



TransPeshawar



TransPeshawar (The Urban Mobility Company)

Request for Quotation
For Provision of Health Insurance Services for TransPeshawar



REQUEST FPR QUOTATIONS

Loan 3543-PAK: Peshawar Sustainable Bus Rapid Transit Corridor Project

Procurement Title	Provision of Health Insurance Services for TransPeshawar
Source of Funding	Asian Development Bank (ADB Loan 3543-PAK)
Tender Ref. No.	TPC/A&HR/S/Shopping/2020/002
Bid Security	Bid security shall be submitted to the amount of two (2%) of the total bid value for one-year (12 months)/Total Premium in shape of Demand Draft/CDR from scheduled bank of Pakistan in the name of Chief Executive Officer (CEO) TransPeshawar.
Date of this Request	September 20, 2020
Pre-bid meeting	11:00 AM, September 24, 2020
Deadline for Submission of Quotations	03:00 PM PST, October 6, 2020
Date of Bid Opening	03:15 PM PST, October 6, 2020
Place of Submission	TransPeshawar Office, 1st Floor KPUMA Building, Main BRT Depot, Opp. NHA Complex, Peshawar KPK, Pakistan.

Sir/Madam:

1. TransPeshawar (hereinafter called "the Client") is established by the Government of Khyber Pakhtunkhwa to operate the bus rapid transit (BRT) system currently being implemented in Peshawar. Set up under section 42 of the company's ordinance, 2017, the Client is responsible for Bus Rapid Transit (BRT) project design, procurement, implementation, on-going BRT operations and service contract management. The Client is committed to provide quality ridership services to citizen of Peshawar. Unique of its own kind in KP, Peshawar BRT will offer many unique features and facilities for daily future commuters of Peshawar.
2. The Client hereby invites highly reputed Pakistani Insurance Companies to submit technical and

financial proposals in separate envelopes for provision of Health Insurance Services to the employees of TransPeshawar.

The detailed scope of services is provided as **Appendix-I**. If you, however, have been associated with the firm that prepared the requirements, and specifications of the contract that is subject of this procurement, you shall be disqualified.

3. It is understood that the bidder has gone through the entire Request for Quotation document and has complete understanding of the terms, conditions, Term of Reference (**Appendix-I**), Contents of Technical and Financial Proposals/Bids (**Appendix-II**) and attached Form of Contract. The attached terms and conditions for Supply of Services is an integral part of contract.
4. To assist the firms in preparation of a responsive proposals, a pre-bid meeting will be organized. All interested bidders are encouraged to attend the meeting as per following details:
 - **Date: September 24, 2020**
 - **Time: 11:00 AM PST**
 - **Venue: TransPeshawar Office, 1st Flo KPUMA Building Main BRT Depot, Opposite NHA Complex Peshawar KPK Pakistan.**
5. You must quote for complete Supply of Services (Appendix-I) under this request. Firms not quoting for complete set of services shall be disqualified.
6. A fixed lump sum cost inclusive of all taxes should be quoted against the services mentioned in Form of Quotation. Price quotations will be evaluated for all the services together and contract awarded to substantially responsive, technically qualified firm offering lowest evaluated total cost of all services.
7. You shall submit one Price Quotation on a Form of Quotation in separate envelope marked as "Financial Proposal" and one "Technical Proposal" in separate envelope in accordance with procedure mentioned under "Content of Technical and Financial Proposals/Bids" (Appendix-II) and addressed and delivered to the following address. Both "Financial Proposal" and "Technical Proposal" shall be enclosed in an outer single envelope.

**Chief Executive Officer,
TransPeshawar (The Urban Mobility Company),
1st Flo KPUMA Building Main BRT Depot,
Opposite NHA Complex Peshawar KPK Pakistan**

8. Form of Quotation must be typed and shall be signed by you or your authorized representative. Without a signature on Form of Quotation, your quotation will be rejected as non-responsive.
9. The deadline for receipt of your quotation (s) by the Client is: **03:00 PM, October 6, 2020.**
10. Responsiveness Criteria:

It is a fail/pass criterion. An affirmative determination across all the criteria is mandatory to qualify for detailed technical evaluation.

