



Water & Sanitation Services Company Mardan

Government of Khyber Pakhtunkhwa

Registered under Section 42 of Companies Ordinance, 1984

BID SOLICITATION DOCUMENT

FOR

PROVISION OF GROUP HEALTH INSURANCE POLICY

FOR WSSCM OFFICE

Dated 14 October, 2021

WATER AND SANITATION SERVICES COMPANY MARDAN
Bungalow Muhabatabad, Opposite Gulberg Town, Muhabatabad, Mardan
Phone: 0937-840892

NOTICE INVITING TENDER

Date: 14 Oct 2021

1. **WSSCM, Mardan** invites sealed bids from eligible bidders/firms/contractors/companies for the “Hiring of insurance company for provision of group Health Insurance policy for WSSCM staff”.
2. Interested eligible bidders registered with FBR and KPRA Sales Tax and must be on active taxpayer list may obtain further information from the office of WSSCM.
3. Interested firms/Agencies should obtain tender documents form WSSC Mardan office till **1st November 2021**, or download form WSSCM website www.wsscm.org.pk and KPPRA website in both cases by providing non-refundable fee Rs. 2,000/- payable in the name of Chief Executive Officer WSSC Mardan, Bank of Khyber A/C# 3001295623 Khwaja Gunj Bazar (0139) Topu Chowk, Mall Road, Cantt Mardan immediately after publishing of advertisement in newspaper.
4. **Two percent (02%) Bid Security/Earnest Money** in the shape of CDR shall be submitted from the account of firm/ Companies who submits the bid of the total bid cost must be accompanied with the tender document / Quotation through any scheduled bank in favor of Chief Executive Officer, WSSCM Mardan. Failure to submit the 2% CDR will lead to rejection of the bid.
5. A pre-bid meeting will be held with the interested bidders on **21th October 2021 at 03:00 PM** in the Conference Room of Water & Sanitation Services Company Mardan.
6. The firms/contractors shall submit the sealed bids up to **03:00 PM on 2nd November, 2021** which will be opened on the same day at **3:30 PM** in the presence of bidders or their authorized representatives, who wish to attend.
7. In case of bids where collusion/pooling/cartel is observed or reported, the process will be cancelled and legal action will be taken under the law.
8. All federal and provincial duties / stamp duty / taxes / KPRA tax will be recoverable as per directives of the government issued from time to time.
9. Any disfiguring / over writing, manipulation in the tender / BOQ shall be liable to rejection. Incomplete / conditional bids shall not be acceptable.
10. The undersigned reserves the right to reject any or all bids as per provisions contained in Rule 47 of KPPRA Procurement Rules 2014.

**MANAGER HR & ADMINISTRATION,
WATER & SANITATION SERVICES COMPANY MARDAN (WSSCM),
Muhabatabad Bungalow, Opposite Gulberg Town, Muhabatabad,
Mardan Phone # 0937840892**

INTRODUCTION

Water and Sanitation Services Company Mardan (WSSCM) is an autonomous body which provides facilities related to Drinking Water, Sanitation and Drainage to the inhabitants of Mardan. Sealed tenders (Technical and Financial proposals) are invited from approved/registered and reputed insurance companies having established office(s) at Peshawar/Mardan and registered with KPRA Sales Tax Department, having National Tax Number (NTN), for providing Group Health Insurance services to the employees of WSSCM.

PURPOSE OF TENDER

Water and Sanitation Services Company Mardan (WSSCM) invites **Single Stage Two Envelope** tendering procedure (Technical / Financial) under KPPRA Rules for providing the services of Group Health Insurance from well reputed insurance companies for Employees of WSSCM, as per attached list.

TYPE OF OPEN COMPETITIVE BIDDING

Single Stage - Two Envelope Bidding Procedure shall be followed.

The said Procedure is reproduced as follows: The bidder shall submit sealed Technical and Financial Proposals (BIDS) as per the TOR's mentioned below each bid is further to be sealed in one large package consisting of the financial proposals and technical proposal, mentioned in Bold letters.

The envelopes shall be marked as "**Proposal for Group Health Insurance**" and shall be submitted and opened as on date and time mentioned in the NIT by the Bid Preparation and Evaluation Committee of WSSCM.

TASKS TO BE PERFORMED BY THE INSURER

- 1) To provide Medical Insurance Coverage to all 17 employees of WSSCM with Parents (24), Spouses (14) and Childers (33); (Total Lives: 88).
- 2) To coordinate the matters / affairs with any authorized officer of WSSCM regularly.
- 3) Availability of Web Portal Services to WSSCM.

RESPONSIBILITIES OF WSSCM

1. WSSCM will provide the scope of work outlining the number of employees to be insured along with their required benefit structure and additional benefits to cover.
2. The Interested Insurance Company should cover all the desired benefits and quote their rates accordingly, if all the benefits / Riders are not provided the firm shall be considered as non-responsive.
3. WSSCM will bear the cost of premium based on the details provided under the scope of work.

