



Water & Sanitation Services Company Mardan
Government of Khyber Pakhtunkhwa

Registered under Section 42 of Companies Ordinance, 1984

REQUEST FOR PROPOSAL

FOR

**HIRING OF INSURANCE/TAKAFUL COMPANY FOR
PROVISION OF GROUP HEALTH INSURANCE POLICY
FOR WSSCM EMPLOYEES FOR YEAR 2024-25.**

WATER AND SANITATION SERVICES COMPANY MARDAN
Bungalow Muhabatabad, Opposite Gulberg Town, Muhabatabad, Mardan
Phone: 0937-840890-2



NOTICE INVITING TENDER (NIT)

Water and Sanitation Services Company Mardan Government of Khyber Pakhtunkhwa tender notice for Group Medical Insurance of WSSCM employees for year 2024-25, Water and Sanitation Services Company Mardan (WSSCM) has been established by Government of Khyber Pakhtunkhwa and formally registered under Section 42 of Companies Ordinance 1984 to provide integrated yet improved drinking water, sanitation and solid waste management services. WSSCM is desirous to have Group Medical Insurance for their employees for Year 2024-25 from approved / creditable Insurance Companies of Pakistan having AA, A+ / A Rating or above.

S. No	Description
1	Group Medical Health Insurance

GENERAL TERMS AND CONDITIONS:

1. The RFP / TORs, under **Single Stage Two Envelop** procedure of KPPRA Rules 2014, may be collected from the office of undersigned on any working day up to last date of submission of bids.
2. Interested firms/Agencies should obtain tender documents form WSSC Mardan office till **16th April 2024**, 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.
3. The Sealed proposals (Technical / Financial) shall reach the office of the undersigned through Courier Services or by hand up to **16th April 2024 at 03:00 pm** and will be opened on the same day at 03:30 pm in the presence of bidders or their authorized representatives.
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 **04th April 2024 at 11:00 AM** in the Conference Room of Water & Sanitation Services Company Mardan.
6. The bidders are at liberty to seek any clarification or further information from the office of the undersigned if desired.
7. All federal and provincial duties /stamp duty / taxes including sales tax / KPRA taxes will be recoverable as per directives of the government issued from time to time. The firm must be a registered entity with KPRA. (Rule: 37A of KPPRA).
8. 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.
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 & ADMIN)

Address: Muhabatabad Bungalow, opposite Gulberg Town,

Muhabatabad, Mardan

Phone # 0937-840892

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 (Financial proposals) are invited from approved/registered and reputed insurance companies having established office(s) at Peshawar/Mardan and registered with Sales Tax Department, having National Tax Number (NTN), for providing Group Medical Insurance services to the employees of WSSCM. The Insurance / Takaful Companies should have minimum 5 years' experience in rendering similar services.

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 Medical Insurance from well reputed insurance companies for Employees of WSSCM for a period of 1 year, 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 Medical Insurance FY 2024-25**" 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.

- a. To provide Medical Insurance Coverage to all 17 employees of WSSCM with Parents (19), Spouses (15) and Childers (35); **(Total Lives: 86)**.
- b. To coordinate the matters / affairs with any authorized officer of WSSCM regularly.
- c. Availability of Web Portal Services to WSSCM.

RESPONSIBILITIES OF WSSCM.

- 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.
- **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.**
- WSSCM will bear the cost of premium based on the details provided under the scope of work.

Tender Eligibility/Qualification Criteria:

- Has approved / registered with Government (Federal or Provincial);
- Must be registered with Tax Authorities and having valid registration of KPRA Sales Tax and Income Tax and having sound financial strengths can participate.
- Has submitted bid for all quoted categories and relevant bid security. Noncompliance of the same shall cause rejection of the bid;
- Must be involved in relevant business for last 5 years.
- 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 the required relevant qualified personnel and enough strength to fulfill the requirement of assignment.
- 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.
- 2% Bid Security will be released upon the completion of Contract
- Denominated in Pak Rupees;
- As part of financial bid envelop, failing which will cause rejection of bid;
- Have a minimum validity period of Ninety (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 issued by a scheduled bank operating in Pakistan;
- For a sum equivalent to 08% of the total value of the premium per year; and
- Denominated in Pak Rupees.

CONTRACT DURATION.

The contract duration shall be for a period of ONE (01) year and it may be renewed for further periods on the Terms and Conditions mutually agreed upon by the concerned parties and based Performance evaluation.

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 (Quarter Wise).

TENDER VALIDITY

- The Tender shall have a minimum validity period of Ninety (90) days from the last date for submission of the Tender.
- WSSCM 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 and Sales Tax authorities
- 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 and Sales Tax Registration certificate
- 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.
- Declaration on letter head, No deduction on claim other than panel hospitals and Panel Hospitals.

BID BOND.

A bid bond of 2% of the total amount quoted in the name of CEO, WSSCM in shape of a Call deposit 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 lowest evaluated bidder.