- i. Registered with Security and Exchange Commission of Pakistan (SECP);
- ii. Registered with FBR and reflected on Active Tax Payer List (ATL);
- iii. Registered with Khyber Pakhtunkhwa Provincial Revenue Authority (KPRA) in Sale Tax on services;
- iv. Companies must have minimum 07 years' experience of providing health insurance services in Pakistan to large public/ private sector organizations;
- v. Minimum of A+ financial rating on PACRA/ JCR-VIS for health insurance;
- vi. At least serving 03 companies in corporate industry/public bodies for health Insurance;

- vii. Minimum average annual turnover (AAT) for last three (03) years is PKR Three (3) Billion or more; (Submit financial statements of last three years)
- viii. An affidavit on stamp paper to the effect that the firm has not been blacklisted by any Federal or Provincial Public Entity;
- ix. Bid Security to the amount of 2% of annual quoted cost of the premium. The original bid security shall be kept sealed in Financial Proposal whereas Photocopy hiding the amount of bid security shall be placed in Technical Proposal.

Supporting Documents/Credible documentary evidence to the above requirements is mandatory to be submitted in technical bid as prescribed under **Appendix-II**. Failing to submit any of the above document shall result in non-responsiveness of the bid.

11. Your quotation should be submitted as per following instructions and in accordance with the attached form of Contract. The attached Terms and Conditions of Supply of Service is an integral part of the Contract.

- (i) **PRICES:** - Prices shall be quoted for complete supply of services as described in **Appendix-I** in Pakistani Rupees (PKR) and inclusive of all taxes as per applicable laws in Pakistan. The prices have to include all allied services costs, expenses, etc. and the final quoted prices should be all inclusive. The service provider shall be entirely responsible for all taxes, duties, license fees etc. incurred under the contract.

In evaluating the quotations, the Client will adjust for any arithmetical errors as follows:

- where there is a discrepancy between amounts in figures and in words, the amount in words will govern;
- where there is a discrepancy between the unit rate and the line item total resulting from multiplying the unit rate by the quantity, the unit rate as quoted will govern;
- if a bidder refuses to accept the correction, his quotation will be rejected;

- (ii) **EVALUATION OF QUOTATIONS:** First only technical bids shall be opened as per the schedule provided and assessed for responsiveness of bids. Technical Proposals determined to be substantially responsive to the "Responsiveness Criteria" mentioned above, will be considered for detailed evaluation in accordance with **Appendix-III** "Evaluation Criteria". Financial Proposals of only technically qualified firms will be opened at the scheduled date, time and venue communicated in advance for comparison of prices. Financial proposals of non-responsive and technically disqualified bidders shall be returned unopened. An offer is not substantially responsive if it contains material deviations or reservations to the terms, conditions, and specifications in this Request for Quotation, and it will not be considered further. Clarification may be sought in writing during evaluation if deemed necessary however, it does not alter the substance of bid.

- (iii) **AWARD OF CONTRACT:** The contract will be awarded to the bidder having lowest evaluated bid price among the substantially responsive and technically qualified bidder as per criteria mentioned above and in **Appendix-III** respectively. The bidder whose quotation has been accepted will be notified of the award of contract within validity period through Letter of Acceptance issued by the Client.

- (iv) **VALIDITY OF THE OFFER:** Your quotation should be valid for a period of sixty (60) days from the deadline for receipt of quotation as indicated above. If you withdraw your quotation during the validity period and/or refuse to accept the award of a contract when and if awarded, then your bid security will be forfeited. The contract offer will then be offered to next substantially responsive, technically qualified lowest bidder.

- (v) Bidders should note that during the period from the receipt of the quotation until award of Contract, all queries should be communicated in writing via e-mail below.

Attention: Fayyaz Ahmad Khan: fayyaz.khan@transpeshawar.pk

CC: Abid Mansoor : abid.mansoor@transpeshawar.pk

CC: Khalil Ahmed : Khalil.ahmed@transpeshawar.pk

(vi) BID SECURITY:

