

**DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY**

M. A. JINNAH ROAD, KARACHI-74800 (PAKISTAN)

Phone: 021-99231195-98, 99230307

ISSUED ON: \_\_\_\_\_

ISSUED TO: \_\_\_\_\_

**“PROCUREMENT OF GROUP HEALTH INSURANCE FOR  
EMPLOYEES & THEIR DEPENDENTS OF DAWOOD  
UNIVERSITY OF ENGINEERING & TECHNOLOGY.”**

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**“Say No to Corruption”**

DUET/Health-Insurance/23-06

## **Request for Proposal**

Sealed bids are invited from well-reputed “Health Insurance Companies” for Procurement of “**GROUP HEALTH INSURANCE SERVICES” for all DUET Employees.**

**Eligibility: Registered** with Income Tax, GST and SRB (Under relevant provision of SPP rules 2010)

Method of Procurement: Single Stage – Two Envelope Procedure (as per SPP rule 46(2).

Bid Security: 5% of total quoted amount in shape of Pay Order in favour of Dawood University of Engineering & Technology (DUET), Karachi

Bidding/Tender Documents can be obtained from Dawood University of Engineering & Technology (DUET), Karachi from the office of undersign against Rs. 3000/- each (Non Refundable Tender Fee) in favour of DUET, Karachi. The tender document can also be downloaded from SPPRAPPMS website: University website: [www.duet.edu.pk](http://www.duet.edu.pk)

Date & Time of Issuance of bidding Document:

Tender Documents will be issued from 26-06-2023 to 11-07-2023 (up to 12:00 noon)

Date & Time for Submission of Bidding Document: 11-07-2023 (Time 03:00 pm)

Date & Time for Opening of Bid(s): 11-07-2023 (Time 04:00 pm)

In case of Holiday or unforeseen situation or incident, bids shall be issued, submitted and opened on next working day as per same schedule & time. Place of issuance, submission, inquiries and opening will be Procurement Department at Accounts Section, DUET, Karachi.

Under following conditions Bid will be rejected:

- Conditional and telegraphic bids/tenders
- Bids not accompanied by bid security & non-refundable tender fee.
- Bids received after specified date and time.
- Non-Black Listed Affidavit on Stamp paper is not provided.

Procuring agency reserves the right to reject all or any bids subject to the relevant provision of Sindh Public Procurement Rules 2010(Amended 2013)

PROCUREMENT OFFICER

DUET, KARACHI

# DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY

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## 1. Introduction

**DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI** invites single stage two envelopes tender under SPPRA Rules, 2010 (Amended till to date) for procurement of “**Group Health Insurance Services**” for its employees, their dependents and pensioners for a period of twelve (12) months extendable, from well reputed Insurance (Takaful) Companies who qualify the eligibility criteria for the following lives:

### 1.1.1). Eligible Employees

a) Following eligible dependents eligible employees:

i) Spouse

ii) Children (including widow / divorce daughters)

iii) Parents

PARTICULARS	CATEGORY-WISE DATA				
	A	B	C	D	E
<b>EMPLOYEES</b>	<b>BS 20 &amp; Above</b>	<b>BS 17 to 19</b>	<b>BS 12 to 16</b>	<b>BS 06 to 11</b>	<b>BS 02 to 5</b>
Spouses					
Children					
Parents					
<b>TOTAL</b>					

## 1. Scope of Work

Provision of comprehensive medical coverage/Group Health Insurance to the Employees their dependents and according to their category for a period of 12 Months (One Year). (Extendable two years on satisfactory performance). The insurance coverage shall include:

	In-Patient Treatment Hospitalization);
	Day Care Treatment;
	Maternity Care;
	Other Medical Services / Allied Facilities.

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Employees their dependents will be covered under the following policies:

### 1.1 Premium Policy

- Hospitalization of Employees and Pensioners their eligible dependent spouses, children & parents of employees only.

### 1.2 Details of the employees and Pensioners according to their categories covered under the Premium Policy are given below.

<b>EMPLOYEES AND PENSIONERS CATEGORIES</b>				
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>
<b>BS 20 &amp; above</b>	<b>BS 17 to 19</b>	<b>BS 12 to 16</b>	<b>BS 06 to 11</b>	<b>BS 02 to 5</b>
<b>24</b>	<b>307</b>	<b>55</b>	<b>83</b>	<b>86</b>

### CATEGORY WISE NUMBER OF EMPLOYEES.

	Description	Category-Wise				BS 02 to 5 E
		BS 20 & above A	BS 17 to 19 B	BS 12 to 16 C	BS 06 to 11 D	
		<b>Employees and their dependents</b>				
a.	Number of Employees (Including Spouse, Children & Parents)	<b>24</b>	<b>307</b>	<b>55</b>	<b>83</b>	<b>86</b>
<b>Benefits / Description(to be proposed by Firm)</b>						
i.	H&R Limits (per person / per Year)	(Limit Minimum 0.3 M and Maximum 01.000 Million)				
ii.	Enhancement in H&R limits in case of accidental injuries	100%	100%	100%	100%	
iii.	Room & Board (per day)					
<b>Hospitalization</b>						