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.

Technical Criteria

Mandatory Documents

Kindly Check the box (Yes or No) against each document mentioned / must be submitted with your technical proposals. **If the Mandatory documents are not provided the firm shall be declared as non-Responsive.**

S. No	Documents Required	Status	Score
1.	Valid Income Tax Registration (Active Tax Payer List (ATL) with FBR)	Mandatory	No score
2.	Valid Registration with Khyber Pakhtunkhwa Revenue Authority/Relevant Provincial Sales Tax Authorities (Active Tax Payer List (ATL) with FBR)	Mandatory	No score
3.	Documentary Evidence of PACRA/JCR Ratings	Mandatory	No score
4.	Declaration/ Undertaking of not being blacklisted by any organization in Pakistan, and that no litigation is under way against any Organization. (On Stamp Paper)	Mandatory	No score
5.	Bid security of 2% of the bid amount in shape of Call Deposit.	Mandatory	No score
6.	Declaration on stamp paper that in case of exhaustion of IPD limit of any employee or dependent, such limit can be transferred from any of his/her dependent. Such transfer shall be for a maximum of 05 cases for the insured people (Employees and dependents) in a year (The 5 cases may be transferred to 1 employee according to the need & approval from the competent authority). In maternity benefits in case of 100% utilization of maternity benefits irrespective of normal or complicated delivery 25% of the hospitalization will be transfer to the patient for 05 cases for whole group.	Mandatory	No score
7.	Declaration on stamp paper for No deduction on claim other than panel hospitals and 100% claim amount should be reimbursement.	Mandatory	No score

Technical Criteria

Weightage Based

Category	Description	Status	Score
Evaluation Matrix	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 1 Mark for each certificate	Weightage based	10 Marks
	Turnaround Time of claim settlement Max. 15 working days (If “Yes” and in case of non-compliance penalty shall be imposed” Yes = 05 No= 0	Weightage based	05 Marks
	Services Benefits <u>Provision of contribution Benefits</u> 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 =5 Below 300 to 250=2.5 Below250 =0	Weightage based	05 Marks

	KP Based 15 hospital and above =5 10 to 14 =3 5 to 9 =1 Below 5=0	Weightage based	05 Marks
	<u>List of Daycare & Specialized Investigation Treatments</u> 401 and above Daycare and Specialized investigation Treatment list=10 Below400 to 300=5 Below300 =0	Weightage based	10 Marks
	Availability of Web Potal Services <u>Yes = 5</u> No= 0	Weightage based	05 Marks
	Provision of Previous comprehensive maternity coverage, if any pendency or in process from last year will settle in current service provider. List of Additional Services/Benefits in Maternity care.	Weightage based	10 Marks
	ISO Certification Yes = 5 No= 0	Weightage based	05 Marks
	Audit Reports of Last 3 Year 5 marks per year	Weightage based	15 Marks
	Total:		100 Marks
	Marks required for technical qualification		70 Marks
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.			

The Bidders are required to Score 70% Marks to be Consider Technicality Qualified bidders.

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 / un opened. The technically qualified bidder who quoted the lowest bid shall be declared as qualified bidder.

**COMPREHENSIVE GROUP MEDICAL INSURANCE - WSSCM
EMPLOYEES.**

Per Dependent Wise Limits

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)	02	550,000	20,000	550,000	550,000	65,000	120,000
Plan C (M5, M6, M7, M8)	15	400,000	15,000	400,000	400,000	65,000	120,000

Parents, Spouse & Children Details

Benefits	No of Dependents	H & R	Room & Board (Per day)	Pre-Hospital Diagnosis	Post-Hospital Follow Up
Plan A (M1, M2, M3)	10	550,000	20,000	550,000	550,000
Plan C (M5, M6, M7, M8)	76	400,000	15,000	400,000	400,000

Employees 17
 Parents 19
 Spouse 15
 Children 35
Total No. of Beneficiaries: 86 (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 86 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).

Executive Checkup / Non-Medical Items (Poll Amount) per family up to desire limits

Executive checkup limits for Employees **OR** any one dependent up to PKR: 35,000/- for M1 to M8) **(Anticipated upto 17 Individuals of Management Cadre).**

The limits of executive checkup shall be used for nonmedical items / Glasses etc.

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.

Maternity Benefits:

- Normal delivery.
- Caesarean delivery / multiple births.
- In maternity benefits, in case of 100% utilization of maternity benefits irrespective of normal or complicated delivery 25% of the hospitalization will be transfer to the patient for 05 cases for whole group in the current year.

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.

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).
- Room limit including Emergency / Medical treatment Instruction should be mentioned on card. (Sample of card to be provided for WSSCM on desire requested Limits).

Transferring of Limits within family

- In case of exhaustion of limit of any employee or dependent, Such limit can be transferred from any of his/her dependent. Such transfer shall be for a maximum of 05 cases for the insured people (Employees and dependents) in a year. (The 5 cases may be transferred to 1 employee according to the need & approval from the competent authority).