- (a) Bid security shall be submitted to the amount of two (2%) of the total bid value/premium for one-year (12 months) in shape of Demand Draft/CDR from scheduled bank of Pakistan in the name of Chief Executive Officer (CEO) TransPeshawar. A bid not accompanied by compliant bid security shall be rejected as non-responsive;
- (b) The original bid security shall be kept sealed in Financial Proposal whereas a photocopy of Bid Security by hiding the amount shall be placed in Technical Proposal;
- (c) The requisite bid security shall remain valid for a period of Twenty-Eight (28) days beyond the original validity period of the bids;
- (d) Bid Security of the unsuccessful bidders shall be released as promptly as possible upon the successful Bidder's furnishing of the performance security;
- (e) The bid security of successful bidder shall be returned once the successful bidder has signed the contract agreement and furnished the required performance security.
- (f) The Bid security shall be forfeited:
 - If a bidder withdraws his bid during the period of bid validity; or
 - If a bidder doesn't accept the correction of his Bid Price, pursuant to Para above; or
- (g) In the case of a successful bidder, if he fails to:
 - Furnish the Performance security in accordance with Para below;
 - Sign the contract agreement, in accordance with Para below.

(vii) Client 's Right to Accept Any Bid, and to Reject Any or All Bids

The Client reserves the right to accept or reject any Bid, and to annul the bidding process and reject all Bids at any time prior to contract award, without thereby incurring any liability to Bidders. In case of annulment, all Bids submitted and specifically, bid securities, shall be promptly returned to the Bidders.

(viii) Signing of Contract

- (a) Promptly after issuance of Letter of Acceptance, the Client shall send the successful Bidder the Form of Contract.
- (b) Within fourteen (14) days of receipt of the Form of Contract, the successful Bidder shall sign, date, and return it to the Client.

(ix) Performance Security

- (a) Within Fourteen (14) days of the receipt of Letter of Acceptance from the Client, the successful Bidder shall furnish the performance security in Pak Rupees to the amount of Ten (10%) of contract price (Bid Value/Premium for 12 months) in shape of CDR/DD or Bank Guarantee, at the option of bidder, in the name of CEO TransPeshawar from schedule bank of Pakistan;
- (b) Failure of the successful Bidder to submit the requisite Performance Security or to sign the Contract Agreement shall constitute sufficient grounds for the annulment of the award and forfeiture of the bid security. In that event, the Client may award the Contract to the next lowest evaluated Bidder whose offer is substantially responsive and technically qualified.

- (c) The Performance Security of the successful bidder shall be released after the successful bidder has fulfilled all the obligations under the contract to the satisfaction of the Client.
 - (d) The Performance security may be forfeited fully or partially if the service provider defaults under the contract.
- 12.** This Request for Quotation is being conducted under ADB Procurement Guidelines. As such under ADB's Anti-Corruption Policy, bidders shall observe the highest standard of ethics during the procurement and execution of such contracts. ADB will reject a proposal for award, and will impose sanctions on parties involved, if it determines that the bidder recommended for award or any other party, has engaged in corrupt, fraudulent, collusive, or coercive practices in competing for, or in executing, the Contract. At the time of submission of your quotation, you should not be in ADB's sanctions list.
- 13.** You may confirm by e-mail (mentioned above) the receipt of this request and whether or not you will submit the quotation(s).

Sincerely Yours,

TransPeshawar
(The Urban Mobility Company)

1. FORM OF QUOTATION
(to be submitted on company letterhead
duly signed and Stamped)

To:

Chief Executive Officer,
TransPeshawar (The Urban Mobility Company)

We offer to execute the **Provision of Health Insurance Services for TransPeshawar** in accordance with the Conditions of Contract accompanying this Quotation for the Contract Price of _____ (*amount in words and numbers*) _____ in PKR. We propose to complete the Supply of Services described in the Contract with in the stipulated period from the date of signing of the Contract.

SR.#	DESCRIPTIONS	Number of Persons Insured	Total Premium/Bid Value for 12 Months (in PKR)- inclusive of all applicable taxes
1.	Gross Premium		

This Quotation and your written acceptance will constitute a binding Contract between us. We understand that you are not bound to accept the lowest or any Quotation received by you.

We hereby confirm that this Quotation complies with the Validity of the Offer and obtain a Performance Security in accordance with terms and conditions imposed by the Request for Quotation document and the Terms and Conditions for Supply of Service including Appendix-I.

We have not been associated with the firm that prepared the design and specifications of the contract that is subject of this request for quotation.

We are not in the ADB sanctions list.

(Service provider to complete below)

Authorized Signature:

Name and Designation of Signatory:

CNIC.

