

ZIMBABWE REVENUE AUTHORITY  
COMMISSIONER GENERAL



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RECEPTION  
6<sup>th</sup> FLOOR, ZB CENTRE  
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IN REPLY PLEASE QUOTE:  
REF: NCB 06/2023

February 22, 2023

To All Participating Bidders.

**RÉ: ADDENDUM NO. 1 TO ZIMRA TENDER NCB 06/2023 FOR THE PROVISION OF INSURANCE COVER FOR A PERIOD OF 24 MONTHS**

Reference is made to the above-captioned tender with the closing date of March 02, 2023 at @1000 hours Harare Time (CAT). Below is our response to the requests for clarification by the participating bidders:

**Question 1:**

Standard Bidding Document cover Page says: **PROCUREMENT OF NON-CONSULTANCY SERVICES** - Suggesting Brokers are excluded.

**Response:**

*All Standard Bidding Documents are classified either as Consultancy Services, Non Consultancy Services and/or Works hence the title remains relevant. The title is not excluding Insurance Brokers. Rather Page 4 of 20 under Procurement Reference Number: ZIMRA NCB 06/2023 of the Standard Bidding document categorically states that the bidders for this tender must be reputable **Insurance Brokers**...*

**Question 2:**

Page 4 of 20 – under Procurement Ref No- ZIMRA NCB 06/2023. Bidder...**must be reputable local Insurance Brokers**- Suggesting the tender is exclusively for Brokers

**Response:**

*As above.*

**Question 3:**

Page 5 of 20 – under mandatory requirements 12- Discounts must be on an approved letter by IPEC- Not sure if this is a new requirement on Tenders

**Response:**

*It is not a new requirement on tenders. Standard Bidding Documents are so made by procuring entities to meet their specifications and/or mitigate against any perceived potential risks. Nevertheless, a letter from the Insurance & Pensions Commission as stated in the Standard Bidding Document should support any discounts offered by the bidders where it is indicated so.*

**Question 4:**

14- Bidders must submit **documents showing that they are a risk carrier** - Suggesting the tender is for Insurers

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**Response:**

*Noted. In essence, the insurance brokers to indicate their risk carrier insurance company or re –insurance through providing proper documentary evidence. Any document from an insurance or reinsurance company that insures or "carries" the insurance or reinsurance to provide adequate insurance cover to ZIMRA assets will suffice. It is incumbent upon the broker to submit any relevant document to support this requirement in light of the retention & re-insurance values.*

**Question 5:**

Page 5 of 20 – under Clarification

.....clarification must be requested in writing by any bidder on or before 2 February- Bid document was stamped on 3 February , a day after Bid clarification deadline. Goes on to say Queries raised after cut off date shall not be responded to.

**Response:**

*Thank you for the observation. The error is noted. We have since extended the period within which queries pertaining to the tender can be raised to February 23, 2023.*

**Question 6:**

**Mandatory Requirements**

We have noticed that mandatory requirement 14 is not clear as it is in contradiction with the second paragraph (Line 3). The requirement requires only Risk carriers (Insurance Companies) to bid for the tender whereas the second paragraph calls only for insurance brokers.

**Response:**

*There is no contradiction as responded to above.*

**Question 7:**

**Part 2. Statement of Requirements.**

For us to be able to provide adequate and proper quotations on the list of requirements, we therefore ask for clarification on the list below:

**Motor Vehicle Insurance**

For us to be able to provide levy and stamp duty on all the vehicles covered, may you kindly provide us with list of vehicles, their registration numbers and value of each vehicle.

**Response:**

*Thank you for the enquiry. Please be advised that on Page of 13 of 20 of the invitation to tender document on the determination of values, it spells out that a schedule of assets and items to be covered can be inspected from the Director, Procurement Management Unit's Office 10<sup>th</sup> Floor, ZB Centre, Corner First Street/Kwame Nkrumah Avenue, Harare during working hours between 0800 – 1700hrs.*

**Question 8:**

**Biological Assets**

May you also describe what you refer to as Biological Assets. If possible, may you list the assets for us to be able to classify them.