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 15 Working 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 2% Bid Security shall not be returned to the Selected Bidder and 8% Performance Guarantee will be submitted 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 period of insurance contract shall be initially for 01-year, further renewable will be on the basis of performance of the insurance company on the same premium.
11. Congenital illness covered up to 100%.
12. Pre-Existing Conditions (Disclosed-Undisclosed) are covered up to 100%.
13. Pre-Existing Maternity Exclusion Clause is Waived.
14. Hepatitis B & C Interferon therapy and Oral Medication covered up to 100%.
15. Roll over terms to be matched subject to evidence to be provided.
16. 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.
17. Consultation, prescribed Lab test & Medicines cover for 30 days before and 30 days after the hospitalization to all employees dependents including parents.
18. 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.
19. 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 7 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.
20. Pandemic and Epidemic Coverage: (Including related Lab investigations if considered mandatory or advised before or after hospitalization/procedures or advised)
21. 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.

22. Accidental Emergency with Ambulance.
23. Addition of new born at time of birth (if panel hospital)
24. No deductions on items such as multivitamins, minerals, baby wipes, pampers etc, used during panel / non panel hospitalization.
25. Waive of deduction clause on reimbursement cases and 100% should be cover, if medically required as per agreed terms.
26. 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.
27. The claim processing will be in soft instead submission of hard copies to the service provider.
28. Addition and deletion during the year will be adjusted at the end of contract accordingly.
29. All non-panel hospitalization claims must be reimbursed within 15 working days
30. Bidders will be required to provide all Benefits / Riders 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.
31. Bidders will be required to provide all Benefits / Riders 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.
32. 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.
33. Rate should be Inclusive of all Govt. taxes as applicable.
34. COVID-19 related all the tests will be covered if test results are positive. And If prescribed or Mandatory before Hospital treatment will be covered under IPD as well irrespective of the results (positive /negative).

Details of coverage that must be ensured

1	<p>HOSPITAL CARE. Required all medical expenses including: * 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.</p>
2	<p>MAJOR MEDICAL CARE/DREAD DISEASE. * Bidders to provide complete list of diseases being offered under major medical care by Health Insurance Company.</p>
3	<p>MATERNITY CARE * Bidders to provide complete list of coverage being offered under Maternity Care provided by Health Insurance Company.</p>
4	<p>SPECIALIZED INVESTIGATIONS: * Bidders to provide complete list of specialized investigations being offered under Hospital Care provided by Health Insurance Company.</p>
5	<p>DAY CARE SURGERIES (HOSPITALIZATION) * Bidders to provide complete list of day care surgeries being offered under Hospital Care provided by Health Insurance Company.</p>
6.	<p>a. All non-panel hospitalization claims must be reimbursed within 15 working days</p> <p>b. Bidders will be required to provide all Benefits / Riders 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>

Affidavit

As owner of

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

I/We shall also observe all the rules/regulations framed by Government of Pakistan Governing Insurance Policies and abide by all rules of KPPRA for “Health Insurance Policy for WSSCM Employees” and covering all benefits mentioned in this RFP documents.

The firm will be backlisted and penalty will be imposed if any information provided was found false or if the terms and conditions of this RFP document are not obeyed at any stage of contract execution

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 / Demand Draft only (Cheque is not acceptable) in favor of Water and Sanitation Services Peshawar 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 G.S.T/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 WSSCM has right to increase or decrease the number of staff during year the premium shall be adjusted accordingly.
10. The vendors must have established office(s) at Peshawar, which will be inspected by the Agency's authorized Officer (if deemed necessary).
11. Over writing and cutting of any nature in the quotation(s) will not be accepted.
12. 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.
13. 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.
14. Period of payment of Claims should be within 15 Working day after receipt of such claim.

15. 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.
16. No incomplete, supplementary or revised offer shall be accepted after opening of the tender.
17. 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.
18. In case the offer is withdrawn, amended or revised during the validity period of the offer, the Earnest Money is liable to be forfeited.
19. 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.
20. Payment of premium will be made on quarterly basis.
21. 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.
22. It would be 24 hours coverage for Medical treatment / Hospitalization.
23. 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.
24. Competent Authority reserves the right to reject the tenders at any stage with cogent reason as per KPPRA rules and regulations.
25. 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.
26. 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.
27. Any deviation from above mentioned conditions will automatically lead to cancellation of the Contract.

Summary

Grade	Employee	Dependents	Self	Parents	Spouse	Children	Total
M1	1	4	1		1	3	5
M3	1	6	1	1	1	4	7
M5	2	11	2	1	2	8	13
M6	3	12	3	4	2	6	15
M7	5	17	5	6	4	7	22
M8	5	19	5	7	5	7	24
Sub Total	17	69	17	19	15	35	86
Total	86						