Stamp.

Date:

Address,

Phone Number &

Email Address:

2. Breakup of Quoted Premium
(To be submitted on Official Company Letterhead Duly Signed & Stamp)

S. NO	CATEGORY	AGE GROUP	NUMBER of PERSONS	YEARLY PREMIUM
01	Male Employee	18-25		
02	Male Employee	26-35		
03	Male Employee	36-45		
04	Male Employee	46-55		
05	Male Employee	56-60		
06	Male Employee	Above 60		
07	Female Employee	18-25		
08	Female Employee	26-35		
09	Female Employee	36-45		
10	Female Employee	46-55		
11	Female Employee	56-60		
12	Female Employee	Above 60		
13	Male Spouse	18-25		
14	Male Spouse	26-35		
15	Male Spouse	36-45		
16	Male Spouse	46-55		
17	Male Spouse	56-60		
18	Male Spouse	Above 60		
19	Female Spouse	18-25		
20	Female Spouse	26-35		
21	Female Spouse	36-45		
22	Female Spouse	46-55		
23	Female Spouse	56-60		
24	Female Spouse	Above 60		
25	Sons & Daughters	25 or Below		
26	Daughters (Unmarried)	25 & Above		
27	Parents	60 or Below		
28	Parents	Above 60		
	TOTAL			

3. FORM OF CONTRACT

THIS AGREEMENT number _____ made on _____ 2020, between
_____(hereinafter called "the Client") on the one part and
_____(hereinafter called "the Service Provider") on the other part.

WHEREAS the Client has requested for quotation for "**Provision of Health Insurance Services for TransPeshawar**" to be provided by Service Provider, viz. Contract "**Provision of Health Insurance Services for TransPeshawar**", (hereinafter called "Contract") and has accepted the Quotation by the Service Provider for the provision of services under Contract at the sum of _____ (_____) hereinafter called "the Contract Price".

NOW THIS AGREEMENT TO BE WITNESSETH AS FOLLOWS:

1. The following documents shall be deemed to form and be read and construed as part of this agreement, viz:
 - (i) Form of Contract;
 - (ii) Letter of Acceptance;
 - (iii) Form of Quotation;
 - (iv) Terms and Conditions for Provision of Services;
 - (v) Request for Quotation;
 - (vi) Terms of Reference (Appendix-I)
2. Taking into account payments to be made by the Client to the Service Provider as hereinafter mentioned, the Service Provider hereby concludes an Agreement with the Client to execute and complete the supply of services under the Contract in conformity with the provisions of the Contract.
3. The Client hereby covenants to pay, in consideration of the acceptance of Contract, provision of services in conformity with the conditions of the Contract, the Contract Price in accordance with Payment Conditions prescribed by the Contract.

IN WITNESS whereof the parties hereto have executed the Contract under the laws of Islamic Republic of Pakistan on the date indicated above.

Signature and seal of the Client:
For and on behalf of

Signature and seal of the Service Provider:
For and on behalf of

Name of Authorized Representative

Name of Authorized Representative

4. TERMS AND CONDITIONS FOR PROVISION OF SERVICES

Project Name: Provision of Health Insurance Services for TransPeshawar

Client: TransPeshawar (The Urban Mobility Company)

Service Provider:

