

giz GIZ Indonesien • Menara BCA, Jalan MH Thamrin No.1 • Jakarta 10310,

To: All Tenderers

Invitation to submit a tender

Tender No : 10051482
Project No : 92.9070.1-001.00
Project Name : GIZ Office Indonesia
Country : Indonesia
Award Procedure : Negotiated

Service tendered:

GIZ Indonesia Health Insurance Benefit Package for 2027

Date of issue : 08.10.2026
Submission deadline : **26.10.2026 at 15:00 WIB Jakarta time, at GIZ Office**

Dear Sir/Madam,

The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH is an international cooperation enterprise for sustainable development with worldwide operations. Its corporate objective is to improve people's living conditions on a sustainable basis. GIZ has been working in Indonesia since 1975 on behalf of the German Government. GIZ supports the German government, particularly the German Federal Ministry of Economic Cooperation and Development (BMZ) in reaching its objectives in international cooperation. For further information, please visit <http://www.giz.de/indonesia>

GIZ invites qualified insurance companies to provide a health insurance benefit package for 2027. The assignment aims to provide services and the best value for money for an additional health insurance package for around 421 national personnel in 2027.

If you are interested in providing this service, please send or hand in the proposals, together with all annexes, prepared exclusively in English. The documents must be complete and signed by a duly authorized person in a **sealed envelope and not later than 26.10.2026 at 15:00 WIB Jakarta time**

to/at:

GIZ Office Indonesia
Menara BCA, 46th Floor, Jl. M.H Thamrin No. 1, Jakarta 10310
Tel : +62 21 23587111
Attn: Contract and Procurement Unit

Deutsche Gesellschaft für
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Chairperson of the Supervisory Board
Niels Annen, State Secretary

Management Board
Thorsten Schäfer-Gümbel (Chair)
Ingrid-Gabriela Hoven (Vice-Chair)
Anna Sophie Herken

Commerzbank AG Frankfurt am Main
BIC (SWIFT): COBADEFFXXX
IBAN: DE45 5004 0000 0588 9555 00

Separate envelopes or files for TECHNICAL PROPOSAL and FINANCIAL PROPOSAL (duly identified as Technical Proposal and Financial Proposal). The technical proposal must not contain any prices, unit rates, or totals.

All documents together with all annexes shall be submitted in double packing.

The outer packing shall be sealed and labeled as follows:

Tender No: 10051482

Service tendered: GIZ Indonesia Health Insurance Benefit Package for 2027

Bidder's name: (your company name)

"Do not open before 26.10.2026"

The inner packing shall be sealed and labeled as follows:

Tender No: 10051482

Service tendered: GIZ Indonesia Health Insurance Benefit Package for 2027

Bidder's name: (your company name)

Project No: 92.9070.1-001.00

Project Name: GIZ Office Indonesia

Tender requirements :

1. Content of the Technical and Financial Proposal

Technical Proposal should consist of:

- Proposal with requirement details as outlined in the Term of Reference (see Chapter 2 in the TOR)
- CV of assigned experts
- Company profile including list provider
- Self-declaration of eligibility (Annex 4), including supporting documents (e.g. financial statements for the last three financial years, references from at least three satisfied corporate clients, Insurance Business License from OJK)
- Details Insurance Coverage (Annex 6)
- Formal Declaration of GIZ GTC Acceptance (Annex 9)
- Declaration of Acceptance VAT (Annex 10)
- Company Data Sheet (Annex 11)
- Legal documents: copy of business license, Business Identification Number (NIB), Insurance Business License from OJK, Taxpayer Registration Number (NPWP), etc.

The technical proposal and all declarations (Annexes 4, 6, 9, 10, 11) must be duly signed and stamped by an authorized representative.

Financial Proposal should consist of:

- Financial offer shall refer to the detailed costs in the Price Schedule (Annex 5).
Must be signed and stamped as approved by the bidder
- Bank account confirmation

- All prices must include income tax (PPH 23), as GIZ is required to withhold the income tax
- All prices must exclude Value Added Tax (VAT)
- The currency of the financial proposal must be in IDR

2. Value Added Tax (VAT)

All prices must exclude Value Added Tax (VAT), as GIZ and its subsidiaries are tax-exempt according to PMK No. 215/PMK 03/2008 and KMK No. 17/KMK 010/Year 2021.

GIZ will initiate the VAT exemption process upon award. It shall be exempted by BADORA (code 080). The tax exemption process takes about 2–3 months.

3. Technical and Financial Evaluation

We will evaluate the bids received based on both technical and price considerations. We will evaluate the technical proposal based on the criteria and weighting (Annex 2 Technical Assessment Grid).

All financial factors will be analysed and compared to ensure that the price of each item is reasonable and comparable. The financial proposal may be corrected in the following cases: inconsistencies/discrepancies, calculation errors, unjustified additions, and omissions. Corrections are limited to objective inconsistencies (e.g., sum of subtotals not matching totals, transposition errors). No scope or unit quantity changes will be made. GIZ will inform each bidder of the changes and ask them to either accept the corrections or reject them. All corrected financial proposals rejected by the bidders will be rejected. Only financial proposals that meet all requirements at the preliminary examination stage will be qualified for the detailed financial evaluation stage.

When the technical evaluation has been completed, the financial proposal of those bidders who are eligible from the technical point of view will be opened and evaluated by the responsible commercial officer. The technical and financial proposals are weighted at a ratio of 70:30, respectively. The technical proposal will be weighted at 70% and the financial proposal at 30%, based on the evaluation and overall scoring: (Technical points obtained by Bidder X divided by the best number of points) x 70% + 30% x (Lowest price divided by the price of Bidder X).

Technical evaluation of bid x 70% + most economical bid x 30%
Technical evaluation of the best bid price of the bid

This results in an overall ranking in which the most cost-effective proposal (best value for money) ranks highest.

If needed, GIZ can ask bidders to present their proposals. This step is included in the technical evaluation process. Presentations are for clarification only; no changes to prices or scope will be accepted.

4. Validity of Proposals

Proposals shall remain valid for at least 90 days from the submission deadline, unless otherwise specified in the specific terms and conditions. Bidders are requested to indicate the validity period of their proposal.

5. General Terms and Conditions for Contract

GIZ General Terms and Conditions for the contract as Annex 8 of this document.

6. Contract Award / Adjudication of Proposals

The contract will be awarded to the bidder whose proposal is the most responsive and offers the best overall value, with services that are both commercially and technically acceptable. If necessary, GIZ will negotiate with the selected bidders.

Please submit any commercial, technical, or procedural questions no later than 21.10.2026 at 17:00 WIB Jakarta time. All questions must be submitted in writing to the email address: Contract-Procurement-ID@giz.de and with the email subject line: [Tender number - Questions - (company name)]

We will respond to all questions without identifying the sender and will share all questions and answers with all bidders involved in the bidding process.

Thank you for your interest and cooperation.

Yours faithfully,

**GIZ Office Indonesia
Contract and Procurement Unit**

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Annexes:

01. Terms of Reference
02. Technical Assessment Grid
03. Eligibility Assessment Grid
04. Self-Declaration of Eligibility
05. Price Schedule
06. Details of Insurance Coverage
07. Bidder's questions
08. General Terms and Conditions of Contract
09. Formal Declaration of Acceptance GIZ General Terms and Conditions
10. Declaration of Acceptance VAT
11. Company Data Sheet
12. Tender Timeline