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1.	Pre-Hospitalization Sub Limit (Diagnosis Consultation & Medicines)	30 days	30 days	30 days	30 days	
2.	Post-Hospitalization Sub Limit (Follow-Ups)	30 days	30 days	30 days	30 days	
<b>Daycare Surgeries &amp; Specialized investigation in outpatient settings including but not limited.</b>						
Dialysis, Cataract Surgery, MRI, CT scan, Endoscopy, Thallium Scan, Angiography, Treatment of Fractures & Lacerated Wound, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries within 48 hours, emergency room treatment for accidental emergencies Besides, Daycare treatment should also cover as per clause 2.5 at page 7 of the bidding documents.		Covered				
<b>Maternity Benefits (per pregnancy / per person)</b>						
3	Normal Delivery					
4	Complicated Delivery					

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- 2.3 In case of increase / decrease of any employee / dependent, the University shall inform in writing and the Insurance coverage shall accordingly be commenced / ceased, as the case may be, on the same rates and terms and condition of the Contract Agreement.
- 2.4 In case of birth of new born baby of the employee / dependent, the new born baby shall immediately be covered under the Insurance Policy.
- 2.5 Eligible Medical Expenses (including but not limited) to be covered from ANNUAL HOSPITALIZATION LIMITS shall include Hospitalization & Day Care Treatment as Follows:

HOSPITALIZATION		DAYCARE	
<b>Daily Room &amp; Board Charges</b>			
	In-Hospital Consultation Charges		Lithotripsy + other laser procedures
	Surgical Fee		All Endoscopic procedures (i.e., gastroscopy, colonoscopy laparoscopy, Bronchoscopy etc.) along with biopsies / Histopathology.
	Diagnostic Investigations		Excision Biopsy + Histopathology.
	OT Charges		
	Blood & Oxygen Supplies		Lumpectomy / Incision and drainage Procedures.
	ICU/CCU/SCU/HDU Charges		Tonsillectomy / Adenoidectomy / ENT Procedures.
	Organ Transplant		Varicose Veins management / other ligation Procedures.
	Local Ambulance Charges		Non-Malignant Tumors/Abscess / Cyst Excision / Histopathology.
	Burns injuries (electrical / chemical and thermal injuries).		Laparoscopic procedures/ERCP/MRCP
	Stroke/CVA		
			Cataract Surgery + other ophthalmic Procedures
	Cardiac catheterization Angioplasty / By-Pass Surgery		All types of Angiographies e.g. Coronary Cerebral pulmonary etc.
	Thyroidectomy (Partial / total)		All screening test (CT, MRI, Plain/ Contrast, MRA, MRV, Pet scan, HRCT, Angiograms, Advance, Interventional including dye charges. U/S guided procedures other invasive procedures under radiological support).
	Miscellaneous Hospital Services and Supplies		
	Emergency Room Treatment leading to Hospitalization		Thallium Scan, Holter Monitoring. DEXA Scan, Mamogram, Nerve Conduction, ECG, EEG, EMG, Echo, / Stress Echo, CTG, E.T.T, Color Doppler, Isotopes Scanning.
	Other Operative Procedures.		Treatment of Cancer Including chemotherapy with Hospitalization
			Other day care procedures+ Radiotherapy

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	Congenital Birth Defects will be fully covered.		Treatment of Hepatitis B & C such as Injectable Therapy / oral therapy or combination Therapy, consultation & all Investigations up to Hospitalization Limits.
	Psychiatric Treatments		Treatment of accidental cases and injuries / fractures & lacerated wounds along with (out-patient treatment within 48 hours).
	Maternity related complications.		Minor Urological procedures etc
	Enhancement of Hospitalization Limit in case of Accidental Injuries. (50% of Available limit).		Hemodialysis inclusive of medicines and investigations.
	Declared / Undeclared Pre-Existing Conditions will be fully covered.		Dental treatment / procedures / Investigation.
			Blood Screening tests Blood / blood products / blood components transfusion / Plasmapheresis / Hb- Electrophoresis

2.5.1 Eligible Medical Expenses to be covered from Annual **MATERNITY CARE LIMITS** (including but not limited) shall include Hospitalization & Day Care Treatment as follows:

### **MATERNITY CARE**

Follow-up visits of patients during or after pregnancy.

Normal/Caesarean/Multiple Births/Force Delivery.

- Pre & Post Natal Expenses,
- Obstetricians Fee for Delivery & Consultation during Hospitalization.
- Coverage of Congenital Birth Defects.

### **New Born Babies are to be covered from very 1st day of Birth**

- New Born Babies Nursery Care Charges including incubator facility / phototherapy.
- Miscarriage resulting into D&C or D&E.
- Operation Theatre /Physician's /Surgeon's Charges
- Prescribed Medical Supplies & Services during Hospitalization.
- Anesthesia Charges.
- Circumcision Charges of Newborn Baby Boys + vaccination of newborn.
- Declared / Undeclared Pre-Existing Conditions will be fully covered.