Tender Eligibility/Qualification Criteria:

- a. Has approved / registered with Government (Federal or Provincial);
- b. Must be registered with Tax Authorities and having valid registration of KPRA Sales Tax and Income Tax and having sound financial strengths can participate.
- c. Has submitted bid for all quoted categories and relevant bid security. Noncompliance of the same shall cause rejection of the bid;
- d. Must be involved in relevant business for last 5 years.
- e. Has not been blacklisted by any of Provincial or Federal Government Department, Agency, Organization or Autonomous body or Private Sector Organization anywhere in Pakistan.
- f. Have the required relevant qualified personnel and enough strength to fulfill the requirement of assignment.
- g. Has Experience preferably with Government Sector (Similar nature of Projects).

TENDER PRICE

The quoted price shall be:

- In Pak Rupees;
- Inclusive of all Government applicable taxes; and
- Where no premium is entered against any category(s), the premium of that category shall be deemed to be free of, and no separate payment shall be made for that category(s).

BID SECURITY

- The Tenderer shall furnish the Bid Security (Earnest Money) as under:
- For a sum equivalent to 2% of the total Tender Price.
- Denominated in Pak Rupees;
- As part of financial bid envelop, failing which will cause rejection of bid;
- Have a minimum validity period of Ninty (90) days from the last date for submission of the proposal or until furnishing of the Performance Security, whichever is later.

PERFORMANCE SECURITY

The successful Insurer shall furnish Performance Security as under:

- Within Thirty (30) days of the receipt of the Acceptance Letter from the WSSCM.
- In the form of a Bank Guarantees or CDR issued by a scheduled bank operating in Pakistan.
- For a sum equivalent to 10% of the total value of the premium per year; and
- Denominated in Pak Rupees.

CONTRACT DURATION

The Successful bidder shall enter to a security service contract of One (01) year, however the contract will extend further for the period of One (01) year, subject to satisfactory past performance and cost validity.

MODE OF PAYMENT

The Insurer shall be providing all necessary supporting documents along with invoice:

The Insurer shall submit an Application for Payment of premium to the Agency in advance or otherwise.

The Application for payment shall be accompanied by invoices, receipts or other documentary evidence as the Insurer may require; state the amount claimed; and set forth in detail.

WSSCM, shall pay the premium within (45) days in Pak. Rupees, through Cheque in Advance.

TENDER VALIDITY

The Tender shall have a minimum validity period of Ninty (90) days from the last date for submission of the Tender.

The Agency may solicit the Tenderer's consent to an extension of the validity period of the Tender. The request and the response thereto shall be made in writing.

OPENING OF THE TENDER

Tenders (Technical Bids) shall be opened at a time and date as specified in NIT in the presence of the vendors for which they shall ensure their presence as per provisions of KPPRA Rules.

The technical bids shall be evaluated by the WSSCM Committee, and the financial bids of the qualified bidders will be opened on date / time announced later on, whereas the financial bid of non-qualified firm will be returned in sealed condition.

In case, the last date of bid submission falls in / within the official holidays, the last date for submission / opening of the bids shall be the next working day.

ELIGIBILITY CRITERIA OF INSURER

- Approved/ credible Insurer, preferably with a AA / A+ and A- credit or above ranking and registered with Government (Federal or Provincial)
- Registered with Income Tax (Active in ALT for all applicable taxes).
- Having KPRA Registration (Active in ALT for all applicable taxes).
- Has not been blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan.
- Have not in litigation with any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan.
- Conditional tenders will not be accepted.
- Each paper of the tender document has to be stamped and signed by the authorized signatory of the insurance company
- Must have minimum 05 years' experience in the relevant field.
- Must have Branch / Support office in Peshawar/Mardan.

REQUIRED DOCUMENTS WITH PROPOSAL

- Company Profile
- SECP registration certificate.
- NTN/ Income Tax.
- KPRA Registration Certificate.
- List of complete current clients of Group Medical Insurance
- Details of claim settlement ratio /claim ratio
- Documentary proof of Experience in Group Medical Insurance
- Must have sound financial background and preferably “AA” & “A+ / A-” credit ranking issued by IFSR / PACRA / JCR VIS.
- Name of Authorized person/Account Manager with full contact information on company's Letter Head.
- Affidavit (on stamp paper) that the Insurance Company is not blacklisted.

BID BOND

A bid bond of 2% of the total amount quoted in the name of CEO, WSSCM in shape of a Call deposit Receipt must be deposited and place in the Financial Proposal envelope. Proposal submitted without a bid bond will not be considered.

AWARD OF CONTRACT

The Contract will be awarded to best evaluated bidder, under Least Cost Method.

The successful bidder will have to sign an Agreement / Proposal on stamp paper with the WSSCM and every document submitted in the tender proposal as well as the policy documents.

Evaluation Criteria

i. Technical Evaluation Criteria

The Bidders who have duly complied with the Eligibility/Qualification and Evaluation Criteria will be eligible for further processing. The Bids which do not conform to the Technical Specifications or Bid terms & conditions or the Bids from the Bidders without adequate capabilities for supply and maintenance / warranty services will be rejected.

The Eligible/Technically Qualified Bidders will be considered for further evaluation.

