



QUAID-E-AWAM UNIVERSITY

OF ENGINEERING, SCIENCE AND TECHNOLOGY, NAWABSHAH

Sakrand road, Nawabshah, 67450

PROCUREMENT OFFICE

No: QUEST/NH/PROC/303

Dated: 03.10.2024

NOTICE INVITING TENDER

Quaid-e-Awam University of Engineering, Science & Technology (QUEST) Nawabshah, invited e-bid through E-Pak Acquisition and disposable system (E-Pads). The details of tenders are as under:

Description of work	Award criteria	Tender fee	Date of issuance	Submission date and time	Opening date and time
Health Insurance Policy for QUEST Employees and their Entitled Family Members	Quality and Cost Base	10,000	08.10.2024	24-10-2024 up to 1:00 pm	24-10-2024 at 1:30 (PM)
Procurement Procedure:	Single Stage Two Envelops (Quality and Cost Base)				
Bid Doc. Issuance:	Document will be issued from 08.10.2024 to 24.10.2024.				
Tender Fees and Application:	The bidder shall pay a tender fee of Rs. 10,000 (Non-Refundable) in the shape of D.D. / Pay order in the favor of Director Finance QUEST Nawabshah.				
Contact details:	PTCL: +92-244-9370381 ext. 3159 and email address: pm@quest.edu.pk				
Bids Submission:	(Date & time): 24-10-2024 up to 1:00 pm, the bids submit on E-PADS . The hard copy of the technical and financial bid must be reach the procuring agency before the deadline for submission of E-PADS , QUEST. Manual bids shall not be received. The Bids received after the due date and time will not be accepted.				
Bid Opening:	On 24-10-2024 at 1:30 (PM), in the Seminar Hall Electrical Engineering Department, A-Sector, Quaid-e-Awam University of Engineering Science and Technology, Nawabshah.				
Bid Security:	3% in the shape of Pay Order only in the name of Director Finance, QUEST Nawabshah				
Bid Validity Period:	90 days				
Eligibility:	<ol style="list-style-type: none">Registration with FBR / SRB (whichever is applicable) and must have valid professional Tax Certificate.Minimum three years of experiences in relevant field, detailed criteria is available in the Bid document.Bidder has Credit rating of minimum "A+" of ACRA/JCR-VIS as on the date of submission of bid.Details of turn-over (Including in terms of Rupees) of at least last three years, average turnover of last three years should not be less than Rs.6 billion per year.Certificate of Incorporation issued by the Securities & Exchange Commission of Pakistan ("SECP").Bids shall be evaluated as per Evaluation Criteria mentioned in the bid document.Undertaking of affidavit that the firm is not involved in any litigation of abandoned or executing agency.Detailed portfolio of company profile.Affidavit on legal stamp paper that firm is not black-listed by any federal or provincial department / agency / procuring agency.The bidder shall read all the terms and conditions mentioned in the bid document.Incomplete bids shall be treated as non-responsive.				
Terms and conditions:	<ol style="list-style-type: none">The bids will be opened on the date and time as mentioned above in the presence of bidders or their authorized representatives who wish to attend.The procurement agency reserves the right to accept or reject any or all financial bids as per SPPRA rules.In case of any unforeseen event, the tenders will be opened on next working day.Bids not accompanying the bid security of required amount shall be rejected.Bid received after specified date and time shall not be considered.				

Note: The details including selection criteria are available in the Bid document.

Procurement Manager
QUEST Nawabshah



QUAID-E-AWAM UNIVERSITY

OF ENGINEERING, SCIENCE AND TECHNOLOGY, NAWABSHAH



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PID H.116/2024

Procurement Manager
QUEST Nawabshah



QUAID-E-AWAM UNIVERSITY

OF ENGINEERING, SCIENCE AND TECHNOLOGY, NAWABSHAH



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PROCUREMENT OFFICE

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Tender Fees and Application:	The bidder shall pay a tender fee of Rs. 10,000 (Non-Refundable) in the shape of D.D. / Pay order in the favor of Director Finance QUEST Nawabshah.				
Contact details:	PTCL: +92-244-9370301 ext. 369 and email address: pm@quest.edu.pk				
Bids Submission:	(Date & time): 24-10-2024 up to 100 pm, the bids submit on E-PADS. The hard copy of the technical and financial bid must be reach the procuring agency before the deadline for submission of E-PADS, QUEST. Manual bids shall not be received. The Bids received after the due date and time will not be accepted.				
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PID HL16/2024