1. Initially contract shall be signed for a period of one-year (12 months), however, the Client at its own discretion can extend the period of contract for a further period of two (02) year on the terms and conditions agreed mutually.
2. Fixed Price: The prices indicated in the Form of Quotation are firm and not subject to any adjustment during contract performance.
3. Commencement of Insurance Coverage
 - a) Insurance coverage shall commence from the date of signing of the contract;
 - b) The Service Provider shall arrange preparation of necessary documents and Health Card to the insured person well before commencement of insurance coverage.
 - c) The Service Provider shall ensure the delivery of Health Card and complete details about the Panel Hospitals, available facilities at those hospitals, telephone numbers, claim filing process and other relevant information to the insured person well before commencement of Insurance coverage.
4. Processing of Claim
 - a) The Service Provider shall process the claim within 02 working days of receipt of claim;
 - b) The Service Provider cannot demand any unrealistic document for processing of claim;
 - c) The Service Provider shall ensure the payment of claim within 15 days, subject to fulfillment of minimum required formalities.
5. Applicable Law: The Contract shall be interpreted in accordance with the laws of Islamic Republic of Pakistan.
6. Resolution of Disputes: The Purchaser and the Supplier shall make every effort to resolve amicably by direct informal negotiation any disagreement or dispute between them under or in connection with the Contract. In the case of a dispute between the Client and the Service Provider, the dispute shall be settled in accordance with the provisions of the arbitration law or rules of Pakistan.
7. Payment
 - a) Payment of Premium shall be processed on quarterly basis;
 - b) The Service Provider shall submit the following documents along with the Invoice:
 - Original Invoice in triplicate.
 - Month wise list of Insured Employees / Dependents
 - Complete details of claims received, paid, pending during the quarter.
 - Complete details of pending claims with reason of pendency.
 - c) All payments / transaction shall be made in Pakistani Rupees (PKR) only.
8. Performance Security:
 - a) The Performance Security in Pak Rupees to the amount of Ten (10%) of contract price (Bid Value/Premium for 12 months) in shape of CDR/DD or Bank Guarantee, at the option of bidder, in the name of CEO TransPeshawar from schedule bank of Pakistan shall be provided to the Client not later than the date specified in the Letter of Acceptance.
 - b) The performance security shall be valid for a period of one (01) year from the date of issuance. Extension of performance security shall take place before its expiry subject to extension of contract.
 - c) Performance Security may be forfeited fully or partially if the service provider defaults under the contract.
 - d) If the Performance Security is partially liquidated, the Service Provider is obliged to replenish the Performance Security in full within seven (7) days of the date of any liquidation thereof. If the Service Provider fails to replenish the Performance Security in accordance with this clause, this shall constitute a material breach of this Agreement and the Client shall be entitled to liquidate the remainder of the Performance Security and terminate the Contract accordingly.
 - e) Subject to the fulfilment by the Service Provider of all of its obligations under the Contract, the Performance Security shall be released by the Client within thirty (30) days after expiry of the

Contract and settlement of all claims by the Insurance Company.

9. Force Majeure: The supplier shall not be liable for penalties or termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

For purposes of this clause, "Force Majeure" means an event beyond the control of the Supplier and not involving the Supplier's fault or negligence and not foreseeable. Such events may include, but not restricted to, act of Purchaser in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freightembargoes.

If a Force Majeure situation arises, the Supplier shall promptly notify the Purchaser in writing of such condition and the cause thereof. Unless otherwise directed by the Purchaser in writing, the Supplier shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by Force Majeure event.

10. Failure to Perform: If the Service Provider fails to provide the satisfactory services, TransPeshawar shall be entitled at his option to cancel the contract and recover the damages besides forfeiture of Performance Security. The Client shall not be liable to any risks and costs whatsoever in consequence of such cancellation of the contract.

NAME OF SERVICE PROVIDER: _____

Authorized Signature: _____

Place: _____

Date: _____

TERMS OF REFERENCE (TORs)

I. General Terms and Conditions

1. 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.
2. In case of injuries to the covered lives insured by the Service Provider due to Military or Air Force, Police or security forces operations or due to terrorism shall be covered as per assigned limits.
3. The Service Provider 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 TransPeshawar 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.

As OPD facility will be managed by TransPeshawar on its own. The terms & conditions specifically exclude all admissions for observation and diagnosis purpose only. This is applicable even if the doctor has suggested admission without any evidence of justification for admission. No reimbursement will be made for these cases.

But admission for control of blood pressure and diabetes are also allowed and covered.

