



BCA SPORTS FOUNDATION

REQUEST FOR TENDER

Annual Multi-Trip Business Travel Insurance

Tender Period: 23 June 2026 to 22 June 2027

RFT Reference	BCA/SF/RFT/TI/2026-2027
Issued by	BCA Sports Foundation
Registered Office	Level 2, Standard Chartered Tower, Bank Street, Ebene, 72201, Mauritius
Issue Date	12 May 2026
Submission Deadline	10 June 2026, 17:00 Mauritius Time (MUT), or as otherwise confirmed by BCA
Submission Method	Email in PDF format to: s.sandooyea@badmintonafrica.com j.shigoli@badmintonafrica.com
Tender Contact	Finance and Administration Manager, BCA Sports Foundation
Validity of Tender	Minimum 90 days from submission deadline
Indicative Budget	USD 1,000

Confidentiality Notice

This RFT and all information provided by BCA Sports Foundation in connection with it shall be treated as confidential and used only for the purpose of preparing a tender response. BCA reserves the right to amend, suspend, cancel, or re-issue this tender at any time without liability.

Important note to tenderers

This tender is subject to approval by the competent BCA governance body. BCA reserves the right to cancel, amend, reissue or not award the tender at any time before appointment, without incurring liability to any tenderer.



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1. Invitation to Tender

BCA Sports Foundation invites qualified insurers, insurance brokers, and authorised insurance intermediaries to submit proposals for the provision of annual multi-trip business travel insurance for the 2026/2027 insurance period. The intended policy period is 23 June 2026 to 22 June 2027.

The purpose of this RFT is to procure a fit-for-purpose travel insurance arrangement that supports BCA staff and other nominated representatives who travel frequently for BCA, BWF, continental, and member association business. Tenderers are required to submit a complete technical and financial proposal, including all policy wordings, benefit schedules, exclusions, excesses, claim procedures, and evidence of regulatory authorisation.

2. About BCA Sports Foundation

BCA Sports Foundation is registered in Mauritius and operates as the continental organisation supporting, promoting, and developing badminton across Africa. The Foundation works with Member Associations across the continent and engages with the Badminton World Federation, government bodies, host organisers, development partners, and event stakeholders.

The organisation undertakes frequent international travel for governance meetings, continental championships, development programmes, technical official training, operational inspections, marketing activities, live streaming support, workshops, and representation at international badminton events.

3. Background and Current Insurance Arrangement

In 2025, BCA obtained annual business travel insurance through a quotation process managed with Geric Brokers. The information requested by the broker included the date of birth of each insured, frequency of travel, number of days per trip, and destination countries. The travel profile submitted at that time was approximately 10 trips per insured person per year, with trips generally between 3 and 10 days, worldwide travel, and a principal focus on Africa.

The 2025 arrangement was placed with Eagle Insurance Ltd on a Business Cover basis. The policy period was 23 June 2025 to 22 June 2026. The policy was issued as worldwide annual cover, with individual certificates and visa requirement documents. The 2025 quote stated that each trip should not exceed 30 days.

The previous scope had certain limitations which BCA now wishes to address through a more comprehensive tender. In particular, BCA requires clarity on whether cover applies to insured persons who are not Mauritius residents, staff based in other African countries or Europe, trips starting outside Mauritius, and business trips involving visa applications for Schengen and other jurisdictions.

4. Tender Objectives

- To procure annual multi-trip business travel insurance for BCA staff and nominated representatives for 23 June 2026 to 22 June 2027.
- To secure a policy that is suitable for a Mauritius-registered African sports organisation with frequent cross-border travel.
- To ensure worldwide cover, with particular relevance to Africa, Europe, Asia, the Middle East, and other badminton event destinations.
- To ensure that travel medical insurance certificates are acceptable for visa purposes, including Schengen visa requirements where applicable.
- To improve cover beyond the 2025 arrangement by addressing geographic, residency, trip-origin, pandemic, evacuation, business equipment, and claim service requirements.
- To obtain transparent pricing for the core annual policy, additional insured persons, optional ad hoc cover, and enhanced benefit limits.



