

TransPeshawar (The Urban Mobility Company)

Record of Meeting

**Agenda/
Projects**

Pre-Bid Meeting for: -

Provision of Health Insurance Services for TransPeshawar**Date:**

24-09-2020 at 11:00 AM

Venue

Conference Room,
TransPeshawar (The Urban Mobility Company) 1st
Floor KPUMA Building Chamkani

Chair

Abid Mansoor GM Admin & HR
TransPeshawar

The following staff attended the meeting from the TransPeshawar side:

1. Mr. Khalil Ahmed Procurement Specialist TransPeshawar;
2. Mr. Alamgir Bangash Business Development Specialist TransPeshawar;
3. Junaid Saif HR Officer TransPeshawar.

Attendance of participants is attached as **Annex-B**.

DECISIONS / DISCUSSIONS

Five (05) companies participated in the pre-bid meeting. Brief description was given to the bidders about the project and scope of services. Evaluation criteria and procedure for submission of proposals were also elaborated. After briefing, queries of the bidders were responded and attached a **Annex-A**. The meeting ended at 12:30 PM with a vote of thanks from the chair.

Annex-A

Sr. No	Queries/Comments	TransPeshawar Response
1	<p>Removing Break up of quoted premium: Bidders suggested for removing of breakup of quoted premium segregated in male, female, son, daughter etc. in the Form of Quotation.</p>	<p>Response/Decision: It is explained that breakup of premium would provide a base for calculating the total premium therefore, it will remain intact and companies shall quote the rates accordingly.</p> <p>No addendum is required.</p>
2	<p>Fixed Price: The bidders asked to explain the term fixed prices given under clause 2 of Term and Conditions for Provision of Services. What will be the case if number of employees increase?</p>	<p>Response/Decision: It is told that the price for unit remain fixed and in case of increase in quantity, the contract price will be adjusted accordingly as per unit quoted rates. The breakup will help in this regard as well.</p> <p>No addendum is required.</p>
3	<p>Contradiction in clause 4 (a & c) of Terms and Conditions: There is a contradiction in both clauses referred above. The earlier clause suggests processing of claims within two (02) days and the later narrates fifteen (15) days for payment.</p>	<p>Response /Decision: It was responded that service providers shall ensure processing within two (02) days and fifteen days shall be considered as the maximum. The “clause c” is amended as, “The Service Provider shall ensure the payment of claim within 15 days <u>at max</u>, subject to fulfillment of minimum required formalities.”</p> <p>Addendum is required.</p>
4.	<p>Change in the Evaluation Criteria: A representative from Takaful insurance firm suggested to include A-minus rating companies in the bid.</p>	<p>Response /Decision: It is responded that evaluation criterion is designed to choose financially sound firm by fulfilling the required evaluation criteria. Therefore, it is mandatory requirement which the participating firms must fulfill.</p>

		No addendum is required.
5.	<p>Exclusion of Physical or mental disease/disorder form ToR:</p> <p>It is told by the representatives of firms that generally, the disease of physical and mental disorder is not covered in health insurance therefore, it may be excluded.</p>	<p>Response /Decision:</p> <p>It is told that companies shall quote the premium keeping in view all the terms and conditions of services therefore, the clause will remain intact.</p> <p>No addendum is required.</p>
6.	<p>Chronic Diseases:</p> <p>It is inquired that all kind of diseases are not covered in the RFQ.</p>	<p>Response /Decision:</p> <p>It is responded that writing down all the diseases in the RFQ is not practically possible therefore, generic terms have been used to cover all diseases.</p> <p>No addendum required.</p>
7.	<p>Settlement of Premium:</p> <p>The participants requested to amend the payment clause which requires that the premium of 2nd quarter shall be paid once the claims of 1st quarter are fully paid, and so on.</p>	<p>Response /Decision:</p> <p>It is told that this is realistic may remain intact.</p> <p>No addendum is required.</p>
8	<p>Insurance coverage to neonatal babies:</p> <p>It was inquired whether insurance coverage to neonatal babies also include pre-mature hospital and normal maternity coverage as mentioned under clause 13 of Terms of Reference.</p>	<p>Response /Decision:</p> <p>Clause 13 of Terms of Reference shall be substituted as "Insurance coverage to neonatal babies shall be provided as per assigned hospitalization limits of the employees."</p> <p>Change in clause 13 of ToR are required.</p>