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### 3. Obtaining of Bidding Document:

- 3.1 Tender Document containing detailed terms & conditions can be obtained from Dawood University of Engineering & Technology (DUET), Karachi from the office of Procurement Section against non-refundable Pay Order/Demand Draft of Rs. 3,000/- (Non Refundable Tender Fee) in favor of Dawood University of Engineering & Technology (DUET), Karachi. Bidding Document can also be available on SPPRA website i.e. <http://ppms.pprasindh.gov.pk> & DUET official website: [www.duet.edu.pk](http://www.duet.edu.pk) the bidder is required to provide the Pay order/Demand Draft of Rs.3,000/- non-refundable Tender Fee in favor of Dawood University of Engineering & Technology (DUET), Karachi.

### 4. Bidding Procedure

- 4.1 Bids are invited as per Single Stage – Two Envelope Procedure in accordance with sub rule 2 of rule 46 of the Sindh Public Procurement Rules, 2010 upto date amended.

### 5. Instructions to the Bidders: -

- 5.1 Bidder must read all the contents of NIT as well as Bidding Document and understand all the requirements.
- 5.2 Bidder must ensure that the Bid Form is filled in all respect, without any confusion.
- 5.3 The Bid Form(s) shall be inserted in the Financial Proposal. However, a copy of the same shall be inserted in the Technical Proposal after hiding the amount.
- 5.4 There should not be any over-writing, double writing, crossed, additional conditions.
- 5.5 Rates are to be quoted clearly in digits as well as in words.
- 5.6 Bids shall be submitted in accordance with Single stage – Two Envelope Procedure.
- 5.7 Bidder shall prepare two separate envelopes for Technical as well as Financial Proposal.
- 5.8 Bidder shall examine the Bid Evaluation Criteria and insert appropriate document in the Technical/Financial Proposal accordingly.
- 5.9 Bidder(s) must write the “**TECHNICAL PROPOSAL**” and “**FINANCIAL PROPOSAL**” on the face of relevant sealed envelopes containing relevant bid/offer in it.

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## Bidding Data Sheet

<b>Introduction</b>	
<b>ITB 1</b>	<b>Name of Procuring Agency:</b> DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI , New M.A Jinnah Road, Karachi, Tel: 021-99232381,
	Name of Contract. "PROCUREMENT OF GROUP HEALTH INSURANCE SERVICES FOR EMPLOYEE AND THEIR DEPENDANTS OF DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI.
<b>Bid Price and Currency</b>	
<b>ITB 4</b>	Prices quoted by the Bidder shall be <i>"fixed" and in" Pak Rupees"</i>
<b>Preparation and Submission of Bids</b>	
<b>ITB 7</b>	<b>Selection / Eligibility / Technical Evaluation Criteria:</b> <b>Please See Technical Evaluation Criteria on Page No. 16</b>
<b>ITB 9</b>	<b>Amount of bid security.</b> 5% of Bid Value
<b>ITB 10</b>	<b>Bid validity period.</b> 90 days
<b>ITB 11</b>	<b>Number of copies.</b> One original - - -
<b>ITB 13</b>	Deadline for bid submission. As notified in NIT at Page No. 03
<b>ITB 19.1</b>	<b>Bid Evaluation:</b> The Most Advantageous responsive bid
	In case of any unforeseen situation or government holiday resulting in Closure of office on the date of opening. Bid shall be submitted / open on next working day at the given time schedule.
	Tender documents can also be obtained from Dawood University of Engineering & Technology (DUET), Karachi by post against Pay Order/Bank Draft of Rs-800/- as courier charges in addition of tender fee.
	DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI may reject all or any bid subject to relevant provision of SPP Rules and may cancel the bidding process at any time prior to acceptance of bid or proposal as per Rule 25(1) of said rules.
	Incomplete, conditional and tender without required earnest money in the specified form/format shall be rejected.
	Bidders are advised that before filling the bidding documents all pages of bidding documents should carefully be rechecked. If any page(s) / paper(s) of bidding documents are missing that can be downloaded from the official website of this University and SPPRA, and also can be obtained Dawood University of Engineering & Technology (DUET), Karachi from the office of Procurement Cell, DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI, Karachi. Bid(s) with incomplete bidding documents will straightaway be rejected.

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	Bidders are required to provide their valid e-mail Ids and contact numbers (s) for effective and timely communication
	Affidavit that firm has never been blacklisted.
	All Bidding documents must be signed Dawood University of Engineering & Technology (DUET), Karachi, named & stamped by authorized person of the firm/ Companies along with authorized letter.
	Incomplete, conditional and tender without required bid security as specified in the bidding documents, shall be rejected. Each page of bidding documents should be signed Dawood University of Engineering & Technology (DUET), Karachi and stamped.
	Contract Agreement and Integrity Pact both are mandatory for successful bidder.
	Prescribed Sales Tax Invoice, payment of Stamp Duty at rate specified by Government of Sindh, Valid Professional Tax Certificate and Joint Recommendations of PMO and . will be required for payment. However, withholding of all government Taxes shall apply as rates specified in relevant Government Schedule.
	In case of a discrepancy between the unit price and amount entered for any item in the schedule of quantities, the unit price will be taken as correct and the amount will be adjusted accordingly when the tender is being examined by Procurement Committee

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### 6. List of Documents to Enclosed.