Procurement Manager
QUEST Nawabshah



QUAID-E-AWAM UNIVERSITY

OF ENGINEERING, SCIENCE AND TECHNOLOGY, NAWABSHAH

Sakrand road, Nawabshah, 67450

PROCUREMENT OFFICE



TENDER DOCUMENT
FOR
HEALTH INSURANCE POLICE FOR QUEST EMPLOYEES
AND THEIR ENTITLED FAMILY MEMBERS
AT
**QUAID-E-AWAM UNIVERSITY OF ENGINEERING,
SCIENCE & TECHNOLOGY, NAWABSHAH.**



QUAID-E-AWAM UNIVERSITY
OF ENGINEERING, SCIENCE AND TECHNOLOGY, NAWABSHAH
Sakrand road, Nawabshah, 67450

PROCUREMENT OFFICE

No: QUEST/NH/PROC/303

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Note: The details including selection criteria are available in the Bid document.


Procurement Manager
QUEST Nawabshah

1. Introduction

The Quaid-e-Awam University Invites single stage two envelopes tender under SPPRA Rules,2010 (Amended to date) for providing the services of **HEALTH INSURANCE TAKAFUL POLICY** for its employees, their dependents family members for a period of two years (24) months (extendable for two more years), from well reputed Insurance (Takaful) Companies who qualify the eligibility criteria for the following lives:

1.1.1) Eligible Employees

- a) Eligible Employees and Dependent Family Members as mentioned below:
 - i) Spouse
 - ii) Children (Sons / Daughters (Widow/divorce daughters & Step Children)
 - iii) Parents (Father & Mother

PARTICULARS	CATEGORY-WISE DATA			
	A	B	C	TOTAL
EMPLOYEES				
Spouses				
Children				
Parents				
TOTAL				

The Particulars of Individual can be obtained from the office of Procurement Manager via email at [_____](#)

Annexure "A"

Detail of Employees for Health Insurance

A. Category wise

S.N	Category	Plan	
1	BPS-19 and above	A	
2	BPS-17 to BPS-18	B	
3	BPS-16 and below	C	
Grand Total			

Eligibility:

All full-time employees, actively at work up to 75 years of age with their dependent's family members (Sons, Daughters (divorced / Widow daughters) and Parents (father & Mother) of all eligible employees must be covered up to 90 years of age

Annexure B''
Group Health Insurance Coverage

Group Health Insurance Coverage		Category-A	Category-B	Category-C
		Rs.1,500,000	Rs12, 00,000	Rs.900, 000
1.Hospitalization				
Room & Board Entitlement (Per day)	Rs.36,000or Equal to Private Room Charges of Aga Khan University Hospital (Main) Karachi, whichever is higher	Rs.10,000 Or equal to Semi- Room Charges of Aga Khan University Hospital (Main) Karachi, whichever is higher	Rs.6,000 or equal to Ward Room Charges of Aga Khan University Hospital (Main) Karachi, whichever is higher	
All Pre-Hospitalization Charges (30 Days prior to hospitalization)		Covered under Total Coverage		
All Post-Hospitalization Charges (30days After discharge)				
All Operation Theatre including surgical Operation charges as prescribed				
Intensive Care Unit (ICU)Charges				
All Tests including Diagnostic Tests Charges				
Hospital Casualty Ward, Accident Treatment, Emergency Services, Ambulance Charges, as prescribed				
AllMiscellaneousHospitalExpensesincludingmedicine &otherprocedures charges during hospitalization as prescribed				
Day Care Surgeries & Procedures (Outpatient Cover) as prescribed				
All types of Day Care Surgeries & Procedures including dentistry & Eye Treatment as prescribed				
Specialized Investigation: Endoscopy, Angiography, Thallium Scan, Bone Scan, MRI & CT-Scan, Lipid Profile, Doppler X-ray Pet Scan,				
2. Major Medical Care				
Major Medical Care (Hepatitis A, B, C, D, & E (Oral & Injective treatment) Kidney failure, Diabetes, High Blood pressure, Heart Diseases, Thalassemia, Cancer, Major burns, COVID-19 & other epidemic diseases)				
Routine Checkup & regular medicines For above Dread Diseases on the basis of special approval for reimbursement				

