contracts, the Project Owner and the chairperson of the Tenders Board. It must take place within a maximum deadline of five (5) working days after publication of the results.

9. Confidentiality

No information concerning the evaluation of the bids and the recommendations for award must be communicated to the bidders who submitted a tender or any other person who was not qualified to take part in the selection procedure, as long as the award has not been notified to the successful bidder.

10. Signature of the contract

- 10.1 After publication of the results, the draft contract subscribed by the successful bidder shall be submitted to the Tenders Board concerned for examination and adoption.
- 10.2 The Contracting Authority has seven (7) days to sign the contract from the date of reception of the draft contract approved by the competent Tenders Board and subscribed by the successful bidder.
- 10.3 The contract must be notified to the successful bidder within five (5) days of its date of signature.

11. Final Bond

- 11.1 Within twenty (20) days of the notification by the Contracting Authority, the service provider shall furnish the Project Owner with a final bond in the form stipulated in the Special Regulations, in accordance with the model provided in the Tender File.
- 11.2 The bond whose rate varies between 2 and 5 % may be replaced by a guarantee from a banking establishment approved according to the instruments in force, with the Contracting Authority as beneficiary or by a joint or several guarantee.
- 11.3 Small and medium-sized enterprises (SME) constituted of national capital and managed by nationals may, in lieu of the guarantee, provide either a statutory lien or a bond issued by a banking establishment or first-rate financial institution approved in accordance with the instruments in force.
- 11.4 Failure to produce the final bond within the prescribed time-limit shall likely cause the termination of the contract under the conditions laid down in the GAC.

Document No. 3: Special Regulations of the Invitation to Tender

Special Regulations of the invitation to tender

Name and address of Project Owner: **The Public Independent Conciliator, North-West Region, P.O
Box/ BP: 4203 Bamenda; E-mail: info@opic-cam.org**
Selection method: **Best bid**

**OPEN NATIONAL INVITATION TO TENDER N°. 005/ONIT/OPIC/PIC/ITB/2026 OF 29 APRIL
2026 FOR THE PROVISION OF PERSONNEL MEDICAL INSURANCE COVERAGE FOR THE OFFICE
OF THE PUBLIC INDEPENDENT CONCILIATOR, NORTH-WEST REGION.**

The mission is in several phases:	No
Visit of risks	No
Conference prior to the establishment of proposals:	No

The Project Owner shall furnish specific information in the Terms of Reference: Yes

The contractual clauses relating to fraudulent manoeuvres and corruption are not accepted and leads to direct elimination.

Clarifications may be requested in **Three (3) days** before the date of submission.

The requests for clarification may be sent to the following address: **The Public Independent Conciliator, North-West Region (located near the Court of First Instance, Bamenda Station).**

The proposals must be submitted in the following language(s): English or French

- i) Several bidders may be associated (co-insurance) Yes
- ii) Language of the mission reports: English and/or French
- iii) Other information to be furnished in the technical proposal: specify the names and addresses of Reinsurers (treaties or possibly optional)

The management of the insurance policy (ies) in the tender file shall be ensured by Bethel Insurance.

Taxes: The Tax and Customs regime in Cameroon.

The element local expenditure must be in the local currency: Yes.

Proposals must remain valid for ninety (90) days after the deadline for submission of bids.

Each original bid drafted in English or French should reach the Office of the Public Independent Conciliator of the North-West Region through the Cameroon Online E-Procurement System (COLEPS), <https://www.marchespublics.cm/>, **not later than FRIDAY, 05 JUNE 2026 at 10:00am**

A backup copy of the tender saved in a USB key or a CD/DVD must be sent in a sealed envelope with a clear and legible indication "**backup copy**", within the time frame, bearing the label:

**OPEN NATIONAL INVITATION TO TENDER
No. 005/ONIT/OPIC/PIC/ITB/2026 OF 29 APRIL 2026 FOR THE PROVISION PERSONNEL MEDICAL
INSURANCE COVERAGE FOR THE OFFICE OF THE PUBLIC INDEPENDENT CONCILIATOR, NORTH-WEST
REGION**

"To be opened only during the bid-opening session"

The maximum size of documents uploaded on the platform shall be:

- 5 MB for administrative offers;
- 15 MB for technical offers;
- 5 MB for financial offers.

Supported formats include:

- PDF formats for text documents;
- JPEG formats for images.

Tenderers shall use compression software to reduce file size.

1. **Volume 1:** The administrative file must include the following documents:

- a. A stamped declaration of the intention to bid, signed by the legal or duly designated representative;
- b. A certified copy of the authorisation to perform the insurance profession;
- c. Certified copy of the business licence;
- d. A copy of taxpayer's card;
- e. An attestation of solvency of less than three (3) months preceding the submission of bids issued by the Court of First Instance or any document established by the Chamber of Commerce of the country of residence of a bidder;
- f. An attestation of domiciliary bank of the bidder issued by a bank approved by the Ministry of Finance of Cameroon or by a first-rate foreign bank.
- g. Receipt of purchase of the Tender File

- h. Bid bond with a validity of 30 days after the validity of bids;
- i. Certificate of Non-Exclusion from public contracts issued by the body in charge of the regulation of public contracts;
- j. A Clearance Certificate of not more than three months from the date of signature from the National Insurance Fund attesting that the bidder has paid up all obligations vis a vis the said fund;
- k. An attestation of not more than three months from the tax administration attesting that the bidder has submitted all tax returns for the current financial year;
- l. A plan of location of the company

N.B. All these documents must be originals or certified true copies less than three months old.

In case of co-insurance, the other co-insurers other than the leader shall submit the same documents required except for (a), (f), (g) and (h).

1. **Volume 2:** The technical file should comprise the following documents:

- a. A letter submitting the technical proposal (Table 4A);
- b. A brief description by the bidder and an insight into his recent experience in the domain of insurance (Table 4B);
- c. A description of the methodology and work plan proposed to accomplish the mission (Table 4D). A detailed description of services to be provided especially the general and special conditions of the contract which the bidder intends to propose as well as special conventions relative to guarantees requested, the modalities of activating these guarantees (constitution of the reimbursement file, deadline for submission of exclusion documents, reimbursement system, management of third-party system and possibly the mechanism of functioning of the guarantee out of Cameroon;
- d. All observations or suggestions on the services within the context of personalized management which the bidder proposes to furnish (Table 4C);
- e. The statements C4 and C11 of the 2021 financial years certified by the competent services of the Ministry of Finance;
- f. Statements of C1 of three 03 financial years certified by the competent services of the Ministry of Finance;
- g. Statement C10.b Table D of the last financial year certified by the competent service of the Ministry of Finance;
- h. The General Trading account of the past three financial years certified by the competent services of the Ministry of Finance;
- i. Balance sheets of the three 3 financial years;
- j. Proofs of partnerships and correspondents intervening in the branch forming the subject of the invitation to tender.