- 6.1 Bidder(s) must ensure that the following documents are enclosed with the **Technical Proposal**.
- 6.1.1 Complete Bidding Document, duly signed Dawood University of Engineering & Technology (DUET), Karachi and stamped on its each/every page as acceptance of all terms & conditions.
- 6.1.2 Original Bidding Document purchase receipt or Pay Order of Rs.3,000/-.
- 6.1.3 Copy of Pay Order in respect of Bid Security after hiding the amount.
- 6.1.4 Attested copy of NTN / Income Tax Registration Certificate, Sales Tax Registration Certificate.
- 6.1.5 Attested copy of CNIC of signatory of the Bidder
- 6.1.6 Complete profile and history of the Bidder/Participant including complete address and complete details of Directors including their CNIC Numbers.
- 6.1.7 List of panel Hospitals all over the Karachi, Sindh, Pakistan.
- 6.1.8 List of present clients of Group Health Insurance with name and contact persons, cell/telephone numbers and addresses.
- 6.1.9 Audited Financial Statement of the bidder for last three years.
- 6.1.10 Financial Stability Certificate / Credit Worthiness from First Class Scheduled Bank of Pakistan. Complete details of turn-over of at least last three years duly supported with the documentary evidence.
- 6.1.11 Copy of documents regarding affiliation/representation (subsidiary or merger) of foreign/local company etc., if any.
- 6.1.12. Copy of documents in respect of PACRA / JCR-VIS Rating.
- 6.1.13 Affidavit on stamp paper duly notarized to the effect that the Insurance Company is neither blacklisted nor suspended by any National / International, including Provincial and Federal Government.
- 6.1.14 Affidavit on stamp paper duly notarized to the effect that any Director of the Insurance Company is not awarded any punishment from any Court of Law.
- 6.1.15 Affidavits duly notarized to the effect that the bidder has submitted the correct and complete information along with the bid/offer. If any document/information is found forged/engineered /fake/bogus at any stage, the bidder may be declared as Blacklisted in accordance with law and the performance guarantee and payment, if any may be forfeited.
- 6.1.16 Details of Full-Time Doctors for Case Management in Medical & Claims Dept.
- 6.1.17 Original Certificate from existing client stating satisfactory performance of the bidder.
- 6.1.18 Details of Medial Call Center (24/7 Help Line).
- 6.1.19 Valid documentary evidence in support of evaluation and qualification criteria.
- 6.1.20 Bidder(s) must ensure that the following documents are enclosed with the **Financial Proposal**
- 6.1.21 Bid Security of required amount and form.
- 6.1.22 Bid form(s) duly filled in all respect clearly quote the price.
- 6.1.23. Once again note that, bidder must ensure that, the Bid Form is filled in all respect, without any confusion, there should not be any over-writing, double writing, crossed, additional conditions and Rates are quoted clearly in digits as well as in words.
- 6.1.24 **Bidder(s) must understand that all payments / transaction shall be made in Pakistani Rupees (PKR) only.**

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- 6.1.25 Bidder(s) must work carefully and quote gross rates including all applicable taxes and also incorporate the impact of Sales Tax. The DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI UET shall made payments after deduction of all applicable taxes including Income Tax & SST / GST and other taxes, if any.

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## 7. Eligibility Criteria

Bidder who meets the following **eligibility criteria/mandatory requirements** would be declared responsive for further evaluation as per the Evaluation Criteria specified in this bidding document. Verifiable documentary proof for all following requirements is a mandatory requirement, noncompliance will lead to disqualification.

- 7.1 Bidder shall complete all the terms & conditions of this Bidding Document.
- 7.2 Bidder able to enclose the documents as per clause 6 of this Bidding Document.
- 7.3 Companies must be available on „ List of Active Tax Payers“ of FBR (for Income Tax) and SRB (For Sales Tax) websites.
- 7.4. Certificate of Incorporation issued by the Securities & Exchange Commission of Pakistan („SECP“)
- 7.5 Bidder must have at least one Full-Time Doctors for Case Management in Medical & Claims Dept.
- 7.6 Equity / Net Worth of the bidder as on closing of last fiscal year should not be less than Two Billion and same shall be reflected in the Audited Accounts. Bidder has Credit Rating of minimum “AA+” of PACRA/JCR-VIS as on the date of submission of bid.

## 8. Validity of Bids

Bids shall remain valid for Ninety (**90**) days w.e.f. date of opening of Technical Proposals. The bids without or less than Ninety (90) days validity will be rejected.

