

# Central Bank of Lesotho



## CLARIFICATIONS

### **RFP TITLE:**

**Provision for advisory and brokerage services  
for short-term and long-term insurance coverage for  
Central Bank of Lesotho and  
Lehakoe Recreational and Cultural Centre**

### **RFP NO:**

**CBL/FNC/8/12/2026**

### **ISSUE DATE:**

**AUGUST 2026**

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| REQUEST                                                                                                                                                                                                                                                                                                                                              | RESPONSE                                                                                                                                                                                                                                                                                                                                                                    |
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| Cover/front page of the RFP document references the RFP No. (Number) in place of the RFP date. Please clarify.                                                                                                                                                                                                                                       | The second RFP NO should be ignored as it was supposed to be the date of publication of the RFP. It should read as follows:<br>RFP NO: CBL/FNC/TC/8/12/2026<br>Date: 16 <sup>th</sup> July 2026                                                                                                                                                                             |
| Section 5.1.3 refers to the RFP as an "audit." Please confirm that this is a typographical error.                                                                                                                                                                                                                                                    | It is a typographical error. Reference should be made to the title of the RFP and its content.                                                                                                                                                                                                                                                                              |
| Section 5.2 (Table No.1) incorrectly refers to medical aid brokerage services instead of short-term and long-term insurance advisory and brokerage services. Please confirm and advise accordingly.                                                                                                                                                  | It should refer to short-term and long-term insurance advisory and brokerage services.                                                                                                                                                                                                                                                                                      |
| Under Section 5.3 – Technical Proposal Requirements, there are two items labelled (g). Please confirm that the second (g) should be renumbered as (k)                                                                                                                                                                                                | The correct numbering is (k).                                                                                                                                                                                                                                                                                                                                               |
| In the Section 9.3 Pitch Presentation Evaluation Table, the criterion under "Understanding of Requirements" refers to "knowledge of CBL needs, including cross-border complexities," which appears more applicable to medical aid services. Please confirm that this is a typographical error or provide clarification on its relevance to this RFP. | This is a typographical error resulting from the adaptation of the RFP template. The reference to "including cross-border complexities" is not applicable to this procurement.                                                                                                                                                                                              |
| The RFP document does not state the contract duration for the assignment. Please advise.                                                                                                                                                                                                                                                             | Contract is for three years renewable once for another three years upon satisfactory performance.                                                                                                                                                                                                                                                                           |
| Section 7.3(iii) – please advise on the maximum permissible size of the submission PDF/folder.                                                                                                                                                                                                                                                       | 30MB. If the file is greater that, please submit different files, clearly labelled e.g file1, file 2. Ensure the sender of the email is the same so that the documents can be easily matched for completeness.<br><br>No links will be opened, or reference to access documents to a certain location like google drive, one drive etc. That warrants for disqualification. |
| To facilitate resource planning and ensure the availability of key personnel, kindly provide the anticipated timelines for:<br>Pitch presentations<br>Submission of the financial proposal                                                                                                                                                           | The exact time cannot be stated at this moment, however reasonable time for preparations for pitch presentation would be provided.                                                                                                                                                                                                                                          |

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| <p>Please advise on the:</p> <p>Expected contract award date</p> <p>Expected contract award date</p> <p>Insurance policy renewal date for the Bank.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p>Renewal date is the 31 December. The contract date cannot be confirmed at this stage.</p> |
| <p>Should we be successful in the first stage of the evaluation and selected to proceed to the financial evaluation, we will require the following information to enable us to approach the insurance market and obtain firm premium quotations:</p> <p><b>Short-Term Insurance</b></p> <p>The following information will be required:</p> <ul style="list-style-type: none"> <li>• A detailed asset register covering both fixed and movable assets.</li> <li>• A complete motor vehicle schedule, including: <ul style="list-style-type: none"> <li>✓ Make</li> <li>✓ Model</li> <li>✓ Year of manufacture</li> <li>✓ Registration number</li> <li>✓ VIN/Chassis number</li> </ul> </li> <li>▪ Annual wages and salaries, split between salaried and waged employees (or by employee category, where applicable), for Workers' Compensation purposes.</li> <li>▪ Risk appetite information, including (where applicable): <ul style="list-style-type: none"> <li>✓ Preferred limits of indemnity for liability covers</li> <li>✓ Sum Insured for Business Interruption Insurance</li> <li>✓ Asset sums insured and any limits to be applied</li> <li>✓ Required insurance covers and any optional covers to be considered</li> <li>✓ Preferred deductibles (excesses) and levels of self-insurance</li> <li>✓ Any uninsured risks the organisation is prepared to retain</li> </ul> </li> </ul> | <p>The data would be provided.</p>                                                           |

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| <ul style="list-style-type: none"> <li>✓ Any specific coverage requirements, restrictions, or policy conditions to be considered</li> <li>▪ Completed proposal forms for: <ul style="list-style-type: none"> <li>✓ Money Insurance and Cash-in-Transit</li> <li>✓ Fidelity Guarantee</li> <li>✓ Professional Indemnity Insurance</li> <li>✓ Cyber Operational Risk Insurance</li> </ul> </li> <li><b>Long-Term Insurance</b> <ul style="list-style-type: none"> <li>▪ Member data: <ul style="list-style-type: none"> <li>✓ Name or Employee Code</li> <li>✓ Gender</li> <li>✓ Annual Risk Salary (usually pensionable salary)</li> <li>✓ Date of Birth</li> </ul> </li> <li>▪ Copies of the Group Life Policies: <ul style="list-style-type: none"> <li>✓ Group Life</li> <li>✓ Capital Disability</li> <li>✓ Income Protection</li> </ul> </li> <li>▪ Are there any additional risks i.e Credit Life</li> <li>▪ Are there uninsured benefits within CBL i.e Funeral Cover</li> </ul> </li> </ul> |  |
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The submission dateline remains the same.