2nd Floor, Bahria Complex IV, Choudhry Khaliq Uz Zaman Road, Karachi, 75300.
Phone: +92-21-99332220-3
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SINDH ECONOMIC ZONES MANAGEMENT COMPANY

BIDDING DOCUMENT

INVITATION FOR BIDS FOR PROVISION OF HEALTH INSURANCE SERVICES

No.DM(HR)/SEZMC/PC-HI/2022-23/150/ Dated: 6th Oct 2022

2nd Floor, Bahria Complex IV, Choudhry Khaliq Uz Zaman Road, Karachi, 75300.
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NOTICE INVITING TENDER (NIT)

No.DM(HR)/SEZMC/PC-HI/2022-23/150/ Dated: 6th Oct 2022

Sindh Economic Zones Management Company (SEZMC) is a Public Sector Company invites the sealed bids for **HEALTH INSURANCE SERVICES** from SECP registered well-reputed General Insurance Companies (Non-Life) available.

Tender Availability	Online 9 am 6th Oct 2022 to 10 am 24th Oct 2022
Bidding procedure	Single Stage – Two Envelope Procedure
Bidding Criteria	Least cost
Bid security	**2%** of the total bid value.
Deadline for submission of bids	24th October 2022 up to 11:00 a.m.
Bid Opening Date & Time	24th October 2022 at 12:00 p.m.
Note: In case of any unforeseen situation or government holiday resulting in closure of office on the date of opening, bids shall be submitted / opened on next working day at the given time and venue.	

Bidding Document containing detailed terms & conditions can be from the websites of Sindh Economic Zones Management Company (www.sezmc.gos.pk) and Sindh Public Procurement Regulatory Authority (http://ppms.pprasindh.gov.pk).

In case of any unforeseen situation or government holiday resulting in closure of office on the date of opening, bids shall be submitted / opened on next working day at the given time and venue.

Sindh Economic Zones Management Company reserves the right to reject any or all the bids subject to the relevant provisions of SPP Rules 2010 (Amended 2019).

Address for Coordination:

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rfp.insurance@sezmc.gos.pk

Manager Admin & HR
Sindh Economic Zones Management Company

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BIDDING DOCUMENT
FOR PROVISION OF HEALTH INSURANCE SERVICES

1. Introduction: -

Sindh Economic Zones Management Company is a Public Sector Company founded in August 2018.

Sindh Economic Zone Management Company

Recognizing pivotal role of industries in reshaping the socioeconomic landscape of the regions; Government of Sindh has established Sindh Economic Zones Management Company (SEZMC) under the Company's Act (2017) to institutionally facilitate, promote, encourage and enhance the industrial base in the province with the following objectives to facilitate domestic and foreign investors to invest in the manufacturing sector by offering special exemptions and incentives leading to reduced cost of doing business**.**

2. Scope of Services: -

2.1. Provision of comprehensive medical coverage to the employees and their dependents according to their category for a period of **12 MONTHS (1 YEAR)**. The insurance coverage shall include:

i. All in-hospital accommodation, treatment and services
ii. Doctor's visits
iii. In-patient treatment/ drugs' expenses
iv. ICU charges
v. Charges for all Surgical procedures
vi. Pre-hospital diagnosis:
Provides reimbursement of expenses for diagnosis outside the hospital and can be utilized up to 30 days before admission into the hospital.
vii. Post-hospital follow-up treatment:
Provides reimbursement for post-hospitalization follow-up and can be utilized up to 30 days after discharge.
viii. Local ambulance services
ix. Day Care Surgery
x. Diagnostic tests, Consultations & Medicines
xi. Accidental Emergency Medical Services

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2.2. Details of the employees according to their categories covered under the Premium Policy are given below:

	A	B	TOTAL
Employees	3	20	**23**
Spouse	3	14	**17**
Children	10	30	**40**
TOTAL	**16**	**64**	**80**

2.4 **In case of increase / decrease of any employee / dependent, the SEZMC 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.**

2.5 In case of birth of new born baby of the employee / dependent, the new born baby shall immediately cover under the Insurance Coverage.