Bidders should submit the duly initialled copies of administrative and technical nature governing the contract, namely:

- a. The Special Administrative Conditions (SAC)
- b. The Terms of Reference

During the preparation of the technical proposal, special attention must be paid to the following elements:

- 1. A statement on the understanding of the contract and possible suggestions;
- 2. Composition of the team proposed to manage the contract as well as the tasks assigned to each of the members;
- 3. References of management in a similar insurance branch;
- 4. The list and addresses of territorial representations;

5. A presentation of documents on the technical tools which the bidder has for the execution of services, subject of the contract;
6. A detailed description of guaranteed services;
7. A presentation of a framework of management statistics with the periodicity of production;
8. The management modalities and deadlines for settlement of claims;
9. Guarantee exclusions clearly indicated in the special conditions;
10. Ceilings of guarantees clearly indicated in the special conditions;
11. Deductible coverage clearly indicated in the special conditions;
12. Proof of a valid reinsurance treaty in a similar branch;
13. Conventions signed with insurer;
14. Other facilities attached to the management of the policy;
15. Evidence of the representation of the company in the North West Regions, where applicable.

N.B. The technical bid must not contain financial information

3 Volume 3: The financial bid must include the following documents referred to in article 3(6) of the General Regulations:

In case of bidding for several lots, the bidder should present his financial bid in distinct documents for each lot. (Not applicable)

The administrative file and the technical and financial bids must be submitted not later than the **FRIDAY, 05 JUNE 2026 at 10:00am** and addressed to the Public Independent Conciliator, North-West Region.

The administrative documents and the technical bids will be opened by the Public Independent Conciliator, North-West Region Internal Tenders Board in the meeting room on **FRIDAY, 05 JUNE 2026 at 11:00am** local time in the presence of the bidders or their duly mandated representatives.

The opening of the financial bids will be done subsequently.

Any complementary information can be obtained from the secretariat of the Public Independent Conciliator, North-West Region (620 31 88 82).

EVALUATION CRITERIA

The bids shall be evaluated using the following criteria and sub-criteria.

Eliminatory criteria:

The eliminatory criteria of this tender are the following:

- i. False declaration or falsified documents.
- ii. Absence or insufficient bid bond.
- iii. Incomplete financial file.
- iv. Change of quantity or unit.
- v. Non-respect of 75% of essential criteria;
- vi. Suspension by MINMAP in 2026.
- vii. Delivery deadline higher than prescribed.
- viii. Absence or non-conformity of an administrative document that cannot be regularized within 48 hours.
- ix. Failure to provide a backup copy of offers on time.
- x. Failure to comply with the format of file.

- xi. Failure to present a CDEC receipt or proof of deposit of the amount of the bid bond requested into the Deposit and Guarantee Fund.

N.B. For absence or non-conformity of an element in the administrative file, except absence of the bid bond, the bidder shall be given 48 hours to produce the valid element failure which the file shall be automatically rejected.

11.2 Essential criteria

The technical bids will be evaluated over one hundred (100) marks according to the following criteria:

a.	Presentation of the bid	05 points
b.	Understanding of the terms of reference, organisation and methodology proposed	20 points
c.	General experience of the bidder for similar missions	05 points
d.	References of the company in similar missions	15 points
e.	Qualification of the experts and their experiences in the field of the mission	50 points
f.	Technical equipment/guide to be used	05 points
	TOTAL	100 points

Essential criteria:

Criteria	Scoring (points)	Evaluation	Remark(s)
General presentation of bid	5		
Bidder's References in similar risks during the last five years (attach the first and the last pages of the contract)	15		
Detailed description of guarantees offered	10		
Modalities for putting the guarantee into action	10		
Representation in the territory	10		
Coverage of regulated commitments	10		
Coverage of the solvency margin	10		
Disaster payment rate in the similar branch during the last five years.	10		
Reassurance treaties in the similar branch currently valid	10		
Facilities granted	10		
TOTAL	100		

The required minimum score is 75 /100 and only financial bids of bidders who attained this threshold shall be opened.

In view of a better examination, evaluation and comparison of bids, the Board may request a bidder to provide supplementary information on his bidder.

In the case where the bidder has the best offer, he shall be awarded the first _____ of his list of preference given in his financial bid.

If there are negotiations, they shall be at the following address:

Tel :

Fax :

P.O Box :

The start of execution of the services is set at 1st January 2026.

Document No. 5: Technical proposal

SUMMARY

4A. Letter submitting the technical proposal

4B. Candidate's references

4C. Candidate's observations and suggestions on the terms of reference and data, services and installations to be supplied by the Project Owner

4D. Description of the methodology and work plan proposed to accomplish the mission.

Letter submitting technical proposal

(Place, date)

To

Contracting Authority

We, the undersigned, are pleased to propose our services for the subscription of insurance policies of _____ in accordance with your Tender Files dated _____ and with our proposal. We hereby present our Technical Proposal for (specify the lot(s), where possible.

If negotiations take place during the validity period of the proposal, that is, before _____, we are committed to negotiate on the basis of the personnel proposed. To us, our proposal has force of law subject to the modifications resulting from the negotiation of the contract.

We know you are not bound to accept any proposal received.

Yours sincerely /-

Signature of empowered representative:

Name and capacity of signatory:

Address:

4B. Candidate's references

Services rendered during the (indicate the number from 1 to 5) past years which best illustrate your qualifications.

Using the formula below, indicate the information required for each relevant mission which your company obtained by contract, either alone or as one of the main partners in a group. .

Name of Mission :	Country:
Place:	Specialized personnel supplied by your company/body (profiles) :
Name of client	Number of employees who took part in the mission :
Address:	Number of months of work;
Deadline:	Duration of Mission:
Commencement date : Completion date (month/year (month/year)	Approximate value of services (in CFA francs exclusive of taxes :
Name of possible associated service providers/partners	Number of work months Specialists furnished by associated service providers:
Name and functions of officials (Director/Coordinator of project, Team Leader) :	
Description of the project:	
Description of services effectively rendered by your personnel:	

Name of candidate: _____

Produce proofs

4C. Observations and suggestions of consultant on terms of reference and data, services and installations to be furnished by the Project Owner

On the terms of reference:

- 1.
- 2.
- 3.
- 4.
- 5.