5. Required Scope of Services

The successful tenderer shall provide the following services and policy support:

- **Annual multi-trip policy:** Provide annual multi-trip business travel insurance for named insured persons for the full policy period.
- **Worldwide cover:** Provide worldwide cover, including Africa, Europe, Asia, the Middle East, and other BCA/BWF event destinations, subject only to clearly stated sanctioned-country or war-risk exclusions.
- **Multiple trip origins:** Confirm whether insured persons may start and end trips from Mauritius, Kenya, France, South Africa, or other countries of residence or work, and not only from Mauritius.
- **Residency flexibility:** Confirm whether cover is available to Mauritius residents, occupation permit holders, staff based outside Mauritius, consultants, technical officials, Council members, and other nominated BCA representatives.
- **Certificates and visa letters:** Issue individual certificates and visa-compliant insurance letters within the required service timelines.
- **24/7 assistance:** Provide a 24-hour emergency assistance line with international support, medical case management, guarantees of payment, evacuation coordination, and repatriation coordination.
- **Claims administration:** Provide clear claim procedures, required documents, claim submission timelines, settlement timelines, escalation channels, and periodic reporting to BCA.
- **Mid-term changes:** Allow additions, deletions, corrections, and replacement of insured persons during the policy year on a pro-rata or transparent pricing basis.
- **Optional ad hoc cover:** Provide an option for short-term trip cover for additional BCA-nominated persons such as Council members, supported players, coaches, technical officials, and workshop participants.
- **Policy review support:** Provide a clear schedule of benefits, policy wording, exclusions, excesses, endorsements, and a summary of all material deviations from this RFT.

6. Insured Travel Profile

Policyholder	BCA Sports Foundation
Policy Period	23 June 2026 to 22 June 2027
Core Insured Persons	Initially expected to include BCA staff and nominated representatives. BCA may add or remove persons during the policy year.
Estimated Travel Frequency	Approximately 10 international trips per insured person per year, subject to BCA activities and calendar requirements.
Typical Trip Duration	Generally 3 to 10 days per trip. Tenderers must quote for a minimum continuous trip duration of 45 days and provide alternatives for 30-day and 60-day continuous trip limits.
Destinations	Worldwide, principally African countries, with periodic travel to Europe, Asia, the Middle East, and other international badminton destinations.
Purpose of Travel	Governance meetings, BWF and continental meetings, competitions, development programmes, technical official workshops, venue inspections, marketing, live streaming, training, and other official BCA business.
Travel Origin	Tenderers must state whether trips may start from countries other than Mauritius, including countries where BCA staff or representatives are based.
Sports-related Exposure	Travel is mainly administrative, official, operational, and governance-related. Tenderers must state whether incidental recreational badminton, non-competitive venue activity, and work at sporting venues are covered. Any exclusion for competitive or professional sports must be clearly stated.
Personal Data	Personal details such as dates of birth, passport numbers, and residence information will be shared securely only with the shortlisted or appointed provider.



7. Minimum Insurance Coverage Requirements

Tenderers must complete Appendix B and state whether each requirement is fully met, partially met, excluded, or available only as an optional add-on. The minimums below are intended to improve the 2025 cover and align the policy more closely with international travel insurance expectations for business travellers and visa applications.