2.6 The Insurance coverage shall provide/covered the following services according to category: -

2.6.1 The benefits plan of SEZMC for Premium Policy per person per annum is as under:-

Sr. #	Benefits / Coverage	Categories and Annual Entitlements in Rs.	
		A	B
1.	**Hospitalization (Employees & Spouses & Children) (Each)**	**400,000**	**350,000**
2	**Major Medical (Employees & Spouses & Children) (Each)**	**1000,000**	**700,000**
4.	**Daily Room & Board Limits**	**35,000**	**20,000**
5.	**Normal Delivery & Miscarriage**	**200,000**	**150,000**
6.	**Caesarean Section & Multiple Births**	**300,000**	**250,000**

2.6.2 Eligible Medical Expenses (including but not limited) to be covered from **ANNUAL HOSPITALIZATION LIMITS** shall include Hospitalization & Day Care Treatment as follows: -

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HOSPITALIZATION	DAY CARE
• Daily Room & Board Charges • In-Hospital Consultation Charges • Surgical Fee • Diagnostic Investigations • OT Charges • Blood & Oxygen Supplies • ICU/CCU/SCU/HDU Charges • Organ Transplant • Local Ambulance Charges • Burns • Stroke/CVA • Pre & Post Hospitalization including OPD, Medicines, Consultation & Diagnostic Tests before & after (30 Days.) • Angioplasty / By-Pass Surgery • Thyroid Dichotomy • Miscellaneous Hospital Services and Supplies • Emergency Room Treatment leading to Hospitalization. • Other Operative Procedures.	• Lithotripsy • Endoscopy • Excision Biopsy • Gastroscopy • Partial Mastectomy • Tonsillectomy / Adenoidectomy • Veins / Varicose • Non-Malignant Tumors/Abscess • Cholecystectomy • Herniorrhaphy • Appendectomy • Cataract Surgery • Angiography • MRI • CT Scan • Thallium Scan • Kidney Dialysis • Treatment of Cancer (including Chemotherapy with pre & post cover) upto full Hospitalization Limits. • Other day care procedures.

HOSPITALIZATION	DAY CARE
• Congenital Birth Defects will be fully covered. • Psychiatric Treatments • Maternity related complications. • Enhancement of Hospitalization Limit in case of Accidental Injuries. (50% of available limit). • Declared / Undeclared Pre-Existing Conditions will be fully covered.	• Treatment of Hepatitis A B & C such as Inj. Interferon Therapy / Tab. Sovaldi or equivalent along with all combination Therapy, consultation & Lab Tests such as PCR / LFT upto Hospitalization Limits. • Treatment of all injuries / fractures & lacerated wounds. • Accidental Dental Treatment. • Other Operative Procedures.

2.6.3 Medical Expenses relating to **PAIN MANAGEMENT / EMERGENCY ROOM TREATMENT NOT LEADING TO HOSPITALIZATION** to be covered (but not limited to) from **ANNUAL HOSPITALIZATION LIMITS**: -

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TREATMENT	REIMBURSEMENT LIMIT
• ER management of Renal or Biliary Colic requiring injectable analgesics	Upto Rs. 5,000/-
• IV treatment in ER for dehydration cases due to gastroenteritis	Upto Rs. 5,000/-
• ER Management of High-Grade Fever requiring IV antibiotics & antipyretics	Upto Rs. 5,000/-
• ER Management of Chest Pain	Upto Rs. 5,000/-
• Severe Skin eruptions due to lacerations requiring stitching or dressing	Upto Rs. 5,000/-
• ER Management of Acute Bronchial Asthma	Upto Rs. 5,000/-
• ER Management of Epileptic Fits	Upto Rs. 10,000/-
• POPs for fractures in ER	Upto Rs. 10,000/-
• ER management of Hyperglycemia and Hypertension	Upto Rs. 10,000/-
• ER treatment / gastric lavage of accidental cases of over-dosage / poisoning especially among children	Upto Rs. 10,000/-
• ER observation for Head Injury cases	Upto Rs. 15,000/-
• ER management of upper GI bleeds	Upto Rs. 15,000/-

2.6.4 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
• 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. • Miscarriage resulting into D&C or D&E. • Midwife Charges if delivery takes place at home. • Operation Theatre / Physician's / Surgeon's Charges • Prescribed Medical Supplies & Services during Hospitalization. • Anesthesia Charges. • Circumcision Charges of Newborn Baby Boys. • Declared / Undeclared Pre-Existing Conditions will be fully covered.

2.7 Employees of SEZMC either Male or Female covered with no age restrictions.

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2.8 Dependent Spouse(s) covered. Maternity up to 50 years of age.
2.9 Dependent Son(s) covered up to 25 years of age.
2.10 Dependent Daughter(s) covered till marriage.