<u>Category</u>	<u>Description</u>	<u>Status</u>	<u>Score</u>
<u>Mandatory Documents</u>	Bidders should provide the Documentary Evidence of PACRA/JCR Ratings. Bids received from AA+, AA, AA-, A+, A and A-rated companies will be considered for further evaluation purposes.	Mandatory	No score being mandatory
	Registration with FBR (NTN) and must be on active taxpayer list.	Mandatory	No score being mandatory
	Submission of undertaking on legal valid and attested stamp paper that the firm is not blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan.	Mandatory	No score being mandatory
	Valid Registration with Khyber Pakhtunkhwa Revenue Authority/Relevant Provincial Sales Tax Authorities (Active Tax Payer List (ATL) with FBR)	Mandatory	No score being mandatory
	Professional tax, No Deduction & RMI /NorthWest Certificate	Mandatory	No score being mandatory
	Submission of undertaking on company letter head that the company Should provide transferable limits of each individual within the family (for 05 Special Cases only if needed) will be provided	Mandatory	No score being mandatory
	Submission of undertaking on company letter head that Executive Checkup / Non-Medical Items (Poll Amount) Facilities per family up to the desire limits will be provided	Mandatory	No score being mandatory
<u>Evaluation Matrix</u>	PACRA/JCR Ratings AA+, AA, AA- Rating: 10 Marks A+, A, A- Rating: 5 Marks	Weightage based	10 Marks
	Documentary evidence (verifiable reference letters) of Relevant past experience with min 5 corporate clients: 5 Marks Documentary evidence (verifiable reference letters) of Relevant past experience with min 5 panel hospitals:5 Marks	Weightage based	10 Marks

<u>Evaluation Matrix</u>	1 Mark for each certificate		
	Turnaround Time of claim settlement Max. 10 working days (If “Yes” and in case of non-compliance penalty shall be imposed” Yes = 05 No= 0	Weightage based	05 Marks
	Services Benefits Provision of contribution Benefits Addition / Deletion of any employee/dependent on prorated contribution: Yes =05 No= 0	Weightage based	05 Marks
	Availability of Medical emergency coverage in short stay with all listed hospital of Firm (including RMI / Northwest Hospital) Yes =10 No= 0 (Reference letter to be provided from RMI & NW)	Weightage based	10 Marks
	Dedicated 24/7 customer support. Yes =5 No= 0	Weightage based	05 Marks
	Maximum number of Panel hospitals Nation wide 301 hospitals & Above =15 Below 300 to 250=10 Below250 =5	Weightage based	15 Marks
	KP Based 15 hospitals and above =15 10 to 14 =10 5 to 9 =5 Below 5=0	Weightage based	15 Marks
	List of Daycare & Specialized Investigation Treatments 401 and above Daycare and Specialized investigation Treatment list=15 Below400 to 300=10 Below300 =5	Weightage based	15 Marks
	Availability of Web Potal Services Yes = 05 No= 0	Weightage based	05 Marks
	No Deductions on Claim Reimbursements other than panel service Yes = 5 No= 0	Weightage based	05 Marks
Bid obtaining 70% score will be considered as eligible.	Total Marks	100	
The information/documents provided under the head of “All day care surgeries, specialized investigations, and procedures of out-patient setting “and “Availability and provision of discount centers” will become a part of contract. In the incident of any non-compliance, bid security provided by the bidder will be forfeited.			

ii. Financial Evaluation Criteria: -

All the participated bidders shall be called for opening of the Financial Proposal(s). The Financial Proposals will be opened in the presence of the Bidders at the time and venue indicated by the Procuring Agency accordingly (shall be communicated via email after technical evaluation). The Financial bid of those bidders technically not qualified will be returned in sealed condition / unopened. The technically qualified bidder who quoted the lowest bid shall be declared as qualified bidder based on least cost method.

1. Financial Proposal evaluation will be conducted under the Khyber Pakhtunkhwa Procurement Rules, 2014. The Price evaluation will include all duties, taxes and expenses etc. In case of any exemption of duties and taxes made by the Government in favor of the Client, the contractor shall be bound to adjust the same in the Financial Proposal.
2. In cases of discrepancy between the cost/price quoted in Words and in Figures, the lower of the two will be considered. In evaluation of the price of an imported item, the price will be determined and considered inclusive of the customs and other import duties etc.
3. In evaluation of the price of articles/goods/services, which are subject to excise duty, sales tax, income tax or any other tax or duty levied by the Government, the price will be determined and considered inclusive of such duties and taxes.
4. The Client will not be responsible for any erroneous calculation of tax rates or any subsequent changes in rates or structure of applicable taxes. All differences arising out as above shall be fully borne by the Successful Bidder

COMPREHENSIVE GROUP HEALTH INSURANCE - WSSCM EMPLOYEES.

OPTION # 1: Per Dependent Wise

Employees Details							
Benefits	No of Employees	H & R	Room & Board (Per day)	Pre-Hospital Diagnosis	Post-Hospital Follow Up	Normal Delivery	Complicated Delivery
Plan A (M1, M2, M3)	03	550,000	20,000	550,000	550,000	65,000	120,000
Plan C (M5, M6, M7,M8)	14	400,000	15,000	400,000	400,000	65,000	120,000

Parents, Spouse & Children Details

Benefits	No of Dependents	H & R3	Room & Board (Per day)	Pre-Hospital Diagnosis	Post-Hospital Follow Up
Plan A (M1,M2,M3)	12	550,000	20,000	550,000	550,000
Plan C (M5, M6, M7,M8)	59	400,000	15,000	400,000	400,000

Employees 17
 Parents 24
 Spouse 14
 Children 33
Total No. of Beneficiaries: 88 (Anticipated)
(Age Limit - Approximate).
Employees maximum age upto 65 Years
Parents maximum age upto 90 Years
Spouses maximum age upto 65 Years
Male Children maximum age upto 24 Years
Female Children maximum age upto Until Marriage

Required: Total Comprehensive Group Medical Insurance Premium for the period of One Year according to the Scope of Coverage (Annexure-A), for total 87 Beneficiaries.