Coverage Area	Required Minimum / Tender Requirement	Status
Travel medical / emergency hospitalisation	Minimum EUR 100,000 or USD equivalent per insured per trip. Tenderers should also quote an enhanced option of at least EUR/USD 250,000 or higher where available.	Mandatory
Medical evacuation and repatriation	Minimum equal to the medical expenses limit. Preferred: unlimited or highest available limit, including air ambulance where medically necessary.	Mandatory
Repatriation of mortal remains / death abroad	Must include repatriation of mortal remains and/or ashes, local burial, and related transport arrangements.	Mandatory
Schengen visa compliance	Insurance certificates must confirm cover for urgent medical care, emergency hospital treatment, repatriation for medical reasons or death, all Schengen States, and the full intended stay, with at least EUR 30,000 cover.	Mandatory when relevant
Epidemic, pandemic, and COVID-19	Must state coverage for COVID-19, epidemic, and pandemic-related medical expenses, quarantine extension, travel disruption, and repatriation. Any sublimit must be clearly disclosed. Preferred: same limit as medical expenses.	Mandatory / disclose
Emergency dental treatment	Minimum USD/EUR 1,000 or local currency equivalent.	Mandatory
Hospital cash benefit	Daily hospital cash benefit where hospitalisation exceeds the policy waiting period.	Preferred
Emergency family visit	Return economy ticket and reasonable accommodation for one family member or nominated person when medically necessary.	Mandatory
Replacement employee / colleague cover	Return economy ticket and reasonable accommodation for replacement staff where the insured is medically unable to continue the business trip.	Mandatory
Cancellation and curtailment	Cover for non-refundable travel and accommodation costs due to illness, accident, death of close relative, official event cancellation, visa refusal where available, natural disaster, transport disruption, or other insured causes. Minimum USD/EUR 5,000 per insured per trip preferred.	Mandatory / disclose
Travel delay, missed departure, missed connection	Cover for reasonable expenses arising from delay, missed departure, and missed connection, with waiting period and limits clearly disclosed.	Mandatory
Baggage and personal effects	Minimum USD/EUR 2,500 per insured, including reasonable sublimits for single article and valuables.	Mandatory
Business equipment and documents	Cover laptops, phones, cameras, live streaming accessories, presentation equipment, business samples, and essential documents. Preferred minimum USD/EUR 2,500 per insured.	Mandatory / quote option
Loss of passport and travel documents	Cover replacement passport, visa, police reports, travel to embassy/consulate, and additional accommodation/transport where necessary.	Mandatory
Personal accident	Death and permanent disability benefit. Tenderers must quote available limits and exclusions.	Mandatory / disclose
Personal liability	Preferred minimum USD/EUR 1,000,000. Tenderers must quote the highest available limit and relevant exclusions.	Mandatory / quote option
Legal assistance and bail bond advance	Include overseas legal expenses, lawyer fee advance, and bail bond advance where lawful and insurable.	Preferred
Security, political, and natural disaster evacuation	Quote as optional extension for evacuation due to civil unrest, natural disaster, terrorism threat, or government evacuation advice.	Optional add-on

Additional disclosure requirements:

Coverage Area	Required Minimum / Tender Requirement	Status
Pre-existing medical conditions	Tenderers must disclose exclusions and quote any available waiver or stable pre-existing condition option.	Mandatory disclosure
Excess / deductible	Tenderers must disclose all excesses by section. BCA preference is nil or low excess and no hidden deductible.	Mandatory disclosure

8. Policy Administration and Service-Level Requirements

Service Area	Requirement
Account Management	A named account manager and backup contact must be assigned to BCA.
Emergency Assistance	24/7 emergency hotline, international collect-call capability or equivalent, and case management for hospital admission, guarantee of payment, evacuation, and repatriation.
Certificates	Individual certificates and visa letters to be issued within 24 hours of receiving complete details. Urgent requests should be supported on the same business day where possible.
Claims Acknowledgement	Claims to be acknowledged within 2 business days of submission.
Claims Settlement	Valid claims to be settled within 15 business days after receipt of all required documentation, or reasons



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Service Area	Requirement
	for delay to be provided in writing.
Escalation	Tenderer must provide escalation contacts for urgent medical cases, delayed claim settlement, and disputed claims.
Claims Reporting	Provide periodic claims summaries to BCA on request, including claims submitted, claims paid, claims declined, and reason for decline.
Data Protection	Personal data must be handled securely and used only for underwriting, policy issuance, assistance, claims, and regulatory compliance.
Policy Documents	Provide full policy wording, benefit schedule, exclusions, endorsements, claim forms, emergency process, and depreciation table where relevant.
Training / Briefing	Provide a short briefing note for insured persons explaining emergency contacts, claim steps, prior authorisation rules, and exclusions.