## 9. Language of Bids

The bid prepared by the bidder, as well as all correspondence and documents relating to the bid exchanged by the bidder and the Procuring Agency shall be in English. Supporting documents and printed literature furnished by the bidder may be in another language provided these are accompanied by an accurate translation of the relevant passages in English, in which case for purposes of interpretation of the Bid, the translated version shall prevail.

## 10. Submission of Bids / Offer:

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Sealed bids/offers both the proposals i.e., Technical Proposal and Financial Proposal to be dropped in the tender box placed at Procurement Cell in the office of Assistant Director Procurement – II, as notified in the NIT. However, under any circumstances, whatsoever, the sealed bids/offers shall be reached before the deadline for submission of bid. Any bid submitted / received late due to any reason whatsoever, shall not be considered at any stage and shall be returned to the bidder. Dawood University of Engineering & Technology (DUET), Karachi. Any claim against the bids received late shall not be considered at any stage, hence bidders are advised to take all precautionary measures for delivery of sealed bids before the deadline for confirmed submission of bid.

### 11. Opening of Bids:

- 11.1 The Technical Proposals shall be opened at Dawood University of Engineering & Technology (DUET), Karachi within one hour of deadline for submission of offer/bid in presence of the authorized representative(s) of the bidder(s), if they wish to present at the time of opening of bids.
- 11.2 In case of the date of opening of tender declared as Public Holiday by the Government of Sindh or Federal Government or non-working day due to any reason, the next official working day shall be deemed to be the date for submission and opening of tenders/ bids / offers, accordingly. The time and venue shall remain same.
- 11.3 The envelope marked Financial Proposal shall be retained in the custody of DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI.
- 11.4 After the evaluation and approval of the technical proposal, the Financial Proposals shall be opened at Dawood University of Engineering & Technology (DUET), Karachi if technically accepted / qualified bids having the minimum qualifying points / marks of 75% or more, at a time, date and venue announced and communicated to the bidders in advance.

12.

### Evaluation of Bids:

- 12.1 Bids/Offers including Technical Proposal/Financial Proposals to be evaluated by the Committee constituted by the DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI for the purpose.
- 12.2 The Committee may seek the clarification from the bidder in writing or oral as the case may be, in case of committee deemed fit, however any clarification shall not be changing the sanctity of original bid;
- 12.3 The Bids/Offers shall be evaluated in accordance with the conformity of the requirements of terms & conditions of the bidding document based on the record / documentary evidence submitted by the bidder.
- 12.4 Technical Proposal Evaluation
  - 12.4.1 The Bids shall be evaluated on complete Lot / Group / Package basis reflected in the Bid Form / Price Schedule. Bids for partial / limited item(s) shall not be considered and shall be rejected.
  - 12.4.2 The following merit point system for weighing evaluation factors / criteria will be applied for technical proposals.
  - 12.4.3 Bidders achieving minimum 75% points / marks will be considered only for further process besides compliance of all mandatory clauses. Documentary evidence must be attached in support of your claim.
  - 12.4.3 Only those Financial Proposals will be announced / considered which were technically qualified by the Committee.

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## TECHNICAL PROPOSAL EVALUATION CRITERIA

S#	Evaluation Parameters/Sub-parameters	Maximum Points
1	<b>Number of Years in the Business of providing Health Insurance Services. (Credible documentary evidence must be provided)</b>	<b>Max. 15</b>
1.1	15 years or above	15
1.2	12 years or above	10
1.3	10 years or above	05
1.4	5 years or above	03
1.5	Below 5 years	01
2	<b>Total Number of Corporate Clients receiving Health Insurance Services. (Credible documentary evidence must be provided)</b>	<b>Max. 15</b>
2.1	100 and above	15
2.2	Below 100 and above 50	10
2.3	Below 50 above 30	05
2.4	Below 30	03
3	<b>Total Number of Panel Hospitals under credit facility in Karachi, Sindh, Pakistan. (Credible documentary evidence must be provided)</b>	<b>Max. 15</b>
3.1	500 and above	15
3.2	Below 500 and above 400	10
3.3	Below 400 above 300	05
3.4	Below 300 above 100	03
3.5	Below 100	02
4	<b>Medial Call Center / 24/7 Helpline (Credible documentary evidence must be provided)</b>	<b>Max. 10</b>
4.1	Yes	10
4.2	No.	00
5	<b>Number of Full-Time Doctors on the payroll for Case Management in Medical &amp; Claims Dept. (Provide details duly signed by authorized person of Firm/Company or Head)</b>	<b>Max. 10</b>
5.1	20 and above	10
5.2	10 and above	07
5.3	Below 10	05
6	<b>Equity / Net Worth of the Company as on 30<sup>th</sup> June 2023. (Audited Balance Sheets must be provided)</b>	<b>Max. 20</b>
6.1	PKR 10 billion and above	20
6.2	PKR 5 billion and above	10
6.3	PKR 3 billion and above	05
6.4	Below 3 billion	03
7	<b>PACRA/JCR-VIS Rating – MANDATORY REQUIREMENT</b>	<b>Max. 15</b>
7.1	AA++ Rating	15
7.2	AA+ Rating	10
	<b>Total Points</b>	<b>100</b>
	<b>Minimum Passing Score</b>	<b>75%</b>