Amount in Figure: PKR.

In Word:

Authorized Signature with Stamp.

Note

- 1. During the Contact period of the policy, any increase or decrease in the beneficiaries / Employees shall be notified and adjusted accordingly.**
- 2. Rate should be Inclusive of all Govt. taxes as applicable.**

SCOPE OF COVERAGE

(Beside all those Standard Benefits which an insurance Company is offering).

- a) **Executive Check-up / Non-Medical Items (Poll Amount) per family up to desire limits**
Executive check-up limits for Employees **OR** any one dependent up to PKR: 25,000/- for M1 to M4 and 18,000/- for M5 to M8 **(Anticipated up to 17 Individuals of Management Cadre).**

The limits of executive checkup shall be used for non-medical items also.

- b) **Hospitalization to cover:**

- Pre-hospitalization & Post hospitalization
- Medicine, during and post hospitalization
- Clinical tests/check-ups
- Surgical expenses
- Operation theatre charges
- Anesthetist fee
- Consultation charges
- Room rents
- Nursing care
- Day care surgery (Bidders to provide complete list of day care surgeries being offered under Hospital
- Care provided by Health Insurance Company).
- Ambulance charges from home to hospital
- Specialized investigations and procedures in outpatient settings as required but not limited to MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Dialyses etc.
- Bidders to provide complete list of diseases being offered under major medical care by Health Insurance Company.

- c) **Maternity Benefits:**

- Normal delivery.
- Caesarean delivery / multiple births.

- d) **Special Terms:**

- Disclosed/Un-Disclosed Pre-Existing Conditions cover up to total hospitalization limit for employees, parent, spouses & Children.
- Disclosed/Un-Disclosed Pre-Existing Maternity Cover.
- Disclosed/Un-Disclosed Congenital Illness.
- Congenital illness covered up to 100%.
- Pre-Existing Conditions (Disclosed-Undisclosed) are covered up to 100%.
- Pre-Existing Maternity cases be considered as fresh cases.
- Hepatitis B & C Interferon therapy and Oral Medication covered up to 100%.
- Circumcision of the Baby will be covered from the Baby's own limit.
- Pandemic and Epidemic Coverage: (Including related Lab investigations if considered mandatory or advised before or after hospitalization/procedures or advised)
- Executive checkup / OPD Facilities per family up to desire limits.

e) Medical & Accidental Emergencies

- Medical & Accidental Emergencies from annual hospitalization limit (short stay of less than an hour), with Complete Coverage Including diagnostics, Medicine, Investigations and Consultant charges).

Details of coverage that must be ensured

1	<p>HOSPITAL CARE.</p> <p>Required all medical expenses including:</p> <ul style="list-style-type: none"> ▪ Daily room and board charges, operation theater charges, surgeons' fees, anesthetist fee, consultant's fee, medicines and drugs, diagnostic tests, blood and oxygen supplies, all Lab test, miscellaneous charges (local road ambulance charges), etc. ▪ The expenses incurred outside the hospital will also covered under comprehensive Pre- and Post-Hospitalization of 30 days each for same disease irrespective checkups from different Doctor's/hospitals including diagnostic tests, consultation & medicines. ▪ New born babies' coverage. ▪ Bidders to provide complete list of coverage being offered under Hospital Care provided by Health Insurance Company.
2	<p>MAJOR MEDICAL CARE/DREAD DISEASE.</p> <ul style="list-style-type: none"> ▪ Bidders to provide complete list of diseases being offered under major medical care by Health Insurance Company.
3	<p>MATERNITY CARE</p> <ul style="list-style-type: none"> ▪ Bidders to provide complete list of coverage being offered under Maternity Care provided by Health Insurance Company.
4	<p>SPECIALIZED INVESTIGATIONS:</p> <ul style="list-style-type: none"> ▪ Bidders to provide complete list of specialized investigations being offered under Hospital Care provided by Health Insurance Company.
5	<p>DAY CARE SURGERIES (HOSPITALIZATION)</p> <ul style="list-style-type: none"> ▪ Bidders to provide complete list of day care surgeries being offered under Hospital Care provided by Health Insurance Company.
	<p>a. All non-panel hospitalization claims must be reimbursed within 10 working days</p> <p>b. Bidders will be required to provide all Benefits / Ridders as Mentioned in Scope of Coverage, Else if any of the benefit/s is / are missing the bidder shall be declared as Non- responsive even if they quoted the lowest bid and Contact will be awarded to Second lowest.</p> <p>c. The Scope of Coverage (as mentioned) and duly accepted, shall be submitted along with the Bidding documents on the letter head of the Firm / Company, duly stamped and signed.</p> <p>d. Rate should be Inclusive of all Govt. taxes as applicable.</p>

Terms and Conditions of Medical / Health Coverage.