On data, services and installations to be furnished by the Project Owner:

- 1.
- 2.
- 3.
- 4.
- 5.

4D. Description of methodology and work plan proposed to accomplish the mission

**Document No. 6:
Financial proposal**

(MODEL TABLES)

5A: Letter of submission of financial proposal

5B: Schedule of unit prices

5C: Schedule of bill of quantities and estimates

A: Model letter submitting financial bid

(Place, date)

To

Contracting Authority

We, the undersigned, are pleased to propose our services for the subscription of insurance policies of _____ in accordance with your Tender File dated ----- and with our proposal.

We hereby present our financial proposal for lot(s) classified by order of preference (indicate the amount(s), lot(s), where applicable)

Financial bid of lot No. _____

	Firm phase	Conditional phase (s)	Firm and conditional phases
Amount EVAT			
VAT			
Amount inclusive of all taxes			
AIR			
Net to be paidr			

If negotiations take place during the validity period of the proposal, that is, before _____, we are committed to negotiate on the basis of the personnel proposed. To us, our proposal has force of law subject to the modifications resulting from the negotiation of the contract.

We know you are not bound to accept any proposal received.

Yours sincerely/-

Signature of empowered representative
Name and capacity if signatory:
Address:

5B: MODEL OF SCHEDULE OF DISTRIBUTED INSURANCE PREMIUMS, FOR INFORMATION

LOT N° _____

Risks	Groups	Number	Net premium per head

Groups	Number	Insured risks	Guaranteed capital per head	Net premium per head

Annexes:

LIST OF GUARANTEES PER PERSON (THIS SHOULD BE READJUSTED TO FIT FOR HEALTH)

N°	Characteristics of vehicles										Guarantees subscribed								
	Make & Model	Reg.	Power	Energy	Seats	Cat.	Usage	Put into circulation	New	Market value	RC/RTI	All accident damages	Fire	Theft & partial theft	Broken window and lights	Defence & Remedies	Individual passenger accident	Driver insurance	Etc.

LIST OF PERSONS TO BE INSURED IN _____

Make	Registration	Power	Energy	Number of seats	Place of assignment.	Circulation zones	Usage	Date of purchase	Shop value (in CFA F)	Market value (in CFA F)

- Claim rate of the past five years by type of insurance requested
- The last report of the risk visit
- Scale of care indicating the minima
- List of infrastructure, their content and value
- Annual turnover of company
- Personnel payroll

**Document No. 7:
Terms of Reference (ToR)**

BACKGROUND

The Public Independent Conciliator (PIC) exists to ensure fairness in the relationship between regional and local council entities and the population, as well as individual beneficiaries of their actions and activities. It is an independent and impartial authority mandated to address issues, abuses and conflicts arising from the functioning of local authorities and decentralized entities.

I. THE NEED/PURPOSE

This aim of this invitation to tender is to contract an insurance company to offer **PERSONNEL MEDICAL INSURANCE COVERAGE** for Staff of the Office of the Public Independent Conciliator, North West Region and their dependents.

The Office of the Public Independent Conciliator provides benefits to the staff including health insurance coverage for employees and their dependants. Accordingly, the Public Independent Conciliator is soliciting detailed proposals from eligible insurance firms to provide Medical Insurance for its staff and direct dependents. **The Public Independent Conciliator currently has 22 staff members and 56 dependents**, likely to increase with new recruitments, a majority of whom are within the 30-years age gap. The staff number will be subject to change due to staff being hired as well as a change of their civil status. *(The list of beneficiaries of this medical insurance coverage can be got upon request).*

II. SCOPE OF SERVICES

For this assignment and to guarantee a fair selection, the applicant company should provide detailed quotations for the Insurance cover for the following available categories of benefits;

TECHNICAL GUIDE FOR PERSONNEL MEDICAL INSURANCE COVERAGE AND ASSISTANCE TO THE MANAGEMENT AND PERSONNEL OF THE OFFICE OF THE PUBLIC INDEPENDENT CONCILIATOR (PIC), NORTH WEST REGION as well as their dependents.

There are two groups (Group 1 consists of Directors and those ranking as such, and Group 2 concerns the others).

80% coverage for the two groups: 1&2

Age: personnel are insured with respect to the list submitted by the office of the PIC

Age limit for legitimate children 21 years.

Area concerned by this insurance policy:

- Consultations: generalists and specialists;
- Medical bills;
- Pharmaceutical bills;
- Laboratory bills;
- Hospitalization;
- Treatment done by specialists: scan, surgery, electrotherapy;
- Cancer, diabetes, hepatitis,
- Tritherapy (infections linked to HIV);
- Malaria;
- Dialysis;
- Cardiovascular diseases;
- Maternity bills;
- Glasses;
- Dental care;

- Sanatorium and preventorium;
- Hospitalization in Cameroon and abroad;
- Medical evacuation assistance abroad;

Table of benefits at 80% actual costs with extension of care abroad
(Care in Cameroon and abroad)

WORDING	SERVICES
Reimbursement Ceiling	The annual limit for health coverage per person stands at 10 000 000 FCFA for members of group 2 and 50 000 000 FCFA for members of group 1 (treatment abroad and repatriation of corps in case of death)
Coverage	80%
Pharmaceutical costs	80%
Treatment abroad (only for members of group 1)	80%
biometric card	Biometric card will be issued to each member
Hospitalisation	28 000 FCFA for group 1 and 15 000 FCFA for group 2
Consultation in FCFA	
General Practitioner	10 000 FCFA
Specialist	15 000 FCFA
Physiotherapist consultation	6 000 FCFA
Sanitorium/ Preventorium	10 000 FCFA
Delivery	
Uncomplicated delivery	150 000 FCFA
Twin birth	200 000 FCFA
Surgical delivery	400 000 FCFA
Optical costs (possibility of issuing a voucher)	Annual ceiling of FCFA 250,000 FCFA for glasses for members of group 1 and 150 000 FCFA for members of group 2 and frames of FCFA 50,000 maximum, every two years
Dental care (possibility of issuing a voucher)	Annual ceiling of 150,000 FCFA including prosthesis, 25,000 FCFA maximum
Eyewear, dentistry, maternity, physiotherapy, HIV and Dialysis are capped for all territories combined confondus .	