9. Eligibility and Compliance Requirements

- The insurer, broker, or intermediary must be duly licensed, approved, or authorised to provide the proposed insurance services in Mauritius or in the applicable jurisdiction from which the cover is issued.
- Where the tenderer is a broker or intermediary, the tenderer must disclose the underlying insurer, administrator, assistance provider, and any commission, brokerage fee, policy fee, or other remuneration earned in relation to the policy.
- The tenderer must provide evidence of registration, licence, or regulatory authorisation, including FSC Mauritius licensing or an equivalent regulator where applicable.
- The tenderer must confirm that it is in good standing with its regulator and has not been subject to material sanctions or regulatory restrictions that would affect its ability to provide the services.
- The tenderer must comply with all applicable anti-money laundering, counter-terrorist financing, sanctions, anti-bribery, anti-corruption, and data protection laws.
- The tenderer must declare any actual, potential, or perceived conflict of interest involving BCA, BCA staff, Council members, service providers, or affiliated organisations.

10. Tender Submission Requirements

Each tender submission must include the following:

1. A signed cover letter confirming the tenderer's interest, validity period, and authority to submit the proposal.
2. A technical proposal explaining the proposed insurance solution, covered persons, territorial scope, trip origin rules, residency requirements, maximum duration per trip, and policy period.
3. A completed benefit schedule and completed Appendix B coverage compliance matrix.
4. Full policy wording, endorsements, exclusions, excess schedule, claim procedure, depreciation table, and emergency assistance process.
5. Sample insurance certificate and sample visa letter, including wording suitable for Schengen visa applications where applicable.
6. Confirmation of whether the policy covers non-Mauritius residents and trips that do not commence from Mauritius.
7. Evidence of regulatory licence or authorisation for the insurer and broker/intermediary.
8. Details of insurer financial strength, assistance provider capability, and claims handling infrastructure.
9. Completed pricing template, including premium per insured, total annual premium, fees, taxes, optional add-ons, and terms for mid-year additions/deletions.
10. At least two relevant corporate or organisational client references, preferably involving travel insurance for business, sports, non-profit, federation, or international travel clients.
11. Completed and signed Tenderer Declaration in Appendix C.



11. Pricing Template

Indicative budget: USD 1,000. Tenderers should state whether the base annual cover falls within this budget and separately disclose any optional extensions, fees, taxes, or additional costs.

Tenderers must provide prices in Mauritian Rupees and may also provide indicative USD pricing. All fees, taxes, policy fees, FSC fees, broker fees, and commissions must be separately disclosed.

Pricing Item	Base Quote	Enhanced Option	Fees/Taxes	Comments
Annual multi-trip cover per named insured				
Total annual premium for initial insured list				
Additional insured added mid-term - pro-rata method				
Deletion/removal refund basis				
Optional short-trip/ad hoc cover per person				
Enhanced medical limit option				
Security/political evacuation add-on				
Trip duration extension: 45 days				
Trip duration extension: 60 days				
Cover for non-Mauritius residents				
Cover for trips starting outside Mauritius				
Policy, admin, FSC, broker, or other fees				
VAT or other taxes				
Total annual cost				
Indicative budget	USD 1,000			Tenderer to confirm whether base annual cover falls within budget and disclose any additional costs.

12. Evaluation Criteria

Criterion	Weight	Assessment Focus
Coverage quality and policy scope	30%	Breadth and adequacy of medical, evacuation, repatriation, cancellation, travel inconvenience, business equipment, liability, and optional extensions.
Geographic, residency, and trip-origin flexibility	15%	Suitability for BCA's pan-African staff and representatives, including non-Mauritius residents and trips starting outside Mauritius.
Emergency assistance and claims service	15%	24/7 assistance capability, certificates, claims SLAs, escalation, reporting, and service model.
Regulatory compliance and financial security	10%	Licensing, insurer stability, broker transparency, compliance controls, and good standing.
Price and value for money	20%	Premium competitiveness, fee transparency, pricing for additions, optional cover, and overall value.
Relevant experience and administrative capacity	10%	Experience with corporate, federation, sports, non-profit, or international business travel insurance clients.