1. The selected insurance company will provide health benefits across Pakistan.
2. Maximum time for settlement of reimbursement claims shall be 10 days. In case of any unjustified delay on the part of Insurance Company, it will be adjustable against performance guarantee.
3. Subject to the award of contract, the Bid Security shall be returned to the Selected Bidder against submission of Performance Guarantee of the 10 % of the quoted price by the bidder.
4. The Bid Security shall be forfeited by the WSSCM, if the Bidder withdraws the Bid during the period of its validity specified in the Bid Solicitation Document or if the Selected Bidder fails to sign the Contract, or the Selected Bidder fails to remit Performance Guarantee within the respective due date.
5. The selected insurance company will not demand for questionnaire for existing and future employees for pre-existing conditions.
6. All the lives insured under the policy shall be given full indoor-patient (IPD) medical coverage (including pre-existing, congenital, special investigation, eye treatment and day care cases of any physical or mental disease/disorder).
7. In case of injuries to the covered lives insured by the Insurance Company due to Military or Air Force, Police or security forces operations or due to terrorism shall be covered as per assigned limits.
8. The Insurance Company shall not refuse any admission request from panel hospital, where the attending specialist doctor or doctor on duty has in writing intimated that the concerned patient needs to be admitted for treatment. However, in case any WSSCM employee insists to get himself or his/her dependent patient admitted (where the admission is not required), the statement of attending specialist doctor only regarding for hospitalization shall be considered for final decision/approval.
9. The insurance company shall not ask for the reason of availing non panel hospital facilities. Elective non panel utilization without prior approval is allowed. No deductions shall be made in this regard. A non-panel hospital /clinic must comprise all necessary medical/ surgical facilities and standards of billing and record keeping constituting a hospital/ clinic and duly registered with local health authority. A list of blacklisted hospitals will be shared and updated periodically by the insurance company.

10. The Successful bidder shall enter to a security service contract of One (01) year, however the contract will extend further for the period of One (01) year, subject to satisfactory past performance of the insurance company on the same premium.
11. Roll over terms to be matched subject to evidence to be provided.
12. All the panel hospitals will treat WSSCM employees and their dependents without waiting for approval in Emergencies (Both Medical and Accidental). In case of planned visit, the approval time shall not be more than 25 minutes.
13. Consultation, prescribed Lab test & Medicines cover for 30 days before and 30 days after the hospitalization to all employees dependents including parents.
14. In case of cancellation of policy, the prorated premium (For number of remaining days) shall be returned to the insured within one month (started from the date of notice issued) of the date of cancellation of policy.
15. The service provider is under the compulsion to check all the mandatory documents required for the reimbursement of claim and inform WSSCM about any deficiencies on part of documents within the 1st seven working days (From the date of claim is initiated). In case the service provider is unable or fails to communicate the shortcomings/deficiencies within the stipulated time, WSSCM will not entertain the observations on the claim and the service provider in this case will be bound to reimburse the withheld claim amount.
16. WSSCM will evaluate the services at the end of every quarter for the better services and review the agreed terms and contract accordingly for the purpose of well services and proper evaluation.
17. Medical Emergency with Ambulance (All conservative treatments or pain management will be facilitated on credit basis for the 1st 24 hours till the diagnosis is not detected subject to the treatment is done through the injectable only.
18. Accidental Emergency with Ambulance is covered.
19. No deductions on items such as multivitamins, minerals, baby wipes, pampers etc, used during panel/non panel hospitalization.
20. Addition of newborn at time of birth (if panel hospital)
21. Waive of deduction clause on reimbursement cases and 100% should be cover, if medically required as per agreed terms.
22. A convenient web portal shall be provided to WSSCM by the service provider to check the online status of the claim, employee utilized limit/ remaining amount, claim observations etc.
23. The claim processing will be in soft instead submission of hard copies to the service provider.
24. Addition and deletion during the year will be adjusted at the end of contract accordingly.
25. All non-panel hospitalization claims must be reimbursed within 10 working days

26. Bidders will be required to provide all Benefits / Ridders as Mentioned in Scope of Coverage, Else if any of the benefit/s is / are missing the bidder shall be declared as Non- responsive even if they quoted the lowest bid and Contract will be awarded to Second lowest.
27. The Scope of Coverage (as mentioned) and duly accepted, shall be submitted along with the Bidding documents on the letter head of the Firm / Company, duly stamped and signed.

Authorized Signature with Seal

Affidavit

As owner of M/s

I/We accept the terms and conditions as laid down in RFP Form and advertisement notice.

All the Information / documents provided with this tender is true and if any of the information / document submitted was found false at any stage, it is understood that the contract shall be terminated, and penalty shall be imposed along with legal action / Blacklisting.

I/We shall also observe all the rules/regulations, policies framed by Government of Pakistan for **COMPREHENSIVE GROUP MEDICAL INSURANCE** for service providers.