Hospitalization voucher	Care voucher issued to approved structures
Pharmaceutical Expenses Coverage Voucher	Possibility of issuing a voucher for expenses greater than or equal to CFAF 10,000
Support voucher Costs of radiology, analysis and laboratory work	Possibility of issuing a voucher for expenses greater than or equal to CFAF 10,000

Declaration of Pharmaceutical Expenses	File consisting of the health reimbursement sheet, prescription, invoice and receipt from the pharmacy
Physiotherapy	30 sessions per year at 8,000 CFA francs per session
HIV and dialysis	Based on the national public health program, an annual ceiling per pathology and per person: 2,000,000 CFA francs.
hepatitis and cancer	Based on the national public health program, an annual ceiling per pathology and per person: 5,000,000 CFA francs

Group		Number	Premium per head	Total premium
Group 1 : 80% and the possibility of treatment abroad and assistance	Directors and persons ranking as such with their spouses	12	525, 000	6,300,000
Group 2: -Principal insured - spouses of members of group 2 - children of members of group 1 and 2		66	150,000	9,900,000
Assistance (group 1)		04	50 000	200 000
Compliment of medical opinion		51	2500	127 500
Accessories				522 500

III. Duration of Cover

The successful Company will enter into a contract with the Public Independent Conciliator for a period of one (1) year.

IV. Criteria for Proposal Evaluation

Technical Proposal (Note: Four copies required)

Each bidder shall submit a technical proposal addressing the services required and clearly demonstrating how they will meet PIC's needs. The proposal will be evaluated according to the following criteria:

- a) Benefit coverage
- b) Provider network (Medical providers, Coverage Area)
- c) Quality of service (Reservation, billing and reporting systems)

Financial Proposal; (Note: Four copies required)

Required Competencies/Skills

The successful bidder should have;

- Extensive experience and a proven track record in the health insurance business – List of top 3 clients in the last 3 years is required
- Wide networks for national and international coverage – Full list of medical service providers showing proof of collaboration and contacts of managers of the health facilities for reference is needed;
- Partnership with hospitals situated at up station, Bamenda;
- Has an official branch office in Bamenda, North West Region;
- Reliable health coverage services;
- Sound experience in servicing international organizations and multinational corporations;
- Ability to provide 24-hours service;
- Real time administrative support systems – Ability to assign a full-time account manager;
- Ability to respond immediately to emergency situations.

The Public Independent Conciliator reserves the right to reject any application(s) without disclosing the reasons.

V. Medical Evacuation Coverage

The Medical Evacuation coverage for staff only such as Tele-Medical Consultation, Evaluation and Referral 24 hours, Medical Evacuation and Repatriation, Hospital Admission, Monitoring of Medical Condition, Dispatch of Medicine in the event of Emergency, Emergency Message Transmission, transportation to Join Patient, Care/Transportation of Minor Children, Return of Mortal Remains, Interpreter and Legal Referrals, Pre-Trip Information and General Assistance Services, and Loss of Luggage or Document.

Providing service agreement to cover PIC staff for 12 months (one year)

The selected company should be willing to provide service agreement covering the Public Independent Conciliator for 12 months.

VI. Qualifications of the Company and Personnel Qualification

- Extensive experience and a proven track record in the health insurance business
- Wide networks for national and international coverage
- Reliable health coverage services
- Sound experience in servicing international organizations
- Ability to provide 24-hours service
- Ability to provide reimbursement system by sending the claim to employee's bank account
- Real time administrative support systems
- Ability to respond immediately to emergency situations, whilst maintaining high quality standards of service delivery

CONTEXT AND JUSTIFICATION, SUBJECT, RESULTS EXPECTED

This aim of this invitation to tender is to choose an insurance company for the subscription of insurance policies.

The services to be tendered for is in a unique lot:

**N°. 005/ONIT/OPIC/PIC/ITB/2026 OF 29 APRIL 2026 FOR THE PROVISION OF PERSONNEL
MEDICAL INSURANCE COVERAGE FOR THE OFFICE OF THE PUBLIC INDEPENDENT
CONCILIATOR, NORTH-WEST REGION.**

The **Public Independent Conciliator of the North West Region** has, within its policy of putting the safety of the worker at the fore decided to subscribe for **the provision of personnel medical insurance coverage**, an insurance policy for the **2026** financial year.

Schedule: 1st January, 2027 to 31st December 2027

Targets: Staff of the Office of the Public Independent Conciliator and their dependents.

Territoriality of guarantees: The National Territory of Cameroon and some countries abroad.

Rate of reimbursement: 80% actual costs with extension of care abroad

Description of services and ceilings: see

**OPEN NATIONAL INVITATION TO TENDER N°.____/ONIT/OPIC/PIC/ITB/2026 OF 29 APRIL
2026 FOR THE PROVISION OF PERSONNEL MEDICAL INSURANCE COVERAGE FOR THE OFFICE
OF THE PUBLIC INDEPENDENT CONCILIATOR, NORTH-WEST REGION.**

Document No. 8:

Special Administrative Conditions

SUMMARY

CHAPTER I: General

Article 1	Subject of the contract
Article 2	Procedure of award of contract
Article 3	Definitions and duties
Article 4	Language, law and applicable regulations
Article 5	Constituent documents of the contract
Article 6	General applicable instruments
Article 7	Communication
Article 8	Administrative Orders
Article 9	Contracts with conditional phases
Article 10	Equipment and personnel of the Insurer

CHAPTER II: Financial conditions

Article 11	Guarantees and bonds
Article 12	Amount of the contract
Article 13	Place and method of payment
Article 14	Variation of premiums
Article 15	Premium revision formulae
Article 16	Premium updating formulae
Article 17	Advances
Article 18	Settlement of services
Article 19	Interests on overdue payments
Article 20	Penalties
Article 21	Final detailed payment
Article 22	General and final detailed payment
Article 23	Tax and customs regime
Article 24	Stamp duty and registration of the contract

CHAPTER III: Execution of services

Article 25	Description of services
Article 26	Execution deadline of the contract
Article 27	Obligations of the Project Owner
Article 28	Obligations of the Insurer
Article 29	Execution programme
Article 30	Authorization of personnel
Article 31	Sub-contracting

CHAPTER IV: ACCEPTANCE OF SERVICES

Article 32	Monitoring and Acceptance Commission
Article 33	Acceptance of services

CHAPTER V: Sundry provisions

Article 34	Case of force majeure
Article 35	Modifications of the contract
Article 36	Differences and disputes
Article 37	Termination of the contract
Article 38	Preparation and dissemination of the contract
Article 39	Domicile of insurer
Article 40 and last:	Entry into force of the contract

CHAPTER I: GENERAL

Article 1: Subject of the contract

The aim of this contract is **for the provision of Personnel Medical Insurance Coverage for the Office of the Public Independent Conciliator, North-West Region** for 12 months from 01 January to 31 December 2027.