**Response:**

*Biological assets refers to our canine unit comprising of sniffer dogs used for our operations mainly at ports of entry. A schedule of assets and items to be covered can be inspected from the Director, Procurement Management Unit's Office 10<sup>th</sup> Floor, ZB Centre, Corner First Street/Kwame Nkrumah Avenue, Harare during working hours between 0800 – 1700hrs.*

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**Question 9:**

We write with regards to the above Tender and kindly request a schedule of the Motor vehicles as well as detailed breakdown of the items constituting the biological assets.

**Response:**

*As above, please be advised that on Page of 13 of 20 of our invitation to tender document on determination of values, it spells out that a schedule of assets and items to be covered can be inspected from the Director, Procurement Management Unit's Office 10<sup>th</sup> Floor, ZB Centre, Corner First Street/Kwame Nkrumah Avenue, Harare during working hours between 0800 – 1700hrs.*

**Question 10:**

Clarify whether you require Insurance Brokers ONLY or are also open to Insurers (Underwriters) in the bidding of the above tender number ZIMRA NCB 06/2023. The reason for this clarification is based on the quote in paragraph 2 of (Page 4 of 20) which says. ....”

**Response:**

*Thank you for your seeking for clarification. Indeed, the tender is exclusively for insurance brokers and insurers are not expected to participate.*

**Question 11:**

With reference to the above, we note the Bidding Document contains some ambiguity, and we seek clarity as to whether or not risk carriers (i.e direct insurance companies), may participate in the Tender. We draw your attention to Part I: Bidding Procedures of the document, which states that “Bidders must be reputable local insurance brokers...”. However, No. 14 of the Mandatory Requirements states that “Bidders must submit a document showing that they are a risk carrier”. Insurance Brokers, by definition, are not risk carriers, and would only act as intermediaries between ZIMRA and the Insurance Company which will carry the risk.

**Response:**

*Noted. There is no ambiguity. Indeed, direct insurance companies are risk carriers. However, in this instance, we anticipate **ONLY insurance brokers** to participate and they “**should,**” submit in their bids as alluded to above, “any document from an insurance or reinsurance company that insures or “carries” the insurance or reinsurance to provide adequate insurance cover to ZIMRA assets will suffice. It is incumbent upon the broker to submit any relevant document to support this requirement in light of the retention & re-insurance values”.*

**Question 12:**

Also kindly note that on page 4 of 20 its indicating Insurance Brokers which is conflicting with item 14 page 5 of 20 where its written “ Bidders must submit a document showing that they are a risk carrier”.

**Response:**

*As above, biological assets refers to our dogs. As above, a schedule of assets and items to be covered can be inspected from the Director, Procurement Management Unit's Office 10<sup>th</sup> Floor, ZB Centre, Corner First Street/Kwame Nkrumah Avenue, Harare during working hours between 0800 – 1700hrs.*

**Question 13:**

We note that Paragraph 2 of page 4 somehow excludes direct insurance companies like us from bidding as it targets insurance brokers.

**Answer:**

*Your concern is noted. However, as responded to above, the tender is exclusively for insurance brokers. Please be guided accordingly.*



**Question 14:**

We are kindly requesting for clarification if Insurance Brokers are eligible to participate in the tender. Part of the mandatory requirements states that . "Bidders **must** submit a document showing that they are a risk carrier".

**Answer:**

*True, the bidder must provide documentary evidence showing the risk carrier insurance company or re - insurance that will provide adequate insurance cover to ZIMRA Assets.*

Any inconvenience caused is sincerely regretted.

**NB: All the other requirements in the bidding document remains unchanged**

Thank you.



Shonhiwa T. (Mr.)

**DIRECTOR, PROCUREMENT MANAGEMENT UNIT**