13. Tender Timetable

Milestone	Indicative Date
Issue of RFT	12 May 2026, or as confirmed by BCA
Clarification deadline	20 May 2026, 17:00 MUT
BCA response to clarifications / addendum	25 May 2026
Tender submission deadline	10 June 2026, 17:00 MUT
Evaluation period	15-17 June 2026
Target appointment / award	23 June 2026



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Milestone	Indicative Date
Completion of KYC and policy issuance preparation	By 12 June 2026
Policy inception date	23 June 2026

BCA may amend the timetable at its discretion. Any amendment will be communicated to participating tenderers where appropriate.

14. Tender Conditions

- BCA is not bound to accept the lowest-priced tender or any tender submitted.
- BCA may request clarification, negotiate terms, invite revised proposals, shortlist tenderers, or cancel the process at any stage.
- Tenderers must not contact BCA Council members, staff, service providers, consultants, or related parties outside the formal tender process in a manner that may influence the evaluation.
- Any attempt to lobby, influence, or obtain confidential information outside the official process may lead to disqualification.
- Any false, misleading, incomplete, or materially inaccurate information may result in disqualification or termination of any resulting arrangement.
- The final contract or policy arrangement shall be subject to satisfactory policy wording, regulatory documentation, KYC completion, and approval under BCA's internal processes.
- This RFT and any resulting appointment or contract shall be governed by and construed in accordance with the laws of the Republic of Mauritius. Any dispute arising in connection with this process shall be subject to the exclusive jurisdiction of the courts of Mauritius.
- If any provision of this RFT is found to be unenforceable or invalid, the remaining provisions shall continue in full force and effect.
- In the event that BCA cancels the tender after notifying a preferred tenderer, BCA shall notify that tenderer in writing as soon as reasonably practicable. The notification of preferred status does not constitute an appointment and creates no binding obligation on BCA until a signed contract, engagement letter, policy document, or other binding appointment document is in place.
- Where the tender is cancelled and re-issued, BCA shall treat all previously submitted bids as confidential and shall not use any commercially sensitive information from prior submissions in any subsequent process without the tenderer's written consent.
- Tender costs are borne by tenderers. BCA will not reimburse any tender preparation costs.
- BCA Sports Foundation shall not be liable to any tenderer for any costs, losses or damages arising from participation in this tender process, including without limitation any costs of tender preparation, whether or not the tender is cancelled, amended, reissued or not awarded.
- The information provided in this RFT and any accompanying documents is provided in good faith for tender purposes only. BCA Sports Foundation makes no representation or warranty as to its accuracy or completeness and shall not be liable for any loss arising from reliance on it.
- BCA may conduct due diligence on the preferred tenderer, including licence verification, reference checks, financial standing checks, conflict checks and regulatory standing checks.
- BCA may negotiate scope, timetable, service levels and fee terms with the preferred tenderer before appointment.
- No tenderer may publicise its participation in this tender or use BCA's name, logo or relationship for marketing purposes without prior written consent.
- Conflict of interest declarations will be required from all persons involved in the preparation, issue, evaluation or recommendation relating to this tender, including the CEO, Finance Manager, and any representative of Fides or the Management Company.



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- Any person with a personal or professional relationship with a tenderer will declare it. Where a conflict of interest is declared, the matter shall be referred to the Treasurer or an independent Council Member for a determination on recusal. Any person who has participated in the process prior to declaring a conflict shall not participate further. BCA shall document the declaration and the determination in the tender file.

15. Confidentiality and Data Protection

Tenderers will receive confidential organisational, financial, operational, insurance and potentially personal data. Tenderers must maintain strict confidentiality and implement appropriate access controls over all information received from BCA.

Confidential information must be used only for preparing the tender and, if appointed, for performing the insurance services or related engagement.

Tenderers must not share BCA information with third parties except where required for internal proposal review, underwriting, regulatory compliance, professional quality control, or insurance placement purposes, and only under equivalent confidentiality obligations.

Tenderers must apply secure transfer, storage and deletion procedures for sensitive documents, including passports, dates of birth, proof of residence, bank details, medical or claims information, Council information and other personal or operational information.

Unsuccessful tenderers may be required to delete or return sensitive documents upon request.