4. All kind of treatment for removal of kidney/ gallbladder stones etc. (including lithotripsy) shall be settled. Specialized test like MRI, CT-Scan, etc. shall be covered. For this purpose, admission condition shall not apply.
5. Treatment and diagnostic test for Hepatitis B, C, treatment of Cancer and all kinds of open-heart surgeries shall be covered.
6. The Service Provider shall ensure that all kind of approvals to panel hospitals in respect of Insurance coverage shall be given well in time, to the person or dependents as and when demanded by hospital, so the admitted patients and their dependents should not suffer due to non-availability of full approval or delayed approvals.
7. All the available limits as per coverage plan shall be printed on Insurance cards for information and record of the employees.
8. The Service Provider shall ensure that all kind of objections shall be intimated to concerned focal person only once. Once live objection is to be replied in the form of documentary evidence of information, it shall be settled without any further objection and delay. **Maximum response period for the focal person & Service Provider is 30 days.**
9. Maximum time for settlement of reimbursement claims shall be 30 days. In case of any unjustified delay on the part of Insurance Company, it will be adjustable against bills deposited the service provider quarterly. In case, documentation requirement cannot be submitted by the employee within 3 month of intimation or till the expiry of contract whichever is earlier, the case will be considered as finally closed and will not be reconsidered later on any pretext.
10. There shall be no age restriction for the employees/ dependents at inception and for additions.
11. All kind of coverages & reimbursements shall not be made conditional for settlement of endorsement premium dues.
12. All kind of premium dues shall be settled on quarterly basis. The premium of 2nd quarter shall be paid once the claims of 1st quarter are fully paid, and so on.
13. Insurance coverage to neonatal babies shall be provided as per assigned limits of the employee.
14. In case of non-issuance of insurance card to an existing employee/ dependent, due to non-provision of employee data required for issuance of health insurance card, the reimbursement shall be made to the concerned employee after the issuance of fresh health insurance card. In this respect intimation shall be forwarded by the concerned focal person regarding the status of employee/ dependents. However, the name

of the person and or dependents must be available in the updated list forwarded for renewal or in the previous list of the expired policy. Otherwise the company has the right to refuse all claims incurred before coverage. In this regard, all the concerned TransPeshawar employees have the sole responsibility to get their dependents members insured with Service Provider through concerned focal person.

15. The agreed per person premium will be payable in full irrespective of the time of coverage during the policy. Accordingly, all kind of claims shall be settled in full as per assigned limits.
16. Any time interval restriction shall not be made in case of same ailment but this will not be allowed for limit enhancement purpose only (The treating specialist doctor statement/ certificate subject to accepted medical practice, shall be the criteria for decision). Employee's decision to change hospital without any reason may not be allowed or approved.
17. The Service Provider 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 black listed hospitals will be shared and updated periodically by the service provider.
18. The Service Provider shall ensure that claim verification shall be done within 15 days after the claim submission.
19. Any type of excess payments if requested in writing by the TransPeshawar shall only be settled. However, the reimbursement shall be made by the TransPeshawar after proper submission of bills and relevant record.
20. No person other than the focal person of TransPeshawar will deal and communicate with the Service Provider for all matters. TransPeshawar will circulate and inform all the employees accordingly.
21. The period of insurance contract shall be initially for 01 year, and renewal of contract will be made on agreed terms and conditions for a maximum period of up to 03 years.
22. Any type of deduction from reimbursement claims on account of percentage of surgeon fee or any other fee etc. shall not be made (except for black listed hospitals, the list of which will be shared, its inception and from time to time).
23. All taxes will be deducted as per federal and provincial government prevailing laws and rules.
24. The IPD health insurance cards shall be provided by the Service Provider within 15 working days of insurance of acceptance letter/award of contract provided final updated list of employees and dependents is received from TransPeshawar. The responsibility of timely coverage of dependents and spouse rests entirely on TransPeshawar.
25. All the Health Insurance Cards (In case of new employees or additions/revision cases would be provided **within 7 days** from the date of submission of information and letter.
26. In case of fake/fraudulent and inflated claim, a formal letter or email would be required from the Service Provider along with relevant facts/proof. Re-verification and reversal of statements at any later stage will not be acceptable once initial verification has been completed and conveyed to client. The company will also have the right to reject the inflated amount of the claim only and to charge actual verification charges or 10% of the amount fraudulently claimed, from the individual as a penalty. However actual incurred claim shall be liable to be paid by the Insurance Company.

All kind of matters not covered above or dispute if any regarding approval for admissions and settlement of claims will be settled mutually and amicably between TransPeshawar and Service Provider nominated officials.