9.	<p>Addition of one age cohort in Form of Quotation/Breakup table:</p> <p>It is suggested that breakup in the parents may be inserted as 60 or below 61-80 Above 80</p>	<p>Response /Decision: The suggestion agreed.</p> <p>Addendum is required.</p>
10.	<p>Clause 27 of ToR:</p> <p>The bidders sought explanation of the clause 27 of ToR i.e. “Pre-existing condition will be fully covered up to limits for disclosed/ undisclosed.”</p>	<p>Response /Decision: It is explained that pre-existing diseases shall be covered however, TransPeshawar shall manage the claims on case to case basis.</p> <p>No change is required.</p>
11.	<p>Limits for Cataract Surgery:</p> <p>It was discussed that costing of cataract surgery varies highly in terms of cost so limit may be fixed in terms of cost.</p>	<p>Response /Decision: It was told that limits for cataract surgery be up to PKR. 60, 000.</p> <p>Addendum is required.</p>
12.	<p>Clause II (f) of ToR:</p>	<p>Response /Decision: Under Clause II (f) of ToR, under benefits/coverage in heading Hospitalization (Employees, Spouses & Children) the word “Parent” is added.</p> <p>Addendum is required.</p>
13	<p>Financial limits of Hospitalization under Clause II (f) of ToR:</p> <p>Whether the financial limits given for “Hospitalization” under Clause II (f) of ToR fixed for one person or for one family?</p>	<p>Response /Decision: Please refer to the Clause 15 of the TORs under General Terms & Conditions for quoting hospitalization premium per person.</p> <p>No change is required.</p>



Attendance Sheet for Pre-Bid Meeting

Loan No: Loan 3543-PAK

Project Name: Peshawar Sustainable Bus Rapid Transit Corridor Project

Ref. No: TPC/A&HR/S/Shopping/2020/002

Procurement Title: Provision of Health Insurance Services for TransPeshawar

Place: Conference Room TransPeshawar (The Urban Mobility Company) Office, KPUMA Building, Chamkani

Date & Time: September 24, 2020 (11:00 AM PST)

No.	Bidder's Name (Firm/Company)	Representative's Name	Designation	Contact No.	Email	Signature
1.	BT General Insurance Ltd	M. ADHAN FARQ	AGM	0300-8111046	adhan.tawq @igi.com.pk	
2.	Adamjee Ins	M. ZOHAR	Joint Manager	0346-7601718	Zohar.khan@adajee.com.pk	
3.	Jubilee life Insurance Co. Ltd	S. Jaffar Ali Shah	Asst. Mgr	0336-9133457	jaffar.ali@jubileelife.com	
4.	TAKAFUL Pakistan	Amir Saeed	VP-Corporate	03018595960	amir.saeed@takaful.com.pk	
5.	Askari Insurance	FARMAN ULLAH	B.M	03009395300	farman@agico.com.pk	
6.						
7.						
8.						
9.						

24/9/2020

14.	<p>PACRA/JCR-VIS Rating</p> <p>It was inquired how the companies will be scored against PACRA/JCR-VIS rating criteria?</p>	<p>Response /Decision:</p> <p>It was told that it shall be scored in range. All the rating till upper rating criteria shall be considered in that particular range and will be scored accordingly.</p> <p>No change is required.</p>
15.	<p>Page15 of RFQ Clause “e” Category “E”</p> <p>There is a typo in the quantity of parents in the above referred clause</p>	<p>No. of parent under Category E is typo and quantity “24” is rectified as “44”</p> <p>Addendum is required.</p>