Article 2: Procedure of award of the contract

This contract shall be awarded according to **OPEN NATIONAL INVITATION TO TENDER N°. ___/ONIT/OPIC/PIC/ITB/2026 OF 29 APRIL 2026 FOR THE PROVISION OF PERSONNEL MEDICAL INSURANCE COVERAGE FOR THE OFFICE OF THE PUBLIC INDEPENDENT CONCILIATOR, NORTH-WEST REGION.**

Article 3: Definitions and duties

3.1 General definitions

- The Contracting Authority shall be the **PUBLIC INDEPENDENT CONCILIATOR, NORTH WEST REGION**. He shall award the contract, ensure the preservation of originals of said contract documents and the transmission of copies to Ministry in charge of Public Contracts and to the body in charge of regulation.
- The Authority in charge of the effective provision of the services is the Ministry in charge of Public Contracts.
- The Project Owner shall be: **THE PUBLIC INDEPENDENT CONCILIATOR, NORTH WEST REGION**. He represents the subscription administration of the services.
- The Jobbing Order Manager shall be a **Research Officer, Office of the Public Independent Conciliator, North West Region**. He/she shall ensure respect of the administrative, technical and financial conditions and contractual deadlines.
- The Jobbing Order Engineer shall be the **North West Regional Chief for Insurance and Monetary Affairs** at the Ministry of Finance. He shall be responsible for the technical monitoring of the contract. He renders account to the Contract Manager.
- The Ministry of Public Contracts or its competent sub-structure shall ensure the control of compliance of execution of the contract and issue the required prior endorsement.

3.2 Security

- The authority in charge of authorising payment shall be: **The Public Independent Conciliator, North West Region**.
- The authority in charge of the clearance of expenditures shall be **The Specialised Finance Controller of the Public Independent Conciliator, North West Region**.
- The body or official in charge of payment shall be: **The ACCOUNTING OFFICER, OFFICE OF THE PUBLIC INDEPENDENT CONCILIATOR, NORTH-WEST**.
- The official competent to furnish information within the context of execution of this contract shall be **The Public Independent Conciliator, North West Region**.

Article 4: Language, applicable law and regulation

4.1 The language to be used shall be English or French.

4.2 The Insurer shall be bound to observe the treaties, laws and regulations in force in Cameroon both within his own organization and in the execution of the contract.

If the treaties, laws and regulations in force at the date of signature of this contract are amended after the signature of the contract, the possible direct resulting costs shall be taken into account without gain or loss for either party.

Article 5: Constituent documents of the contract (Article 8 of GAC)

The constituent contractual documents of this contract are in order of priority are:

1. The tender or commitment letter;
2. The Insurer's proposal and its annexes in all provisions not contrary to the Special Administrative Conditions (SAC) and the Terms of Reference;
3. The Insurance Contract;
4. This Special Administrative Conditions (SAC);
5. The Terms of Reference or description of services;
6. The particular elements necessary for the determination of the contract price, such as, in order of priority: the schedule of unit premiums, the statement of all-in prices and the sub-details of prices;
7. Order No. 33/CAB/PM of 13 February 2007 to lay down the provisions of the General Administrative Conditions applicable to Works, Supplies and Intellectual Services contracts;

Article 6: General applicable instruments

This contract shall be subject to the following general instruments:

1. The CIMA Code;
2. The OHADA Treaty;
3. Law No 2018/012 of July 11, 2018 on the financial regime of the state and other public entities;
4. Law No 2019/024 of December 24, 2019 on the General code of Regional and Local Authorities;
5. Law No. 96/12 of 5th August 1996 on the management of the environment;
6. Law No 2016/017 of 14 December 2016 instituting the Mining Code;
7. Decree No. 2018/366 of 20th June 2018 to institute the Public Contracts Code and its texts of application;
8. Instruments governing the various professional bodies;
9. Decree No. 2001/048 of 23rd February 2001 relating to the Setting up, Organization and Functioning of the Public Contracts Regulatory Agency
10. Decree No. 2003/651/PM of 16th April 2003 to lay down the Procedure for Implementing the Tax and Customs System applicable to Public Contracts;
11. Decree No. 2012/075 of 8th March 2012 to organise the Ministry in charge of Public Contracts;
12. Order No 212/A/MINMAP of September 28,2021 organizing the operation of internal structures for the administrative management of Public contracts;
13. Circular No. 001/CAB/PR of 19th June 2012 relating to the Award and Control of Execution of Public Contracts;
14. Letter No; 00006/LC/PR/MINMAP/CAB of August 17,2021 clarifying the control of the award of public contracts and specifying the modalities of its exercise with the Project Owner;
15. Circular No. 00053995 C/MINFI of 31 December 2024 Bearing instructions relating to the implementation of the finance laws, the monitoring and control of the execution of the budgets of the State and other public entities for the 2026 fiscal year;
16. Unified Technical Documents (DTU) for building works;
17. Applicable standards;
18. Other instruments specific to the domain concerned with the Contract.

Article 7: Communication

All communications within the framework of this contract shall be written and notifications sent to the following address: The Public Independent Conciliator of the North-West Region, Up-Station, Bamenda.

- a. In the case where the contractor is the addressee: beyond the time-limit of 15 days fixed in article 6(1) of the GAC to make his domicile known to the Contract Manager and immediately after delivery of the supplies, correspondences shall be validly addressed to the *Office of the Public Independent Conciliator*, chief town of the Region in which the supplies were done;
- b. In the case where the Project Owner the addressee:
THE PUBLIC INDEPENDENT CONCILIATOR, NORTH WEST REGION with a copy addressed to the Jobbing Order Manager, The Regional Delegate of Public Contracts North West and Jobbing Order Engineer, where need be.
- c. In the case where the Contracting Authority is the addressee:
THE PUBLIC INDEPENDENT CONCILIATOR, NORTH WEST REGION with a copy addressed within the same deadline to the Project Owner, Jobbing Order Manager, The Regional Delegate of Public Contracts of the North West, The Engineer, where necessary.

The supplier shall address all written notifications or correspondences to the Project Owner, with copies to the Jobbing Order Manager and the Jobbing Order Engineer.