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### **Note. Quality of services:**

**List of clients and satisfactory performance must be attached.**

#### **12.5**

##### **Financial Proposal Evaluation**

- 12.5.1 Technically qualified/successful bidder(s)/Tenderer(s) shall be eligible for Financial Proposal(s). The Financial bids shall be opened at Dawood University of Engineering & Technology (DUET), Karachi in the presence of the Technically qualified Bidders at the scheduled date, time and venue communicated in advance.
- 12.5.2 Financial Bids/Financial Proposals of Technically disqualified / rejected bidders will not be opened and sealed envelopes shall be returned to the bidder.
- 12.5.3 Bids not accompanied by the Bid Security of required amount and form shall be rejected.
- 12.5.4 Procuring Agency shall not be responsible for any erroneous calculation of taxes and all differences arising out shall be fully borne by the Successful Bidder. However, any subsequent changes in rates or structure of applicable taxes by the Government at any time during execution / evaluation period shall be passed to the Procuring Agency.

#### **13. Announcement of Bid Evaluation Report**

- 13.1 Bids/Offeres including Technical Proposal/Financial Proposals to be evaluated by the Committee constituted by the DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI for the purpose.
- 13.2 The Bid Evaluation Report shall be announced and shall be hoisted on websites of the Authority and Procuring Agency shall intimate to all the bidders at least three (3) working days prior to the award of Contract.

#### **14. Award of Contract:**

- 14.1 The bidder whose offered rate is found most advantageous amongst other technically qualified bidders shall be considered for acceptance of the offer provided that if it fulfills the laid down terms and conditions of the tender, irrespective of their score in the previous step.

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- 14.2 In case of tie among two or more bidders in financial bid with identical offered rate, the contract shall be awarded to the bidder who shall obtain the highest points / marks in technical evaluation report.
- 14.3 DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI reserves rights to cancel any/all bids, subject to the relevant provisions of SPP Rules 2010 (Amended to-date).

### **15. Signing of Contract:**

In case of award, the Insurance Company shall sign the contract on appropriate stamp paper. All charges including payment of duty shall be borne by the Insurance Company.

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### 16. **Period of Contract.**

Initially contract shall be made for a period of one year (12 months). However, Contract Period can mutually be extended for a further period of one year (if so required) with the same terms and conditions.

### 17. **Bid Security / Performance Guarantee:**

17.1 The Bidder shall enclose the Bid Security 5% of the total contract value of the one year (12 months) in the shape of Deposit at Call or Pay Order or Demand Draft or a Bank Guarantee in favor of Dawood University of Engineering & Technology (DUET), Karachi issued by a scheduled bank in Pakistan valid for a period of 28 days beyond the bid validity period. The Bid Security shall be attached with the Financial Proposal. Photocopy of the Bid Security shall be attached with the Technical Proposal after hiding the amount.

17.2 The Bid Security of unsuccessful bidder shall be returned under the relevant provision of SPP rules 2010 (amended upto date).

17.3 The Successful bidder shall submit the Performance Security / Guarantee not less than 10% of the total contract value of the one year (12 months) in the shape of Call Deposit or Pay Order or Demand Draft or a Bank Guarantee in favor of Dawood University of Engineering & Technology (DUET), Karachi issued by a scheduled bank in Pakistan valid for a period of ninety (90) days beyond the date of completion / expiry of the contract.

17.4 The Bid Security of successful bidder shall be returned after receipt of Performance Security / Guarantee. However, the successful bidder can adjust the Bid Security towards Performance Guarantee, in this situation, the successful bidder shall submit the balance amount on account of Performance Guarantee.

17.5 The Performance Security / Guarantee shall be forfeited, in case company fails to provide the satisfactory services. The Performance Security / Guarantee shall be returned after expiry/completion of contract and settlement of all claims by the company.

### 18. **Commencement of Insurance Coverage:**

18.1 Insurance coverage shall commence **within 14 calendar days** after signing of contract.

18.2 DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI shall provide the complete details of employees at least **two weeks** prior to commencement of Insurance Coverage.

18.3 The Insurance Company shall arrange preparation of necessary documents and Health Card to the insured person well before commencement of insurance coverage.

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- 18.4 The Insurance Company 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 Medical Department of the University well before commencement of Insurance coverage.

### **19. Processing of Claim:**

- 19.1 The Insurance Company shall process the claim within a working day of receipt of claim.
- 19.2 The Insurance Company cannot demand any unrealistic document for processing of claim.
- 19.3 The Insurance Company shall ensure the payment of claim within 15 days, subject to fulfillment of minimum required formalities.