Optional Benefit for Employees (Separated fixed premium may be quoted with different categories)				
Maternity Care		Category-A	Category-B	Category-C
1	Normal Delivery Limit (Per married female per year)	Rs.130,000	Rs.100,000	Rs. 70,000
2	Complicated Delivery Limit (Per married female per year)	Rs.160,000	Rs.130,000	Rs.100,000

A. TURNAROUND TIME (TAT)

Sr.	Description	Working Days
1	For policy document and health cards at inception	15Days
2	Routine health cards for additions, deletions & plan revision	07Days
3	Claimer-imburement	21Days
4	Detailed Claims Analyze is on Quarterly basis	15Days

C-TERM&CONDITION UNDER INSURANCE

- (1) Identification cards for covered employee shall be issued after agreement
- (2) Pre-existing conditions (declared run-declared) are covered up to 100% for all insured.
- (3) Major Medical care shall also include regular treatment on re-imburement terms.
- (4) Maximum age limit for parents shall be 90 Years
- (5) The contribution shall not change due to demographical changes in proposed group
- (6) No additional contribution shall be charged upon the addition of family member during the policy term
- (7) New Panel Hospitals shall be included on demand and need.
- (8) Intra-Ocular lens implants of premium quality and Cataract Surgery are covered.
- (9) No authorization/credit letter shall be required from the insurance company for panel hospitalization.
- (10) Payment against bill on quarterly basis shall be made subject to availability of funds, if delayed due to any reason; neither extra interest/mark up shall be paid nor shall service be discontinued.
- (11) Maternity Benefit will be optional and will have different pole for each Group. It will cover following terms/condition:
- (12) Normal/Caesarean/Multiple Birth/Force/Complicated Maternity cases will be covered.
- (13) Pre&Post Natal Expenses including follow-up visits of patients during or after pregnancy shall be covered up-to the maternity limit.
- (14) Miscarriage of all nature is covered. However, abortion shall not be covered.

IMPORTANT NOTE:

Group Health Insurance Coverage Category A Rs 1.5 M, Category B Rs 1.2M and Category C Rs 0.9 M is for entire family, however, please note that, this limit in total may be spent on one member of the family or more than one family member of the insured employee in a year.

However, this limit on insurance cover age will not be divisible on the number of family members.

HEALTHINSURANCECLAIMSHISTORY

Year			Total Claims
2023-2024			7,767,822
2022-2023			5,011,562

Previous Year	Event	Total Claim Amount
2024	Hospital Surgical	5,483,744
	Maternity-Complicated	1,741,438
	Maternity- Normal	129,487
	Total:	7,354,669
2023	Hospital Surgical	3,763,347
	Maternity-Complicated	1,192,984
	Maternity- Normal	82,231
	Total:	5,038,562
2022	Hospital Surgical	5,055,058
	Maternity-Complicated	601,463
	Maternity- Normal	21,114
	Total:	5,677,635

3. Obtaining of Bidding Document:

- 3.1 Tender Document containing detailed terms & conditions can be obtained from the office of Procurement Manager, QUEST, Nawabshah, SBA, against non-refundable Pay Order/Demand Draft of Rs.10,000/-being tender fee in favour of Quaid-e-Awam University of Engg., Science & Tech: (QUEST), SBA w.e.f. date of publication of the NIT in the print media, as notified in the NIT.
- 3.2. Bidding Document can also be downloaded from the Official website of QUEST, University www.quest.edu.pk or Sindh Public Procurement Authority i.e. <http://ppms.pprasindh.gov.pk>, (E-PADS) the bidder is required to enclose Pay order/Demand Draft of Rs.10,000/- non-refundable as a Tender Fee in favor of Director Finance QUEST, Nawabshah, SBA.