SIGNATURE

WITH STAMP OF THE FIRM

Date: _____

PROVIDER's PROFILE

Company	
Address of Office	
Contact Person / Name.	
Contact Person / Designation	
Contact Person / Mobile #	
Telephone No	
NTN No	
Years of Experience	

Authorized Signature: _____

Name & Designation : _____

Company Seal: _____

TERMS & CONDITION OF THE TENDER / CONTRACT AGREEMENT

The AA+, AA-, AA, A+ and A- or above Rating Insurance Companies/ Firms Registered as per Government policies and procedures having **Relevant Experience** in the field is hereby invited to submit their tender for Comprehensive Group Medical Insurance of WSSCM Employees under single stage single Envelop method, subject to following terms and conditions: -

1. The Insurance / Tukul company (s) should be provided Group Medical Insurance profile and current client list.
2. The tenderers shall have to deposit @ Rs.2% of the total value of the bid as earnest money in the form of CDR in favor of CEO Water and Sanitation Services Company Mardan along with quotation.
3. The earnest money will remain with the WSSCM till the completion of the service providing period etc. It will be forfeited, if the firm fails to provide the services during the specified period and to provides unsatisfactory services.
4. The participating firms will have to provide KPRA/NTN number, company profile for Medical insurance and indicate the standard of rendering services/ task.
5. The participating firm(s) / Companies shall have to provide the claim settlement ratio/ claim ratio.
6. The insurer must be approved/registered with Government (Federal or Provincial);
7. Bid(s) received after due date shall not be entertained and will be returned to the bidder(s);
8. No. alteration or amendment will be allowed in any case at the time of bid opening.
9. The quoted prices shall remain valid for a period of 90 days.
10. The WSSCM has right to increase or decrease the number of staff
11. The vendors must have established office(s) at Peshawar, which will be inspected by the Agency's authorized Officer (if deemed necessary).
12. Over writing and cutting of any nature in the quotation(s) will not be accepted.
13. The expressions used but not defined in these documents shall have the same meanings as are assigned to them in KPPRA Rules / Ordinance or Procurement. The procuring Agency i.e. WSSCM reserves the right to declare disqualified a firm company if it finds, at any time, that the information submitted was false and materially inaccurate.
14. No bidder shall be allowed to other or modify his bids after the bids have been opened. However, WSSCM may seek and accept clarification to the bid, in writing that do not change the substance of the bid.

15. Period of payment of Claims should be within 07 to 15 day after receipt of such claim.
16. Bidder should quote their firm and final rates both in words as well as in figures.
17. Erasing / outing / crossing etc. if any, appearing in the offer must be properly signed by the person signing the tender, Moreover, all pages of the tender must also be properly signed, offers with any over-writing shall in no circumstances be accepted.
18. No incomplete, supplementary or revised offer shall be accepted after opening of the tender.
19. If the acceptance of tender issued during the validity period of the offer is not accepted by the insurer, the Earnest Money shall be forfeited.
20. In case the offer is withdrawn, amended or revised during the validity period of the offer, the Earnest Money is liable to be forfeited.
21. In case the contractor fails to execute the contract strictly in accordance with the Terms and Conditions laid down in the contract, the security deposited by him forfeited and the next tender will have floated at his risk and cost.
22. Payment of premium will be made on yearly basis.
23. In case of new appointment(s) / or resignation from WSSCM service or missing of name of any of WSSCM employee(s) in inadvertently in the list of employees of WSSCM the same would be intimated at any stage, after award of the contract to the successful company, and the list would stand updated / corrected accordingly, without any change in the other Terms and Conditions. Further, appointment letter / promotion order of officers / officials will be the final documentary evidence with regard to grant of benefits of Group Insurance as mentioned in the tender document.
24. It would be 24 hours coverage for Medical treatment / Hospitalization.
25. In case of revision of rate of benefit by the Government during the currency of the contract, the contractor would be bound to pay according to revised rates without revising the rates premium or other Terms & Conditions.
26. Competent Authority reserves the right to reject the tenders at any stage with cogent reason as per KPPRA rules and regulations.
27. The Insurance policy should be according to the client's requirement. No amendment in tender form (in specification) will be accepted and such forms shall be rejected.
28. In case of providing poor quality / Low standard services, the client has the right to cancel the contract and impose ban for participating in the next bidding process of WSSCM.
29. Any deviation from above mentioned conditions will automatically lead to cancellation of the Contract.

List of Employee, Spouse, Parents and Dependents

WSSCM Employee DATA										
Sr. #	Name	Grade	Employee DOB	Father DOB	Mother DOB	Spouse DOB	Child 1st BOB	Child 2nd BOB	Child 3rd BOB	Child 4th BOB
1	CEO	M1	08-Apr-72	01-Jan-47	01-Jan-60	02-Apr-83	14-Feb-09	04-Jan-12	31-Mar-16	-
2	CFO	M3	08-Mar-75	-	01-Jan-60	25-Aug-90	16-Jul-08	26-Jun-11	11-May-13	09-Dec-17
3	Manager Technical	M5	10-May-82	-	29-Dec-49	10-May-79	25-Jul-08	25-Mar-10	08-Aug-14	20-Aug-17
4	Manager Municipal Services	M5	10-Apr-74	-	-	1990	30-Nov-10	11-Sep-12	13-Nov-13	07-Jul-16
5	Manager Admin & HR	M5	15-May-80	11-May-53	07-Dec-59	14-Jun-84	10-Mar-11	09-Aug-12	10/11/2019	-
6	AM (P&M)	M7	14-Feb-83	07-Jan-41	01-Jan-53	-	-	-	-	-
7	AM (SWM)	M7	19-Mar-83	-	01-Jan-46	-	-	-	-	-
8	AM (WWM)	M7	03-Feb-87	10-May-59	01-Jan-67	02-Jan-96	-	-	-	-
9	AM (WS)	M7	18-Mar-88	18-May-51	01-Jan-64	27-Feb-01	20-11-2018	01-Jul-21	-	-
10	AM (Planning)	M7	16-Apr-78	19-Dec-32	08-Dec-39	-	-	-	-	-
11	AM (Admin & HR)	M7	22-Apr-86	1948	1960	1996	27-Oct-16	-	-	-
12	AM (Procurement)	M7	06-Sep-87	20-Mar-52	01-Jan-69	14-Feb-96	15-Mar-18	20-Jul-21	-	-
13	AM (Billing)	M7	17-May-85	-	01-Jan-63	10-Apr-97	17-Jul-18	28-Nov-19	-	-
14	AM (CR)	M7	02-Mar-83	-	-	10-Feb-94	14-Dec-16	11-Dec-18	-	-
15	AM (Finance)	M7	24-Jun-81	07-Mar-60	01-Jan-65	01-Jan-85	06-Nov-12	19-Jan-15	20-Apr-17	-
16	IT Officer	M8	09-Aug-86	-	-	10-Jan-96	15-Jun-12	-	-	-
17	Fleet Officer	M8	05-Mar-76	01 Jan 38	01 Jan 42	20-04-86	23-12-2017	16-05-2019	-	-