27. Pre-existing condition will be fully covered up to limits for disclosed/ undisclosed.

II. Scope of Work

- a) TransPeshawar has 60 employees with a total of 283 lives to be insured for hospitalization. The employees of TransPeshawar have been distributed in 06 different categories with following coverage:
- Employees of TransPeshawar either Male or Female covered with no age restrictions.
 - Dependent Spouse(s) covered. Maternity up to 50 years of age. (Max. 03 birth cases)
 - Dependent Son(s) covered up to 25 years of age.
 - Dependent Daughter(s) covered till marriage.
 - Parents covered with no age restrictions.
- b) Currently TransPeshawar has presence in Peshawar; however, services will be required all over Pakistan.
- c) The detail of employees and its dependents in all 06 categories shall be provided on request. The number of lives is subject to increase or decrease.
- d) Eligible Medical Expenses (including but not limited) to be covered from ANNUAL HOSPITALIZATION LIMITS shall include Hospitalization & Day Care Treatment as Follows:

HOSPITALIZATION	DAY CARE
<ul style="list-style-type: none">Daily Room & Board ChargesIn-Hospital Consultation ChargesSurgical FeeDiagnostic InvestigationsOT ChargesBlood & Oxygen SuppliesICU/CCU/SCU/HDU ChargesOrgan TransplantLocal Ambulance ChargesBurnsStroke/CVACancer (up to hospitalization limit)Pre & Post Hospitalization including OPD, Medicines, Consultation & Diagnostic Tests before & after (30 Days.)Angioplasty / By-Pass Surgery/StuntsThyroid DichotomyMiscellaneous Hospital Services and SuppliesEmergency Room Treatment leading to Hospitalization.Other Operative Procedures.	<ul style="list-style-type: none">LithotripsyEndoscopyExcision BiopsyGastroscopyPartial MastectomyTonsillectomy / AdenoidectomyVeins / VaricoseNon-Malignant Tumors/AbscessCholecystectomyHerniorrhaphyAppendectomyCataract SurgeryAngiographyMRICT ScanThallium ScanKidney DialysisTreatment of Cancer (including Chemotherapy with pre & post cover) upto full Hospitalization Limits.Other day care procedures.

- e) Details of the employees according to their categories covered under the hospitalization coverage are given below:

Details	Category						TOTAL
	A	B	C	D	E	F	
Employees	2	5	6	6	25	16	60
Spouse	2	5	6	5	11	8	37
Child	5	13	15	16	17	20	86
Parents	4	7	9	10	24	26	100
TOTAL	13	30	36	37	97	70	283

- f) The categorized hospitalization benefit plan of TransPeshawar as under:

Sr. #	Benefits / Coverage	Categories and Annual Entitlements in Rs.					
		A	B	C	D	E	F
1.	Hospitalization (Employees, Spouses & Children)	600,000	450,000	300,000	200,000	150,000	100,000
2.	Daily Room & Board Limits	15,000	12,000	10,000	8,000	5,000	3,000
3.	Normal Delivery & Miscarriage	75,000	65,000	60,000	50,000	40,000	30,000
4.	Caesarean Section & Multiple Births	120,000	100,000	90,000	70,000	50,000	40,000

Appendix-II
Contents of Technical and Financial Proposals/Bids

The bidders are required to submit their Proposals/Bids in two separate envelopes marked as "1. Financial Proposal" and "2. Technical Proposal" in accordance with following procedure.

1. Technical Proposal

"Technical Proposal" shall comprised of following documents. Technical proposal shall be prepared in sequence/order given below to facilitate the assessment of proposals in a systematic manner.

Chapter-1 "Company Profile"

- 1.1. Company profile showing Year in Business having minimum 10 years' experience of providing health services in Pakistan to large public/ private sector organizations, history of the Bidder/Participant including complete address and complete details of Directors including their CNIC Numbers
- 1.2. Documentary evidence of all information required under, "Responsiveness Criteria", above is as follows:
 - a) Certificate of Registration with Security and Exchange Commission of Pakistan (SECP);
 - b) Certificate of Registration with FBR and on Active Tax Payer List (ATL) of FBR; (NTN/STRN)
 - c) Registered with Khyber Pakhtunkhwa Provincial Revenue Authority (KPRA) in sale tax on services;
 - d) Attested copy of CNIC of signatory of the Bid Form;
 - e) Copy of documents regarding affiliation/representation (subsidiary or merger) of foreign/ local company etc., if any;
 - f) PACRA/ JCR-VIS certificate/copy of document for health and showing minimum of A+ financial rating;
 - g) Credible documentary evidence for rendering health insurance services to at least three (03) companies in corporate industry/public bodies;
 - h) Financial Statements of last three (03) years showing minimum average annual turnover of PKR three (03) Billion or more;
 - i) Affidavit on stamp paper duly notarized to the effect that the Service Provider is neither blacklisted nor suspended by any National / International, including Provincial and Federal Government;
 - j) Photocopy of Bid Security of required amount and form by hiding the amount.