4. Bidding Procedure

- 4.1 Bids are invited as per Single Stage – Two Envelope Procedure in accordance with sub rule2 of rule 46 of the Sindh Public Procurement Rules, 2010(Amended to date).

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.
- 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 Each document/paper submitted by the bidder shall be signed/stamped by the bidder on the face of document.
- 5.7 Bids shall be submitted in accordance with Single stage –Two Envelope Procedure.
- 5.8 Bidder shall prepare two separate envelopes for Technical as well as Financial Proposal.
- 5.9 Bidder shall examine the Bid Evaluation Criteria and insert appropriate document in the Technical / Financial Proposal accordingly.
- 5.10. Bidder(s) must write the “**TECHNICAL PROPOSAL**” and “**FINANCIAL PROPOSAL**” on the face of relevant sealed envelopes containing relevant bid/offer in it.

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 shall be treated as rejected /non responsive.

BIDDINGDATASHEET

Introduction	
ITB1	Name of Procuring Agency: Quaid-e-Awam University of Engineering, Science & Technology (QUEST), Nawabshah, Shaheed Benazirabad, Sindh Pakistan
	Name of Contract. "Health Insurance Policy for QUEST Employees and their Entitled Family Members
Bid Price and Currency	
ITB4	Prices quoted by the Bidder shall be "fixed" and in" Pak Rupees"
Preparation and Submission of Bids	
ITB7	<p>Selection/Eligibility/Responsiveness criteria:</p> <ol style="list-style-type: none"> 1. Bidder should quote price only in PKR With all corrected applicable taxes and duties. 2. Certificate of Incorporation issued by the Securities & Exchange Commission of Pakistan („SECP“) Bid should be accompanied with client list. 3. The bidder must have at least 3years of experience in there relevant field 4. Companies must be available on „List of Active Tax Payers“ of FBR (for Income Tax) and SRB (For Sales Tax) websites. 5. NTN/SST/GST Registration Certificate. (Whichever is applicable). 6. Bidder has Credit Rating of minimum "A+" of PACRA/JCR-VIS as on the date of submission of bid. 7. Details of turn-over (Including in terms of Rupees) of at least last three years, average turnover of last three years should notables than Rs 6 billion per year. 8. 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. 9. 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's department/agency/procuring agency.
ITB9	Amount of bid security. 3% of Bid Value
ITB10	Bid validity period. 90 days
ITB11	Number of copies. One original- - -
ITB13	Dead line for bid submission. As notified in NIT
ITB19.1	Bid Evaluation: <i>Quality and Cost Based</i>

Other Terms & Conditions:

- i. In case of any unforeseen situation or government holiday resulting enclosure of office on the date of opening. Bid shall be submitted / opened on next working day at the given time
- ii. Tender documents can also be obtained by post against Pay Order/Bank Draft of Rs-750/- as courier charges in addition of tender fee.
- iii. The Quaid-e-Awam University 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 proposals per Rule 25(1) of said rules.
- iv. Incomplete, conditional and tender without required earnest money in the specified form/format shall be rejected.
- v. 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 from the office of the Procurement Manager, Quaid-e-Awam University, Bid(s) with incomplete bidding documents will straight away be rejected.
- vi. Bidders are required to provide their valid e-mail Ids and contact numbers(s) for effective and timely communication
- vii. Affidavit on legal stamp paper that firm has never been blacklisted.
- viii. All Bidding documents must be signed, named & stamped by authorized person of the firm/Companies along with authorized letter.
- ix. 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 and stamped.
- x. Contract Agreement and Integrity Pact both are mandatory for successful bidder.
- xi. Prescribed Sales Tax Invoice, payment of Stamp Duty at rate specified by Government of Sindh, Valid Professional Tax Certificate will be required for payment. However, withholding of all government Taxes shall apply as rates specified in relevant Government Schedule.
- xii. 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.