Article 8: Administrative Orders

The various Administrative Orders shall be established and notified as follows:

- 8.1 The Administrative Order to start execution shall be signed by the Contracting Authority [and notified to the Insurer by the Jobbing Order Manager with a copy to the Contract Engineer and The Regional Delegate of Public Contracts North West.
- 8.2 Upon proposal by the Project Owner, Administrative Orders with a financial incidence or likely to modify the deadline or the objective, shall be signed by Contracting Authority and notified to the Insurer by its services with a copy to, the Contract Manager, the Engineer and The Regional Delegate of Public Contracts North West.
- 8.3 Administrative Orders of a technical nature linked to the normal progress of the services and without financial incidence shall be signed directly by Contract Manager and notified to the Project Manager or Contract Engineer and The Regional Delegate of Public Contracts North West where applicable.
- 8.4 Administrative Orders serving as warnings shall be signed by the Contract Manager and notified by his services with a copy to the Contracting Authority and The Regional Delegate of Public Contract North West.
- 8.5 Administrative Orders for suspension or resumption coverage because of force majeure shall be signed by the Contracting Authority and notified by his services to the Insurer with a copy to the Contract Manager, Contract Engineer and The Regional Delegate of Public Contract North West.
- 8.6 The contractor has a time-limit of fifteen (15) days to issue reservations on any Administrative Order received. Having reservations shall not free the Insurer of executing the Administrative Orders received

Article 9: Contracts with conditional phases

- 9.1 The contract shall be in a single phase
 - A firm phase: from _____ to _____ (Not applicable)
 - A conditional phase: from _____ to _____. (Not applicable)

At the end of a phase, the Project Owner shall carry out the acceptance of the services and issue an attestation of proper execution to the Insurer. This attestation shall determine the start of the following conditional phase.

9.2 The time-limit granted for notification of the Administrative Order to start execution of a conditional phase shall be [Not applicable]

Article 10: Insurer's equipment and personnel

- 10.1 Any modification, even partial, made to the technical bid shall only occur after the written approval of the Project Owner or Contract Manager. In case of modification, the Insurer shall propose a member of staff of equal competence or equipment of similar performance and good working order.
- 10.2 In any case, the list of the supervisory staff to be used shall be subject to the approval of the Project Manager within ____ days following notification of the Administrative Order to commence execution. The Project Manager or Engineer has ____ days to notify in writing his opinion with a copy to the Contract Manager. Beyond this deadline, the lists shall be considered as approved.
- 10.3 Any unilateral modification on the supervisory staff made in the proposed equipment and personnel prior to and during the execution of services shall be a reason for termination or application of penalties.
- 10.4 The Insurer shall use the appropriate equipment proposed in his plan of action for the proper execution of the services according to standards.
- 10.5 Any modification shall be notified to the Contracting Authority.

CHAPTER II: FINANCIAL CONDITIONS

Article 11: Guarantees and bonds.

11.1 Final bond

The final bond shall be set at 5% of the amount of the contract, inclusive of all taxes. It is constituted and transmitted to the Contract Manager within a maximum deadline of twenty (20) days of the notification of the contract. The bond shall be returned or the guarantee released within one month following the approval of the services on the basis of a report drawn up to this effect following a release issued by the Contracting Authority upon request by the Insurer.

11.2 11.2 Performance bond

The retention fund shall not be required for services and intellectual services contracts.

11.3 11.3 Guarantee of start-off advance

No start-off advance shall be granted to the Insurer. .

Article 12: Amount of the contract (GAC supplemented)

The amount of this contract is **25,000,000 (Twenty-five Million)** All Taxes; that is:

- Amount exclusive of VAT: _____ (_____) CFA F
- Amount of VAT: _____ (_____) CFA F.
- Amount of TSR and/or _____ CFA F
- Net to be paid= EVAT-TSR and/or AIR

Article 13: Place and method of payment

13.1 The Project Owner shall release the sums due in the CFA francs (*amount in figures and letters exclusive of taxes*) by credit to account No. _____ opened in the name of the Insurer in the _____ bank.

13.2 For payments of the amount inclusive of all taxes shall be in accordance with the provisions of article 30 (new) of the CIMA Code. Payment shall be in CFA francs.

Article 14: Variation of premiums

Premiums shall be firm and non-revisable subject to the variation of premiums linked to the evolution of risks and branches for which a provisional premium has been paid, the real data of the risk being known only at the end of the financial year.

Article 15: Premium revision formulae

The premium revision formula shall be the following: L (to be specified by the bidder in his bid).

Article 16: Premium updating formulae

The updating of premiums shall not exist within the context of this contract.

Article 17: Advances

Does not apply

Article 18: Payment of services

The sums due the Insurer shall be paid upon presentation of a bill in five (5) copies including the original stamped accordingly.

The amount to be paid the Insurer shall be as follows:

- 100-2.2 % paid directly into the account of the Insurer;
- 2.2% paid into the Public Treasury as AIR due by the Insurer.

These figures are likely to change depending on the regulations in force.

Article 19: Interests on overdue payments

Possible interests on overdue payments shall be due in accordance Decree No. 2018/366 of 20th June 2018 to institute the Public Contracts Code and its texts of application.

Article 20: Penalties

A. Penalties for delay

20.1 The amount for penalties for delays shall be set as follows:

- a. One two thousandth (1/2000th) of the initial contract amount inclusive of all taxes per calendar day of delay from the first to the 30th day beyond the contractual time-limit;
- b. One thousandth (1/1000th) of the initial amount of the contract inclusive of all taxes per calendar day beyond the 30th day.

The cumulated amounts of penalties for delay shall be limited to ten percent (10 %) of the initial contract inclusive of all taxes.

B. PÉNALITÉS SPÉCIFIQUES

Independently of penalties for overrun of contractual time-limit, the contract may provide for the following special penalties for the non-observation of the technical provisions especially the late submission of final bond or the delay in the execution of certain important services.

(Indicate if need be)

Article 21: Final detailed account

Non applicable

Article 22: General and final detailed account

Non applicable

Article 23: Tax and customs regulations

Decree No. 2003/651 of 16 April 2003 lays down the conditions for implementing the tax regulations and customs procedures applicable to public contracts.

These elements must be included in the costs which the Insurer imputes on his running costs and constitute one of the elements of the sub-details of prices exclusive of taxes.

All taxes inclusive prices mean VAT inclusive.

Article 24: Stamp duty and registration of the contract

Seven (7) original copies of the contract shall be stamped by and at the cost of the contractor, in accordance with the applicable regulations.

CHAPTER III: EXECUTION OF SERVICES

Article 25: Description of services

The description of services forming the subject of this concerns an insurance policy _____ grouping the insurance _____ for a period covering:

- Firm phase: from _____ to _____;
- Conditional phase: from _____ to _____.

Article 26: Contract execution period

26.1 The period of execution of the services forming the subject of this contract shall be One (01) year, divided as follows:

- Firm phase: from _____ to _____;
- Conditional phase: from _____ to _____.