### **20. General Conditions:**

- 20.1 A prospective company requiring any clarification(s) may inform to DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI or an Officer authorized on its behalf in writing. The DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI or concerned Dawood University of Engineering & Technology (DUET), Karachi Officer authorized on its behalf will respond to any request for clarification which is received well before 05 working days or more to the deadline set for the submission of bids. Copies of DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI response will be forwarded to prospective companies (if not already clarified in the tender document or deemed necessary for the company).
- 20.2 Bidder shall comply with all Pakistani Laws, permits, codes and regulation applicable to the bidder's performance of services. Bids against the Government Rules and Policy, Conditional Bids, Telegraphic Bids, Bids not accompanied by Bid Security of required amount and form, bids received after specific date and time and bids of Black Listed firms will not be considered and will be rejected.
- 20.3 The DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI reserves the right to increase / delete the number of lives to be covered on the same rates and terms and condition of the Contract Agreement.
- 20.4 All the Health Insurance Cards in case of new Employees or Addition /Deletion / Plan Revision Correction cases shall be provided by the Insurance Company within 15 days from the submission of intimation.
- 20.5 Premium for New lives to be Added / Deleted or Plan Revision shall on the same rates as per Premium Rates quoted in the Bid.
- 20.6 Bidder must provide Company's Hotline numbers in order to facilitate and provide necessary information to the patients in case of Hospitalization in Panel Hospitals.

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- 20.7 Approval / Authorization of Hospitalization shall be provided to the Hospital / Patient in not more than two days. All intimations of Approvals / Regrets must also be furnished to the DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHIUET through email.
- 20.8 All the IPD (Pre/Post Hospitalization) Reimbursement Claims would be paid within 15 days from the date of submission of claims.
- 20.10 In case of return or withholding of Claim for Reimbursement, a formal intimation by letter or email would be required by the Insurance Company describing the reason for return or withholding.
- 20.11 If an Employee / Patient wishes not to disclose certain personal information such as Investigations Reports, the requirement in Reimbursement Cases shall be waived upon the request of the Employee / Patient.
- 20.12 Requirement of Prescriptions shall be waived in case the Employee / Patient is a Doctor/ Medical Practitioner upon request.
- 20.13 All the Health Insurance Cards must bear the DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHIUET Employee ID and Name of Institute / Department, provided in the list as and when the contract is awarded.
- 20.14 The Bidder will provide the Claims Utilization Report for Hospitalization and Reimbursement on Quarterly Basis.
- 20.15 In case of non-issuance of Insurance Card to an existing employee, due to non-provision of data required for issuance of Health Insurance Card, the employee or his/her dependent shall be provided Hospitalization Coverage after obtaining necessary approval / verification from the DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI.
- 20.16 Insurance Company shall inform / communicate account status (limit utilization report) of individual employee / pensioner to Focal Person to be nominated by the Procuring Agency.
- 20.17 Insurance Company shall charge amount to employee / pensioner on account of hospitalization at discount of 5% comparing to notified rates of the hospitals. Medical Department of this University will ensure this with the Focal Person of Insurance Company.
- 20.18 After award of contract, Insurance Company shall make communications through Focal Person to be nominated by the Procuring Agency.

### **21. Payment**

- 21.1 Payment of Premium shall be processed on quarterly basis.

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- 21.2 The Insurance Company shall submit the following documents along with the Invoice:
- 21.2.1 Original Invoice in triplicate.
  - 21.2.2 Copy of Contract Agreement
  - 21.2.3 List of Insured Employees / Dependents / Pensioners
  - 21.2.4 Complete details of claims received, paid, pending during the quarter.
  - 21.2.5 Complete details of pending claims with reason of pendency.
  - 21.2.6 Copy of Valid Professional Tax Certificate
  - 21.2.7 Any other proof / document as per pre Audit Requirement
-

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### **22. Profit Sharing:**

22.1 Any Profit / Premium left at the end of the Contract Agreement will be shared on 50:50 basis after deducting the Admin Charges.

### **23. Cancellation of Contract:**

If the Insurance Company fails to provide the satisfactory services, the DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI shall be entitled at its option to cancel the contract and recover the damages besides forfeiture of Performance Guarantee. The DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI shall not be liable to any risks and costs whatsoever in consequence of such cancellation of the contract.

### **24. Arbitration:**

24.1 Any difference or dispute or liability of whatsoever nature arising out of the contract or in any way relating to the contract or to its construction or fulfillment should be settled as far as possible, amicably between the DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI and Insurance Company. Should the parties fail to come to an amicable settlement the same shall be referred to the award of Arbitrators to be nominated one each by the DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI and Insurance Company within fifteen (15) days of notice from either side or in the case of the said Arbitrators not agreeing, then to the award of an Umpire to be appointed by the Arbitrators in writing prior to proceeding with the arbitration. The decision of the Arbitrators or the Umpire, as the case may be, shall be final and binding on both the parties. The arbitration shall take place at Karachi, under Pakistani Law of Arbitration.



**DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY**

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**BID FORM / PRICE SCHEDULE**

PROVISION OF HEALTH INSURANCE SERVICES

**(To be submitted on Official Company Letterhead Duly Signed Dawood University of Engineering & Technology (DUET), Karachi & Stamp)**

<b>S#</b>	<b>Descriptions</b>	<b>PREMIUM RATES FOR 12 MONTHS (Amount ONLY in PKR)</b>
1.	<b>Total Premium for 12 months (one year) In PKR Including All Provincial and Federal Taxes and Duties.</b>	

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

CNIC \_\_\_\_\_

Designation \_\_\_\_\_

Company \_\_\_\_\_

Stamp \_\_\_\_\_

Dated \_\_\_\_\_

**DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY**

M. A. JINNAH ROAD, KARACHI-74800 (PAKISTAN)

Phone: 021-99231195-98, 99230307

**BREAKUP OF QUOTED PREMIUM**

(To be submitted & proposed by Bidder on Official Company

Letterhead Duly Signed & Stamp)

S#	Category	Age Group	Yearly Premium (Amount in PKR)
1.	A		
2.	B		
3.	C		
4.	D		
5.	E		

Signature:

\_\_\_\_\_

Name:

\_\_\_\_\_

CNIC

\_\_\_\_\_

Designation

\_\_\_\_\_

Company

\_\_\_\_\_

Stamp

\_\_\_\_\_

# DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY

M. A. JINNAH ROAD, KARACHI-74800 (PAKISTAN)

Phone: 021-99231195-98, 99230307

## Contract Form

THIS AGREEMENT made the \_\_\_\_\_ day of \_\_\_\_\_ 2023\_\_\_\_\_ between *DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI University of*

*Engineering & Technology, Karachi.* (Hereinafter called "the Procuring agency") of the one part and *[name of Bidder] Of [city and country of Bidder]* (hereinafter called "the Bidder") of the other part:

WHEREAS the Procuring agency invited bids for services, viz., Procurement of Health Insurance Takaful Policy for Employees & Their Dependents & Pensioners of DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY (DUET), KARACHI, Karachi. Has accepted a bid in the sum of *[contract price in words and figures]* (hereinafter called "the Contract Price").

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.
2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.:
  - (a) the Bid Form and the Price Schedule submitted by the Bidder;
  - (b) the Schedule of Requirements;  
the Technical Specifications.
  - (d) the General Conditions of Contract;  
the Special Conditions of Contract; and
  - (f) the Procuring agency's Notification of Award.
3. In consideration of the payments to be made by the Procuring agency to the Bidder as hereinafter mentioned, the Bidder hereby covenants with the Procuring agency to provide the services and to remedy defects therein in conformity in all respects with the provisions of the Contract
4. The Procuring agency hereby covenants to pay the Bidder in consideration of the provision of the services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the contract at the times and in the manner prescribed by the contract.

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written

Signature of Bidder with Stamp \_\_\_\_\_

Witness: \_\_\_\_\_

**DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY**

M. A. JINNAH ROAD, KARACHI-74800 (PAKISTAN)

Phone: 021-99231195-98, 99230307

Signature Procuring Agency with Stamp \_\_\_\_\_

Witness: \_\_\_\_\_

**DAWOOD UNIVERSITY OF ENGINEERING & TECHNOLOGY**

M. A. JINNAH ROAD, KARACHI-74800 (PAKISTAN)

Phone: 021-99231195-98, 99230307

**Integrity Pact**

**DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC. PAYABLE BY  
THE SUPPLIERS/CONTRACTORS/CONSULTANTS.**

Contract Number: \_\_\_\_\_ Dated: \_\_\_\_\_

Contract Value: \_\_\_\_\_

Contract Title: \_\_\_\_\_

\_\_\_\_\_  
[Name of Supplier/Contractor/Consultant] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Sindh (GoS) or any administrative subdivision or agency thereof or any other entity of Dawood University of Engineering & Technology (DUET), Karachi or controlled by it (GoS) through any corrupt business practice.

Without limiting the generality of the foregoing, \_\_\_\_\_  
[Name of Supplier/Contractor/Consultant] represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit, in whatsoever form, from Procuring Agency (PA), except that which has been expressly declared pursuant hereto.

\_\_\_\_\_  
[Name of Supplier/Contractor/Consultant] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with PA and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

\_\_\_\_\_  
[Name of Supplier/Contractor/Consultant] Accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtain or procured as aforesaid shall, without prejudice to any other right and remedies available to PA under any law, contract or other instrument, be voidable at the option of PA.

Notwithstanding any rights and remedies exercised by PA in this regard, \_\_\_\_\_  
[Name of Supplier/Contractor/Consultant] agrees to indemnify PA for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to PA in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by \_\_\_\_\_  
[Name of Supplier/Contractor/Consultant] as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit, in whatsoever form, from PA.

\_\_\_\_\_  
[Procuring Agency]

\_\_\_\_\_  
[Supplier /Contractor/Consultant]