10. LIST OF DOCUMENTS TO ENCLOSE.

- a. Bidder(s) must ensure that the following documents are enclosed with the **Technical Proposal**.
 - i. Complete Bidding Document, duly signed and stamped on its each/every page as acceptance of all terms & conditions.
 - ii. Original Bidding Document Fees Pay Order of Rs.10,000/-in favor of Quaid-e-Awam University Nawabshah, SBA
 - iii. Copy of Pay Order in respect of Bid Security after hiding the amount.
 - iv. Attested copy of NTN/Income Tax Registration Certificate, Sales Tax Registration Certificate.
 - v. Attested copy of CNIC of signatory of the Bidder
 - vi. Complete profile and history of the Bidder/ Participant including complete address and complete details of Directors including their CNIC Numbers.
 - vii. List of panel Hospitals in Pakistan City Wise / Province Wise.
 - viii. List of present clients of Group Health Insurance with name and contact persons, cell/ telephone numbers and addresses.
 - ix. Audited Financial Statement of the bidder for last three years.
 - x. 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.
 - xi. 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's department/agency/procuring agency.
 - 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 Black listed in accordance with law and the performance guarantee and payment, if any may before feinted.
 - 6.1.16. Details of Full-Time Doctors for Case Management in Medical & Claims Dept.
 - 6.1.17. Original Certificate from existing clients stating satisfactory performance of the bidder.
 - 6.1.18. Details of Medial Call Center (24/7HelpLine).
 - 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 inwards.
 - 6.1.24. Bidder(s) must understand that all payments / transactions hall be made in Pakistani Rupees (PKR)only.**
 - 6.1.25. Bidder(s) must work carefully and quote gross rates including all applicable taxes andalsoincorporatetheimpactofSalesTax.TheQUESTshallmadepaymentsafterdeduction of all applicable taxes including Income Tax & SST / GST and other taxes, if any.

11. 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 amendatory requirement, noncompliance will lead to disqualification.

- a. Bidder shall complete all the terms & conditions of this Bidding Document.
- b. Bidder able to enclose the documents as per clause 6 of this Bidding Document.
- c. 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 Bidder has Credit Rating of minimum “ A+” of PACRA/JCR-VIS as on the date of submission of bid.

12. 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.

13. 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.

14. Submission of Bids/Offer:

Sealed bids/offers both the proposals i.e., Technical Proposal and Financial Proposal to be dropped at Procurement Section in the office of Additional Director Procurement, as notified in the NIT. However, under any circumstances, what so ever, 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 un-opened. 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.

15. Opening of Bids:

- a. The Technical Proposals shall be opened 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.
- b. 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.
- c. The envelope marked Financial Proposal shall be retained unopened in the custody of QUEST.
- d. After the evaluation and approval of the technical proposal, the Financial Proposals shall be opened if technically accepted/qualified bids having the minimum qualifying points / marks of 70% or more, at a time, date and venue announced and

communicated to the bidders in advance.

16. Evaluation of Bids:

- a. Bids/Offers including Technical Proposal/Financial Proposal to be evaluated by the Procurement Committee constituted.
 - b. 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;
 - c. 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.
 - d. **Technical Proposal Evaluation**
 - i. 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.
 - ii. The following merit point system for weighing evaluation factors / criteria will be applied for technical proposals.
 - iii. Bidders achieving **minimum 70% 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.

TECHNICAL PROPOSAL EVALUATION 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	7 years or above	05.
1.4	5 years or above	03.
1.5	Below 5 years	01.
2.	Total Number of Corporate 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 Karachi, Sindh, 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.	Equity / Net Worth of the Company as on 31st December 2022/June 30, 2022. (Audited Balance Sheets must be provided)	Max.20
6.1	PKR 3 billion and above	20.
6.2	PKR 2.5 billion and above	10.
6.3	PKR 2 billion and above	07.
6.4	Below PKR 2 billion	05.
7.	PACRA/JCR-VIS Rating-MANDATORY REQUIREMENT	Max.15
7.1	A+ Rating or higher	15.
7.2	Below A+ Rating will not be eligible	0
	Total Points	100

3.1 Financial Proposal Evaluation

- 3.1.1 Technically qualified/successful bidder(s)/Tenderer(s) shall be eligible for Financial Proposal(s). The Financial bids shall be opened in the presence of the Bidders at the scheduled date, time and venue communicated in advance or as defined in this document.
- 3.1.2 Financial Bids/Financial Proposals of Technically disqualified / rejected bidders will not be opened and sealed envelopes shall be returned to the bidder.
- 3.1.3 Bids not accompanied by the Bid Security of required amount and form shall be rejected.
- 3.1.4 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.