26.2 This period runs from the date of notification of the Administrative Order to commence execution of services.

Article 27: Obligations of the Project Owner

27.1 The Project Owner shall be bound to furnish the Insurer with information necessary for the execution of his mission and to guarantee him, at the cost of the Insurer, access to sites of _____

27.2 The Project Owner shall ensure the Insurer protection against threats, insults, violence, assault and battery, slander or defamation of which he could be victim by reason of or during the exercise of his mission.

Article 28: Obligations of the Insurer

28.1 The Insurer shall execute the services and fulfil his obligations in a diligent, efficient and economic manner in accordance with the standards, techniques and practices generally accepted in his domain of activity.

28.2 The service provider is bound by professional secrecy in relation to third parties with regard to information, knowledge, documents gathered or brought to his knowledge during the execution of the contract.

Article 29: Execution programme

The execution programme must be in compliance with the terms of reference.

Article 30: Approval of personnel

Non applicable

Article 31: Sub-contracting

Non applicable

CHAPTER IV: ACCEPTANCE OF SERVICES

Article 33: Monitoring and Acceptance Commission

The acceptance of the services shall be at _____ by the Monitoring and Acceptance Commission ensured by a committee set up by the Project Owner.

32.1 Composition

1. The representative of the Project Owner (Chairperson);
2. The MINMAP representative (where applicable) (Observer);
3. Contract Manager (Member);
4. The Contract Engineer (Secretary);
5. The Stores Accountant of the Office of the **PUBLIC INDEPENDENT CONCILIATOR, NORTH WEST REGION** (Member);
6. The Insurer (Observer).

Members of the Commission shall be convened by mail for acceptance within a deadline of 72 hours before the date of acceptance.

32.2 Monitoring of services

The monitoring of the services shall be done daily by the Contract Engineer.

The Insurer shall submit quarterly monitoring reports to the Monitoring and Technical Acceptance Commission with copies to the Contracting Authority and Project Owner.

Article 33: Acceptance of services:

The acceptance of the services shall be done at the end of the contract by the Commission referred to in Article 32. On the basis of monitoring reports mentioned above, the Commission shall make a pronouncement on the services executed and shall draw up an acceptance report on the spot.

At the end of this acceptance, the Contracting Authority shall return the final bond to the Insurer.

An evaluation of the ended contract shall be done at the behest of the Contracting Authority.

CHAPTER V: SUNDRY PROVISIONS

Article 34: Case of force majeure

Force majeure shall be understood as any unforeseen and irresistible event that prevents the Insurer from fulfilling all or part of his contractual obligations.

Cases of force majeure should be brought to the attention of the Project Owner within 72 hours of their occurrence. Beyond this deadline, no claim shall be admitted.

In any case, it is up to the Project Owner to have the cases of force majeure raised evaluated by a commission set up to this effect.

Article 35: Modification of the contract

The provisions of this contract can be modified only by way of additional clauses.

Article 36: Disagreements and disputes

Any dispute between the contracting parties within the context of the execution of this contract shall be the subject of an attempt at amicable conciliation.

Failing an amicable solution, the said dispute shall be brought before the jurisdictions provided for in article 30 of the CIMA Code.

Article 37: Termination of the contract

This contract may be terminated as provided for in articles 13, 15, 17, 21, 23, 25, 40 and 41 of the CIMA Code and Decree No. 2018/366 of 20th June 2018 to institute the Public Contracts Code and its texts of application and equally under the conditions laid stipulated in articles 42, 43, 44, 45, 46 and 47 of the GAC.

Article 38: Production and dissemination of this contract

Twenty (20) copies of this contract shall be produced at the cost of the service provider and furnished to the Contract Manager.

Article 39: Domicile of the Insurer

The Insurer elects domicile at

Article 40 and last: Entry into force of the contract

This contract shall be final only upon its signature by the Contracting Authority. It shall enter into force as soon as it is notified to the Insurer by the Contracting Authority.

**Document No. 9:
Model contract**

Jobbing Order No. _____ of _____ Awarded after OPEN NATIONAL INVITATION TO TENDER N°. 005/ONIT/OPIC/PIC/ITB/2026 OF 29 APRIL 2026 FOR THE PROVISION OF PERSONNEL MEDICAL INSURANCE COVERAGE FOR THE OFFICE OF THE PUBLIC INDEPENDENT CONCILIATOR, NORTH-WEST REGION

HOLDER OF JOBBING ORDER: _____ *[indicate the holder and his full address]*

P.O. Box 0000 ____, Tel____, Fax: _____

Business Registry No. _____ A issued at_____

Taxpayer's No. _____

SUBJECT OF CONTRACT: Subscription of **insurance** by **HEALTH POLICY**

FOR THE PROVISION OF PERSONNEL MEDICAL INSURANCE COVERAGE FOR THE OFFICE OF THE PUBLIC INDEPENDENT CONCILIATOR, NORTH-WEST REGION

Execution period: from 01 January to 31 December 2026

AMOUNT OF CONTRACT:

AMOUNTS	FIRM PHASE (From _____ to _____)	CONDITIONAL PHASE from _____ to _____)
EVAT		
IAT		
AIR		
NET TO BE PAID		

Financing/ _____ **Financial year(s)**

Budget head

DELIVERY DEADLINE: _____ *[In days, weeks, months or years]*

SUBSCRIBED ON _____

SIGNED ON _____

NOTIFIED ON _____

REGISTERED ON _____

BETWEEN: The Contracting Authority,

On the one hand, represented by

And:

_____ **Insurance Company**

P.O. Box _____ at _____ Tel _____ Fax: _____

Business Registry No. _____

Taxpayer's No. _____

Represented by Mr./Mrs. _____ its General Manager
Hereinafter referred to as **"The Insurer"**

On the other hand,

It has been agreed and settled as follows:

SUMMARY

Part I: Special Administrative Conditions (SAC);

Part II: Term of Reference

Part III : Schedule of unit prices

Part IV : Details or detailed estimates

Page.... and last page of **Jobbing Order No.** _____ of _____ awarded

after invitation to tender No. _____ of _____

With _____

Subscription of insurance policy (ies) by _____

Lot No. _____

EXECUTION PERIOD: For _____ to _____

Amount of the CFA F:

AMOUNTS	FIRM PHASE (From _____ to _____)	CONDITIONAL PHASE from _____ to _____)
EVAT		
IAT		
AIR		
NET TO BE PAID		

Read and accepted by the Insurer
(place of signature) _____ (date)
Contracting Authority
(place of signature) _____ (date)
Registration

**Document No.10:
Model documents to be used by bidders**

TABLE OF MODELS:

Annex No.1: Declaration of intention to bid

Annex No. 2: Model bid bond

Annex No. 3: Model of final bond

Annex No. 1 : Declaration of intention to bid (to be stamped)

I, the undersigned,

Nationality:

Domicile:

Function:

By virtue of the powers conferred on me _____, after taking cognisance of the Tender File _____ No. _____ of _____ for the subscription of insurance policy(ies) of _____.