GENERAL AND SPECIAL CONDITIONS OF CONTRACT

LANGUAGE

All communications and documentations related to procurements shall be in English.

BID SECURITY DEPOSIT (Where Applicable)

Unless otherwise agreed between the Procuring entity and the Supplier, the later shall deposit with the Procuring Entity a sum equal to 2% of the total value of the goods detailed in the said Schedule.

PLACE AND TIME OF DELIVERY

The Supplier/Vendor/bidder shall as may be required by the Procuring entity in accordance with the specifications mentioned in the Purchase Order / Contract Agreement at WSSCM designated location (s) / places, the list and Quantities of the goods detailed herein and the goods shall be delivered out not later than the dates specified.

Delivery Schedule:

The delivery shall be made within a period not exceeding **07 days** from the issuance of work order / contract agreement.

VARIATIONS / REPEAT ORDERS

The Procuring entity may during the execution of the Contract, by notice in writing may direct the supplier to alter, amend, omit, add to or otherwise vary any part of the Schedule, in agreement with the Service Provider, and the Service Provider shall carry out such variations and be bound by the same conditions. Provided that repeat orders are within a period of six months, and that it does not exceed fifteen percent of the original contract value as per KPPRA Rules 2014.

PERFORMANCE BANK GUARANTEE (OPTIONAL)

Successful bidders shall furnish a Performance Bank Guarantee of 08% (where applicable) of value of Purchase Order/Tender price/Contract on the proforma prescribed provided that the guarantee is issued by any of the approved Banks within 10 days of issuance of the letter of acceptance. The performance guarantee shall remain valid throughout the execution of purchase order/contract and shall be returned upon request within 10 days after the expiry of warranty period and satisfactory performance.

If such Guarantee is issued by a foreign bank, it should be countersigned by a Pakistani bank on the approved list of banks.

FORFEITURE OF PERFORMANCE BANK GUARANTEE

The Performance Bank Guarantee may be forfeited if the service provider fails to deliver or supply goods in accordance with the terms and conditions of the Purchase Order or commits any breach of the Contract / Purchase Order.

PAYMENT CLAUSE

Payment shall be made on production of the following documents: -

- a) The Supplier/Vendor submits signed invoice in accordance with the contract agreement / PO. The invoice shall be provided along with the Purchase Order and Material Receiving Report / Delivery Challan / Work Completion Report, with date, price/rate of each item.
- b) Material/Deliverables Receiving Report (in original) signed by the Authorized Representative of Procuring entity in acknowledgement of having received all supplies/deliverables in accordance with the Purchase Order/Contract Agreement.
- c) Authenticated invoice in original as prescribed in the Sales Tax Act 1990 (where applicable).
- d) Valid Income Tax Exemption Certificate (otherwise Income Tax at current applicable rates shall be deducted from the invoice). (where applicable)
- e) National Tax Number registration number.
- f) KPRA Sales Tax Registration Number.
- g) Certificate in original issued by any one of the Independent Inception (where applicable).
- h) Recovery of all applicable taxes at source should be made as per rules.

OBLIGATIONS AND OPTIONS IN CASE OF NON-FULFILMENT OF CONTRACTUAL OBLIGATIONS BY THE SUPPLIER

The supplier shall perform services in accordance with recognized standards, applicable laws and regulations.

The supplier shall carry out the services with due diligence and efficiency and in conformity with sound practices.

The supplier shall act at all times so as to protect the interests of the Client and shall take all reasonable steps to keep all expenses to a minimum consistent with sound economic and other practices. The supplier shall furnish the Client such information relating to the Services as the Client may from time-to-time reasonably request.

Except with the prior written approval of the Client, the supplier shall not assign or transfer the Agreement for Goods or any part thereof nor engage any other independent supplier or sub-contractor to perform any part of the services without prior consent of the service providers

The supplier agrees that no proprietary and confidential information received by the supplier from the Client shall be disclosed to a third party unless the supplier receives a written permission from the Client to do so.