3 **Obtaining of Bidding Document: -**

3.1 Bidding Document can be downloaded from the Official website of SEZMC i.e. https://www.sezmc.gos.pk/ or Sindh Public Procurement Authority i.e. http://ppms.pprasindh.gov.pk.

4 Bidding Procedure: -

4.1 Bids are invited as per Single Stage – Two Envelope Procedure in accordance with rule sub rule 2 of rule 46 of the Sindh Public Procurement Rules, 2010 (Amended 2019).

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 Bid Security shall be inserted in the Financial Proposal. However, a copy of the same shall be inserted in the Technical Proposal after hiding the amount.
5.5 There should not be any over-writing, double writing, crossed, additional conditions.
5.6 Rates are to be quoted clearly in digits as well as in words.
5.7 Each document/paper submitted by the bidder shall be signed/stamped by the bidder on the face of document.
5.8 Bids shall be submitted in accordance with Single stage – Two Envelope Procedure.
5.9 Bidder shall prepare two separate envelopes for Technical as well as Financial Proposal.
5.10 Bidder shall examine the Bid Evaluation Criteria and insert appropriate document in the Technical / Financial Proposal accordingly.
5.11 Bidder(s) must write the "**TECHNICAL PROPOSAL**" and "**FINANCIAL PROPOSAL**" on the face of relevant sealed envelopes containing relevant bid/offer in it.
5.12 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.

6 List of documents to be 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 and stamped on its each/every page as acceptance of all terms & conditions;
6.1.2 Copy of Pay Order in respect of Bid Security after hiding the amount;
6.1.3 Attested copy of NTN / Income Tax Registration Certificate, Sales Tax Registration Certificate / On line verification of Active Tax Payer for Sales Tax;
6.1.4 Attested copy of CNIC of signatory of the Bid Form;
6.1.5 Complete profile and history of the Bidder/Participant including complete address and complete details of Directors including their CNIC Numbers;
6.1.6 List of panel Hospitals all over the Pakistan.
6.1.7 List of present **CORPORATE CLIENTS** of Group Health Insurance with name and contact persons, cell/telephone numbers, addresses and number of employees of that each client.
6.1.8 Audited Financial Statement of the bidder for last three years;

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6.1.9 Complete details of turn-over of at least last three years duly supported with the documentary evidence;

6.1.10 Copy of documents in respect of PACRA / JCR-VIS Rating.

6.1.11 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.

6.1.12 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.

6.1.13 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 bid security, if any may be forfeited.

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

6.2 Details of Medial Call Center (24 / 7 Help Line).

6.3 Valid documentary evidence in support of evaluation and qualification criteria.

6.4 Bidder(s) must ensure that the following documents are enclosed with the **Financial Proposal**

6.5 Bid Security of required amount and form.

6.6 Bid form(s) duly filled in all respect clearly quote the price.

6.7 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, and double writing, crossed, additional conditions and Rates are quoted clearly in digits as well as in words.

6.8 **Bidder(s) must understand that all payments / transaction shall be made in Pakistani Rupees (PKR) only.**

6.9 Bidder(s) must work carefully and gross rates to be quoted, including all applicable taxes and also incorporate the impact of Sales Tax. SEZMC shall make payments after deduction of all applicable taxes including Income Tax & SST / GST and other taxes, if any.

7 **Eligibility Criteria:** Bidder which 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 of 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 Rs. 0.5 billion and same shall be reflected in the Audited Accounts.

7.7 Bidder has Credit Rating minimum "AA+" of PACRA/JCR-VIS as on the date of submission of bid.

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8 Validity of Bids: -

8.1 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: -**

9.1 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/Offers: -**

10.1 Sealed bids/offers both the proposals i.e. Technical Proposal and Financial Proposal to be dropped in the tender box placed at the 2nd Floor, Bahria Complex IV, Choudhry Khaliq Uz zaman Road Karachi, 75300 upto **11:00 hours on 24th October 2022**. The sealed bids/offers may also submit by mail, addressed to Director Procurement on above address, 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 un-opened. Any claim against the bids received late shall not be considered at any stage.

10.2 Bidders are advised in their own interest to take all precautionary measures for delivery of sealed bids before the deadline for submission of bid.

11 **Opening of Bids**: -

11.1 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.

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 unopened in the custody of SEZMC.

11.4 After the evaluation and approval of the technical proposal, the Financial Proposals shall be opened of the technically accepted / qualified bids having the minimum qualifying points / marks of 85% or more, at a time, date and venue announced and communicated to the bidders in advance.