Declare by the present, the intention to bid for this invitation to tender

Done in _____ on _____

Name, signature and stamp of the Insurer

Annex No. 2: Model bid bond for lot No. _____

Whereas (name of bidder) _____ hereinafter referred to as the "bidder" has submitted his bid on _____ for (name and/or description of services^o, hereinafter referred to as "the bid").

We [name and address of the bank or insurance company approved to grant bonds], of (name of country) with head office at [bank's address] hereinafter referred to as "the bank or insurance company" hereby declare to guarantee payment to the Contracting Authority of the full amount of _____ CFA francs, binding itself, its successors and assignees.

Signed and authenticated by the bank at _____, on _____

The conditions of this commitment are as follows:

1. If the bidder retires his bid during the validity period specified by him in the tender file;
2. If the bidder, having been notified of the of the bid by [indicate Contracting Authority] during the validity period:
 - a. Fails or refuses to sign the contract, even though required to do so;
 - b. Fails or refuses to furnish the performance bond for the contract as provided for by the instructions to bidders;

We commit ourselves to pay to [indicate Contracting Authority] an amount up to the maximum of the sum referred to above upon reception of the first written request, without [the Contracting Authority] having to justify his request, given, however, that in his request the Contracting Authority shall note that he is due the amount he is claiming because one or the other or both of the above condition(s) has (have) been fulfilled and he shall specify which condition(s) took effect.

This bond shall remain valid up till the thirtieth day inclusive following the end of the deadline for the validity of tenders. Any request by [indicate Contracting Authority] to cause it to take effect should reach the bank before the end of this validity period.

Annex No. 3: Model final bond

Financial establishment:

Reference of the bond: No _____

Addressed to *[Indicate the Project Owner and his address]* Cameroon, hereinafter referred to as the "Project Owner"

Whereas _____ *[name and address of company]*, hereafter referred to as "Insurer", has committed himself, in execution of the contract referred to as "the contract", to insure _____.

Whereas it is stated in the contract that the Insurer shall entrust to the Project Owner a final bond of an amount equal to _____ of the amount of the corresponding phase of the contract, as guarantee of the execution of his full obligations in accordance with the terms of the contract,

Whereas we have agreed to give the Insurer this bond,

We, _____ *[name and address of financial establishment]*
represented by _____ *[name of signatories]*,
hereinafter referred to as "financial establishment", commit ourselves to pay the Project Owner, within a maximum deadline of eight (8) weeks, upon the simple written request declaring that the Insurer has not satisfied his contractual commitments within the meaning of the contract, without being able to defer the payment or raise any contests for whatever reason, any amount up to the sum of _____ *[in figures and words]*.

We agree that no change or addendum or any other amendment to the contract shall free us of any obligation incumbent on us by virtue of this final bond and we hereby incline to any notification, addendum or change.

This final bond shall enter into force as soon as it is signed and as soon as the Contracting Authority notifies the service provider of the approval of the contract. It shall be released within a deadline of *[indicate the deadline]* from the date of the provisional acceptance of the services.

After this date, the bond shall be baseless and should be returned to us without the express request on our part.

Any request for payment formulated by the Project Owner by virtue of this bond should be done by registered mail with acknowledgement of receipt to reach the financial establishment during the period of validity of this commitment.

This bond shall, for purposes of its interpretation, be subject to Cameroon law. Cameroon courts shall be the only jurisdictions competent to rule on this commitment and its consequences.

Signed and authenticated by the financial establishment at _____ on _____

[Signature of the financial establishment]

Document No. 10:

Justifications of preliminary studies

[To be filled systematically by the Contracting Authority or Delegated Contracting Authority depending on the nature of services to be executed and in compliance with the indications of Point 5.a of Circular No. 003/CAB/PM of 18 April 2008 relating to the respect of rules governing the award, execution and control of public contracts].

Note on preliminary studies

In accordance with the Public Contracts Code, the Project Owner or Delegated Project Owner must, prior to commencing the procedure to award contracts or refer to the competent Tenders Board, ensure that draft tender files are prepared based on preliminary studies.

These studies must be required during the examination of the Tender File (TF) by the Tenders Board.

The Project Owner is bound to fill the questionnaire in annex No. 1 accompanied by justifications of the said studies.

Document No. 12:

List of banking establishments and financial bodies authorised to issue bonds for public contracts

BANKS

I- BANQUES

1. Afriland First Bank (First bank), B.P 11 834, Yaoundé;
2. Banque Atlantique Cameroun (BACM), B.P. 2 933, Douala;
3. Banque Camerounaise des Petites et Moyennes Entreprises (BC-PME), B.P. 12 962, Yaoundé;
4. Banque Gabonaise pour le Financement International (BGFI BANK), B.P. 600 Douala;
5. Banque International du Cameroun pour l'Épargne et le Crédit (BICEC) B.P. 1 925, Douala;
6. Bank of Africa Cameroun (BOA Cameroun), B.P. 4 593, Douala;
7. CitiBank Cameroun (CITIGROUP), B.P. 4 571, Douala;
8. Commercial Bank - Cameroon (CBC), B.P 4 007, Douala;
9. Ecobank Cameroun (ECOBANK), B.P 582, Douala;
10. National Financial Credit Bank (NFC-Bank), B.P. 6 578, Yaoundé;
11. Société Commerciale de Banques-Cameroun (SCB-Cameroun), B.P 300, Douala;
12. Société Générale Cameroun (SGC), B.P. 4 042, Douala;
13. Standard Chartered Bank Cameroon (SCBC) B.P. 1784, Douala;
14. Union Bank of Cameroon (UBC), B.P. 15 569, Douala;
15. United Bank for Africa (UBA), B.P. 2 088, Douala.

II- Compagnies d'assurances

16. Activa Assurances
17. AREA Assurances
18. Atlantique Assurances S.A.
19. Benefical General Insurance S.A.
20. Čhanas assurances
21. CPA S.A.
22. NSIA Assurances SA
23. PRO-ASSUR S.A.
24. SAAR S.A.
25. SAHAM Assurances S.A.
26. Zenithe Insurance S.A.