Procuring entity may take any of the following actions if after the placement of the Purchase Order the supplier fails to deliver the goods within the prescribed period, according to the specifications, quantities and other terms and conditions given in the Purchase Order/Contract agreement:-

Recover from the supplier as stipulated in the relevant purchase order/contract agreement, equivalent to 0.067% per day (2% per month) of the total value of contract in case of failure to deliver as per agreed timelines, provided that the total penalty shall not be imposed beyond maximum of 10% of the total contract value.

Purchase from any other source, at the risk and cost of the supplier, the goods not delivered or other goods of equivalent specifications, without canceling the Purchase Order/contract agreement;

Cancel the Purchase Order/contract agreement at supplier's risk and cost. In such case, Procuring

entity reserves the right to take any action against supplier which it may deem fit under the circumstances including the blacklisting of the supplier; or

Recover any consequential losses/damages incurred by procuring entity by withholding any or all amounts otherwise due to the supplier against this or any other Purchase Order/ Contract.

DISPUTES AND CONTROVERSIES/DISPUTE RESOLUTION

Any dispute or difference arising out of the Agreement which cannot be amicably settled between the Parties, shall be finally settled as per KPPRA rules whose decision will final and binding on both the parties.

INDEMNITY

The supplier shall at all times indemnify the procuring entity against the claims which may be made in respect of the goods for infringement of any right protected by patent, registration of design or trade mark and shall take all risks of accident of damages which may cause a failure of the supply from whatever cause arising and the entire responsibility for the sufficiency of all the means used by him for the fulfillment of the contract; provided always that in event of any claim in respect of an alleged breach of a patent registered design or trade mark being made against the procuring entity, it shall notify the supplier of the same and the supplier shall be at liberty at his own expense to conduct negotiations for settlements of any litigation that may arise there from.

SUB-LETTING CONTRACT

The supplier shall not sub-let or assign this Contract or any part thereof without the written permission of the procuring entity. In the event of the Service provider subletting or assigning this Contract or any part thereof without such permission, the procuring entity shall be entitled to cancel the Contract and to purchase the goods elsewhere on the supplier account and risk and the supplier shall be liable for any loss or damage which the procuring entity may sustain in consequence of arising out of such purchase.

BRIBES COMMISSION ETC.

Any bribe, commission, gift or advantage given, promised or offered by or on behalf of the Contractor or his partner, agent or servant, or any one on his or their behalf to any officer servant, representative or agent of the procuring entity or any person on its behalf in relation to the obtaining or to the execution of this or any other contract with the procuring entity, shall in addition to any criminal liability which he may incur, subject the contractor to cancellation of this and all other Contracts and also to payments of any loss or damage resulting from such cancellation to the like extent as is provided in cases cancellation under clause 8 hereof; and the procuring entity shall be entitled to deduct the amounts so payable from any moneys, otherwise due to the supplier under this or any other Contract. Any question or dispute as to the commission of any offence under this clause shall be settled by the procuring entity in such manner as it shall think fit and sufficient, and its decision shall be final and conclusive.

TERMINATION End of Services

The Agreement shall terminate when, pursuant to the provisions hereof, the Services have been completed and full and final payment has been made.

Termination by the Client

The Client may, by a written notice of Sixty (60) days to the supplier, terminate this Agreement. All accounts between the Client and the Service provider shall be settled not later than sixty (60) days of the date of such termination.

Termination by the Supplier

The supplier may suspend the Agreement by a written notice of sixty (60) days only if the supplier does not receive payments due under this Agreement within thirty (45) days of submission of its invoice. If the payment is still not made to the supplier after thirty (30) days of notice of suspension, the Supplier/Vendor may terminate this Agreement in whole or in part by giving fifteen (15) days advance notice of intent to terminate. If the Agreement is terminated by the supplier under such circumstances, the Procuring entity shall pay, within a period of thirty (30) days of the date of such notice of intent to terminate referred above, all payments due to the supplier.

FORCE MAJEURE

The term "Force Majeure" as employed herein shall mean acts of God, strikes, lockout or other industrial disturbances, acts of public enemy, wars, blockades, insurrection, riots, epidemics, landslides, earthquakes, storms, lightning, floods, washouts, civil disturbances, explosions and any other similar events, not within the control of either Party and which by the exercise of due diligence neither Party is able to overcome.

If either Party is temporarily unable by reason of Force Majeure to meet any of its obligations under the Agreement, and if such Party gives to the other Party written notice, of the event within fifteen (15) days after its occurrence, such obligations of the Party, as it is unable to perform by reason of the event, shall be suspended for as long as the inability continues. Neither Party shall be liable to the other Party for loss or damage sustained by such other Party arising from any event referred to as Force Majeure or delays arising from such event. Force Majeure shall not include insufficiency of funds or failure to make any payment required under the Agreement.

APPLICABLE LAWS

This Agreement shall, in all respects, be read and construed and shall operate in conformity with the KPPRA Act 2012 and KPPRA Rules 2014.

CONTRACT AMENDMENT

No variation in or modifications to the terms of the Agreement shall be made, except by a written amendment signed by the Parties hereto.

NOTICES

Any notice given by any of the Parties hereto shall be sufficient only if in writing and delivered in person or through registered mail as follows:

To: Manager HR & Admin WSSCM Office,
Muhabatabad Bungalow, Opposite Gulberg Town,
Muhabbatabad, Mardan.

To: The Supplier _____

or to such other address as either of these Parties shall designate by notice given as required herein. Notices shall be effective when delivered.