11.5 The opening of Financial Proposal may be extended by the SEZMC, however, same shall be informed through posting of Notice on the Notice Board at outside main gate of SEZMC, but the bids shall be opened within the bid validity period.

12 **Evaluation of Bids: -**

12.1 Bids/Offers including Technical Proposal/Financial Proposals of only eligible bidders to be evaluated by the Committee constituted by the SEZMC 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 change the sanctity of original bid;

12.3 The Bids/Offers shall be evaluated conformity the requirements of terms & conditions of the bidding document based on the record / documentary evidence submitted by the bidder.

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Technical Proposal Evaluation:

12.3.1 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 rejected.

12.3.2 The following merit point system for weighing evaluation factors / criteria will be applied for technical proposals.

12.3.3 Bidders achieving **minimum 80% 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.

12.3.4 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. 10**
1.1	20 years or above	10
1.2	15 to 20 years	05
1.3	Less than 15 years	03
2.	**Paid up capital**	**Max. 10**
2.1	Above 3000 M	10
2.2	2501 M – 3000 M	05
2.3	Less than 2500 M	03
3.	**Total Number of Panel Hospitals under credit facility in Pakistan. (Credible documentary evidence must be provided)**	**Max. 10**
3.1	200 and above	10
3.2	100 – 199	05
3.3	Less than 100	03
4.	**Number of medical doctors for case management (Credible documentary evidence must be provided)**	**Max. 10**
4.1	20 or above	10
	15 to 20	05
4.2	Less than 15	03
5.	**Number of Full-Time Doctors for Case Management in Medical & Claims Deptt: (Provide details duly signed by authorized person)**	**Max. 10**
5.1	20 and above	10
5.2	10 and above	05
5.3	Below 10	03
6.	**Bank Balance/Cash in hand as on 31st December 2021. (Audited Financial Statements must be provided)**	**Max. 10**
6.1	PKR 1.0 Billion and above	10
6.2	PKR 0.5 Billion – 0.99 Billion	05
6.3	Less than PKR 0.5 Billion	03
7.	**PACRA/JCR-VIS Rating – MANDATORY REQUIREMENT**	**Max. 10**
7.1	AA+ or above Rating	10
7.2	AA Rating	05

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S#	Evaluation Parameters/Sub-parameters	Maximum Points
7.3	A Rating	03
8.	**Annual Gross General Insurance Premium (as at 31st Dec, 2021)**	**Max. 10**
8.1	More than 20 billion	10
8.2	15– 20 billion	05
8.3	Below 15 billion	03
9.	**Existing Health Insurance Portfolio of General Insurance Company (as at 31st Dec, 2021)**	**Max. 10**
9.1	More than 2.5 billion	10
9.2	2.25B – 2.5B = 5 marks	05
9.3	Below 2.25 billion	03
10.	**International Rating - AM Best/S&P Rating**	**Max. 10**
10.1	YES	10
10.2	NO	0
TOTAL POINTS		**100**

12.4 ***Financial Proposal Evaluation:***

12.4.1 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.

12.4.2 Financial Bids / Proposals of Technically disqualified / rejected bidders will not be opened and sealed envelope shall be returned to the bidder.

12.4.3 Bids not accompanied by the Bid Security of required amount and form shall be rejected.

12.4.4 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/Offers including Technical Proposal/Financial Proposals to be evaluated by the Committee constituted by the SEZMC for the purpose.

13.2 The Bid Evaluation Report shall be announced and shall be hoisted on websites of the company and Procuring Agency and intimated 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 lowest amongst other technically qualified bidders shall be considered for acceptance of the offer provided that it fulfills the laid down terms and conditions of the tender, irrespective of their score in the previous step.

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 SEZMC reserve rights to cancel any/all bids, subject to the relevant provisions of SPP Rules 2010 (Amended 2019).

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15 **Signing of Contract: -**

15.1 In case of award, SEZMC may send to the successful bidder a formal agreement format incorporating all the terms and conditions herein.

15.2 Within seven (7) days of the receipt of such formal agreement, the bidder/ service provider shall sign the same and return it to the procuring agency

16 **Period of Contract: -**

16.1 Initially **contract shall be signed for a period of one year (12 months),** however, contract can be extended with mutual agreement for a period of further one year (12 months). The contract may be renewed for next year on mutual consent of both the parties on annual basis, maximum up to three years.