4. Announcement of Bid Evaluation Report

- 4.1 Bids/Offeres including Technical Proposal/Financial Proposals to be evaluated by the Committee constituted by the QUEST for the purpose.
- 4.2 The Bid Evaluation Report shall be announced and shall be hoisted on websites of the Authority and Procuring Agency.

5. Award of Contract:

- 5.1 The bidder whose offered rate is found most advantageous amongst to their 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 scoring in the previous step.
- 5.2 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.
- 5.3 QUEST reserve rights to cancel any/all bids, subject to the relevant provisions of SPP Rules 2010 (Amended to-date).

6. Signing of Contract:

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

7. Period of Contract.

Initially contract shall be made for a period of two years (24 months). However, Contract Period can mutually be extended for a further period of two years (if so required) with the same terms and conditions.

8. Bid Security / Performance Guarantee:

- 8.1 The Bidder shall enclose the Bid Security not less than 2% of the total contract value of the two years (24 months) in the shape of Deposit at Call or Pay Order or Demand Draft or a Bank Guarantee in favor of Quaid-e-Awam University 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.

- 8.2 The Bid Security of unsuccessful bidder shall be returned after award of contract or within one week of expiry of bid.
- 8.3 The Successful bidder shall submit the Performance Security /Guarantee equal to 2% of the total contract value of the two years (24 months) in the shape of Call Deposit or Pay Order or Demand Draft or a Bank Guarantee in favor of Quaid-e-Awam University issued by a scheduled bank in Pakistan valid for a period of ninety
(90) days beyond the date of completion / expiry of the contract. The bid security of successful bidder may be retained as performance security.
- 8.4 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.
- 8.5 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 of contract and settlement of all claims by the company.

9. Commencement of Insurance Coverage:

- 9.1 Insurance cover age shall commence **within 3-4 calendar days** after signing of contract.
- 9.2 QUEST shall provide the complete details of employees at least **3-4 calendar days** Prior to commencement of Insurance Coverage.
- 9.3 The Insurance Company shall arrange preparation of necessary documents and Health Card to the insured person well be for commencement of insurance coverage.
- 9.4 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 HR department of the University well before commencement of Insurance coverage.

10. Processing of Claim:

- 10.1 The Insurance Company shall process the claim within a working day of receipt of claim and in case of emergency admission in hospital, approval grant on phone call by the panel hospital representative.
- 10.2 The Insurance Company cannot demand any unrealistic document for processing of claim.
- 10.3 The Insurance Company shall ensure the payment of claim within 15 days, subject to fulfillment of minimum required formalities.

11. General Conditions:

- 11.1 A prospective company requiring any clarification(s) may inform to QUEST or an Officer authorized on its behalf in writing. The QUEST or concerned 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. Any clarification required by any bidder that may be of importance of other bidders or any clarification deemed to be made by the university will be uploaded on the Quaid-e-Awam University website's tender page where tender documents are uploaded.

- 11.2 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.
- 11.3 The QUEST 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.
- 11.4 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.
- 11.5 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.
- 11.6 Approval / Authorization of Hospitalization shall be provided to the Hospital /Patient in not more than One day. All intimations of Approvals/Regrets must also be furnished to the HR department Quaid-e-Awam University through email. In case of admission in hospital through emergency, approval will be granted over the phone call made by the panel hospital for this purpose.
- 11.7 All the IPD (Pre/Post Hospitalization) Reimbursement Claims would be paid within 15 days from the date of submission of claims.
- 11.8 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 there as on for return or withholding.
- 11.9 If an Employee/Patient wishes not to disclose certain personal information such as Investigations Reports, the requirement in Reimbursement Cases shall be waived upon their quest of the Employee/Patient
- 3.1 Requirement of Prescriptions shall be waived in case the Employee/Patient is a Doctor/Medical Practitioner upon request.
- 3.2 All the Health Insurance Cards must be are the QUEST Employee ID and Name of Institute/Department, provided in the list as and when the contract is awarded.
- 3.3 The Bidder will provide the Claims Utilization Report for Hospitalization and Reimbursement on Quarterly Basis.
- 3.4 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 Cover age after obtaining necessary approval/verification from the QUEST.
- 3.5 Insurance Company shall inform / communicate account status (limit utilization report) of individual employee / pensioner to Focal Person to be nominated by

Procuring Agency.