The successful tenderer must include confidentiality and data handling provisions in the policy documents, engagement letter, terms of business or related documentation.

BCA Sports Foundation undertakes to maintain the confidentiality of all commercially sensitive information submitted by tenderers, including without limitation pricing, methodologies, underwriting assumptions and team details, and to use such information solely for the purpose of evaluating tenders.

The confidentiality obligations in this section shall survive the conclusion of the tender process and shall remain in force for a period of five (5) years from the date of this RFT.

All personal data collected during this process shall be processed in accordance with the Data Protection Act 2017. BCA Sports Foundation shall act as data controller in respect of personal data received from tenderers and shall ensure that such data is processed lawfully, retained only for as long as necessary and protected against unauthorised access or disclosure.

The successful provider shall process insured persons' personal data only for underwriting, policy issuance, assistance, claims handling, regulatory compliance and related insurance administration, and shall comply with all applicable data protection requirements.

Appendix A - Tenderer Response Checklist

No.	Requirement	Included / Comments
1	Signed cover letter	
2	Technical proposal	
3	Full benefit schedule	
4	Completed coverage compliance matrix	



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No.	Requirement	Included / Comments
5	Full policy wording and exclusions	
6	Excess/deductible schedule	
7	Claims process and emergency assistance details	
8	Sample certificate and visa letter	
9	Regulatory licence / FSC or equivalent authorisation	
10	Broker/intermediary disclosure and fees/commission	
11	Pricing template completed	
12	Confirmation on non-Mauritius residents and trips originating outside Mauritius	
13	Optional add-ons quoted	
14	Client references	
15	Signed declaration	

Appendix B - Coverage Compliance Matrix

Coverage Item	BCA Requirement	Comply / Deviation	Tenderer Comments
Emergency medical and hospitalisation	EUR 100,000 minimum; enhanced option requested		
Medical evacuation and repatriation	Minimum equal to medical limit; unlimited preferred		
Repatriation of mortal remains / local burial	Included		
Schengen visa wording	Certificate confirms minimum EUR 30,000 and required Schengen elements		
COVID-19 / epidemic / pandemic medical cover	Included; sublimit disclosed; enhanced option preferred		
Emergency dental	Included		
Emergency family visit	Ticket and accommodation		
Replacement employee	Included		
Cancellation and curtailment	Included; causes and exclusions disclosed		
Travel delay / missed departure / missed connection	Included		
Baggage / personal effects	Included; depreciation rules disclosed		
Business equipment and documents	Included or quoted as extension		
Passport and visa document replacement	Included		
Personal accident	Included; limits disclosed		
Personal liability	Included; limits disclosed		
Legal expenses and bail bond advance	Included or quoted as extension		
Security / political / natural disaster evacuation	Quoted as optional add-on		
Pre-existing medical conditions	Exclusion/waiver/stability rules disclosed		
Residency and trip-origin flexibility	Clearly confirms who is covered and from which departure countries		
Maximum trip duration	45 days minimum requested; 30/60 day alternatives quoted		

Appendix C - Tenderer Declaration

- We confirm that the information provided in this tender submission is true, complete, and accurate to the best of our knowledge.
- We confirm that we are duly authorised to submit this proposal and, if appointed, to provide or arrange the insurance services described.
- We confirm that all policy limitations, exclusions, excesses, fees, commissions, and material conditions have been disclosed.
- We confirm that we have declared any actual, potential, or perceived conflict of interest.



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- We confirm that we will comply with applicable laws and regulatory requirements, including insurance, data protection, anti-bribery, anti-corruption, AML/CFT, and sanctions requirements.
- We confirm that no unauthorised contact or lobbying has been or will be made in relation to this tender.
- We confirm that any additional fees outside the agreed scope will be charged only after written approval by BCA.
- We confirm that we accept the tender conditions set out in this RFT, subject only to exceptions clearly stated in our tender submission.
- We acknowledge that BCA is not obliged to accept our tender and may cancel or amend the tender process at any stage.

Field	Details
Tenderer Name	
Authorised Representative	
Designation	
Signature	
Date	
Company Stamp, if applicable	