17 **Bid Security: -**

17.1 The Bidder shall enclose the Bid Security not less than 2% 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 Sindh Economic Zones Management Company 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 after award of contract or within one week of expiry of bid.

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18 **Commencement of Insurance Coverage: -**

18.1 Insurance coverage shall commence **w.e.f. 15th October 2022 or later.**

18.2 SEZMC shall provide the complete details of employees at least 10 days 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.

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 insured person 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 with complete required documents. Without complete documents Insurance company may hold the claim until documents providence,

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 working days, subject to fulfillment of minimum required formalities.

20 **General Conditions: -**

20.1 A prospective company requiring any clarification(s) may notify to SEZMC or an Officer authorized on its behalf in writing. The SEZMC 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. Copies of SEZMC 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 SEZMC 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 10 days from the submission of intimation.

20.5 Premium for New lives to be Added / Deleted or Plan Revise (Plan Revise: in case of promotion or demotion – with documentary evidence) shall on the same rates as per Premium Rates quoted in the Bid.

20.6 Bidder must provide Hotline numbers of the Company's Representatives / Focal Person (s) in order to facilitate and provide necessary information to the patients in case of Hospitalization in Panel Hospitals.

20.7 Approval / Authorization of Hospitalization shall be provided to the Hospital / Patient in not more than 01 Day. All intimations of Approvals / Regrets must also be furnished to the Sindh Economic Zones Management Company through email.

20.8 All the IPD and OPD Reimbursement Claims would be paid within 10 days from the date of submission of claims.

20.9 In case of IPD / Maternity Reimbursement Claim of a Non-Panel Hospital, a deduction of not more than 10% of the Total Claim may be made. This shall be waived if the treatment is unavailable at a Panel Hospital or is some Special or peculiar circumstances.

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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 SEZMC 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 dependent shall be provided Hospitalization Coverage after obtaining necessary approval / verification from the SEZMC.

21 **Payment: -**

21.1 Payment of Premium shall be processed within 7 days of signing of the agreement.

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 the Signed Contract.

21.2.3 List of Insured Employees / Dependents

22 **Redressal of Grievances by the Procuring Agency: -**

22.1 Redressal of Grievances & settlement of dispute will be as per Rule 31 of SPPRA Rule-2010 (Amended 2019).

23 **Termination & Cancelation of Contract: -**

23.1 If the Insurance Company fails to provide the satisfactory services, the SEZMC shall be entitled at his option to cancel the contract and recover the unutilized premium. The SEZMC 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 SEZMC 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 SEZMC 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.

25 **Applicable Laws : -**

25.1 The Contract shall be governed by the Laws of Pakistan and the Courts of Karachi – Pakistan shall have exclusive jurisdiction.

2nd Floor, Bahria Complex IV, Choudhry Khaliq Uz Zaman Road, Karachi, 75300.
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BID FORM / PRICE SCHEDULE

PROVISION OF HEALTH INSURANCE SERVICES

No.DM(HR)/SEZMC/PC-HI/2022-23/150/ Dated 6th Oct 2022

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

SR.#	DESCRIPTIONS	PREMIUM RATES FOR 12 MONTHS (in PKR)
1.	Hospitalization Care	
2	Major Medical Care	
3.	Maternity Care	
4.	Admin Charges	
5.	Stamp Duty	
6.	Any Other Charges / Taxes	
Total Premium / Bid Value for 12 months (one year) In Pak Rs. Including Taxes		
Amount of 02% Bid Security		

Signature: _____

Name: _____

CNIC: _____

Designation: _____

Company: _____

Stamp: _____

Date: _____

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AGE BAND & BREAKUP OF QUOTED PREMIUM

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

Employees	**A**	**B**	**Quoted Premium**	
Male			**A**	**B**
18-30		4		
31-40	1	9		
41-50	2	7		
51-60+				
Female				
18-30				
31-40				
41-50				
51-60+				
Total			**A**	**B**
Spouses				
Male				
18-30				
31-40				
41-50				
51-60				
Spouses				
Female			**A**	**B**
18-30		5		
31-40	1	6		
41-50	2	3		
51-60				
Total				
Sons			**A**	**B**
0 to 10	1	16		
11 to 25		1		
Total				
Daughters			**A**	**B**
0 to 10	5	11		
11 to 20	2	2		
21 to 30	2			
Above 30				
Total				

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Signature with Name & Official Stamp: _____

INTEGRITY PACK
(AFFIDAVIT)

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 owned 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 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.

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 time 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

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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]**