- 3.6 Insurance Company shall charge amount to employee on account of hospitalization at discount of 5% comparing to notified rates of the hospitals. HR Department of this University will ensure this with the Focal Person of Insurance Company.
- 3.7 After award of contract, Insurance Company shall make communications through Focal Person to be nominated by the Procuring Agency.

4. Payment

- 4.1 Payment of Premium shall be processed on quarterly basis.
- 4.2 The Insurance Company shall submit the following documents along with the Invoice:
 - 4.2.1 Original Invoice in triplicate.
 - 4.2.2 Copy of the Signed Contract.
 - 4.2.3 List of Insured Employees/Dependents
 - 4.2.4 Complete details of claims received, paid, pending during the quarter.
 - 4.2.5 Complete details of pending claims with reason of pendency.
 - 4.2.6 Copy of Valid Professional Tax Certificate

5. Profit Sharing:

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

6. Cancellation of Contract:

If the Insurance Company fails to provide the satisfactory services, the Quaid-e-Awam University shall be entitled at its option to cancel the contract and recover the damages besides forfeiture of Performance Guarantee. The Quaid-e-Awam University shall not be liable to any risks and costs whatsoever in consequence of such cancellation of the contract.

7. Arbitration:

- 7.1 Any difference or dispute or liability of what so ever 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 QUEST 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 QUEST and Insurance Company with in 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 Nawabshah, SBA, under Pakistani Law of Arbitration.

Subject to the above, should any recourse to Courts of Law become necessary, the parties hereto submit to the jurisdiction of the Courts of law at Shaheed Benazirabad, Pakistan

which courts shall have exclusive jurisdiction to settle any claims and/or dispute arising out of this Agreement or any acts done in pursuance thereof regardless of the location or place of business of parties here to. However, CLIENT may at its own optional proceed against Vendor in the court of law for any claims it may have.

BIDFORM/PRICESCHEDULE
PROVISION OF HEALTH INSURANCE SERVICES

**(To be submitted on Official Company
Letterhead Duly Signed & Stamp)**

S#	Descriptions	PREMIUM RATES FOR 24 MONTHS (Amount only in PKR)
1.	Total Premium for 24 months (two year) In PKR Including All Provincial and Federal Taxes and Duties.	

Signature: _____

Name: _____

CNIC _____

Designation _____

Company _____

Stamp _____

Dated _____

LIST OF EMPLOYEES AND THEIR DEPENDENTS

Please see the list of employees attend of the tender documents.

Contract Form

THIS AGREEMENT made the _____ day of _____ 2024 between Quaid-e-Awam University. (Here in after called “the Procuring agency”) of the one part and _____ (herein after called “the Bidder”) of the other part:

WHEREAS the Procuring agency invited bids for services, viz., Health Insurance Policy for QUEST Employees and their Entitled Family Members. Has accepted a bid in the sum of [*contract price in words and figures*] (herein after 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 herein after mentioned, the Bidder hereby covenants with the Procuring agency to provide the services and to remedy defects there in inconformity 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

Signed, sealed, delivered by _____ the _____
(for the Procuring agency)

Signed, sealed, delivered by _____ the _____
(for the Bidder)

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

Contract Number: _____
Contract Value: _____
Contract Title: _____

Dated: _____

(Name of Supplier / Contactor) 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 owned or controlled by it (GoS) through any corrupt business practice.

Without limiting the generality of the foregoing, *(Name of Supplier / Contactor)* 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 kick back, 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 / Contactor) 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 / Contactor) 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 obtained 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

Not with standing any rights and remedies exercised by PA in this regard *(Name of Supplier / Contactor)* 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 time the sum of any commission, gratification ,bribe ,finder's fee or kick back given by *(Name of Supplier / Contactor)* as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit, in what soever form, from PA.

[Procuring Agency]

[Supplier/Contractor/Consultant]