Chapter-2 Total Number of Corporate/public Clients receiving Health Insurance Services

- 2.1. List of present clients of Group Health Insurance with name and contact persons, cell/telephone numbers and addresses.
- 2.2. Details of currently providing the Group Health Insurance to corporate/public clients with number of employees of that each client.

Chapter-3 Total Number of Panel Hospitals under credit facility in Pakistan & Medial Call Center / 24/7 Helpline

- 3.1. List of panel Hospitals all over the Pakistan.
- 3.2. Details of Medial Call Center (24 / 7 Help Line).

Chapter-4 Number of Full-Time Doctors for Case Management in Medical & Claims Dept.

- 4.1. Details of Full-Time Doctors for Case Management in Medical & Claims Dept.

Chapter-5 Financials of the Company.

- 5.1. Audited Financial Statement of the bidder for last three years;

Chapter-6 Signed Bidding Documents

- 6.1. Complete Bidding Document, duly signed and stamped on each/every page as acceptance of all terms & conditions;

2. Financial Proposal

Financial Proposal shall consist of:

1. Original Bid Security to the amount of 2% of annual quoted cost of the premium;
2. Form of Quotation consisting of quoted price of premium. The premium calculation shall contain all cost and there shall not be any hidden or additional cost to the premium.

Bidder(s) must work carefully and gross rates to be quoted, including all applicable taxes and also incorporate the impact of Sales Tax. TransPeshawar shall made payments after deduction of all applicable taxes.

IMPORTANT

The full Proposal must comprise the following document to be compliant:

- **Form of Quotation & Original Bid Security (Financial Proposal)**
- **Supporting Documents as described under Appendix-II. (Technical Proposal)**

Appendix- III
Technical Evaluation Criteria

Responsiveness of the bidder as per prescribed criteria shall be assessed first. The substantially responsive bidders shall be considered for detailed evaluation of proposals by applying the following technical criteria.

S#	Evaluation Parameters/Sub-parameters	Maximum Points
1.	Number of Years in the Business of providing Health Insurance Services. (Credible documentary evidence must be provided)	Max. 15
1.1	15 years or above	15
1.2	10 years or above	10
1.3	07 years or above	07
2.	Total Number of Corporate/Public Clients receiving Health Insurance Services (Credible documentary evidence must be provided)	Max. 15
2.1	200 and above	15
2.2	100 and above	10
2.3	50 and above	05
2.4	Below 50	02
3.	Total Number of Panel Hospitals under credit facility in Pakistan (Credible documentary evidence must be provided)	Max. 15
3.1	200 and above	15
3.2	100 and above	10
3.3	50 and above	05
3.4	Below 50	02
4.	Medial Call Center / 24/7 Helpline (Credible documentary evidence must be provided)	Max. 10
4.1	Yes	10
4.2	No	00
5.	Number of Full-Time Doctors for Case Management in Medical & Claims Dept. (Provide details duly signed by authorized person)	Max. 10
5.1	20 and above	10
5.2	10 and above	07
5.3	Below 10	05
6.	Financials of the Company	Max. 20
6.1	Average Annual Turnover of last three (03) years	Max. 10
6.1.1	PKR 11 Billion or above	10
6.1.2	PKR 7-10 Billion	06
6.1.3	PKR 3-6 Billion	03
6.2	Net worth	Max. 10
6.2.1	PKR. 21 Billion or above	10
6.2.2	PKR. 11-20 Billion	06
6.2.3	PKR. 5-10 Billion	03
7.	PACRA/JCR-VIS Rating	Max. 15
7.1	AAA Rating	15
7.2	AA+ Rating	10
7.3	A+ Rating	05
TOTAL POINTS		100

Note: The minimum qualifying score for technical evaluation is Seventy (70) Marks.

Award of Contract:

Financial quotations of only technically qualified bidders shall be opened. The bidder having lowest bid price among technically qualified bidders shall be selected for award of contract.