



GOVERNMENT OF KHYBER PAKHTUNKHWA



(WATER AND SANITATION SERVICES PESHAWAR).

REQUEST FOR PROPOSAL (RFP)

**FOR COMPREHENSIVE GROUP LIFE Assurance - WSSP
EMPLOYEES FY 2025-26**

February 2025

No: WSSP/HR/57-02/2025

**GENERAL MANAGER (HR/Admin/Procurement)
WATER AND SANITATION SERVICES PESHAWAR
(Local Government Complex)
PLOT NO. 33, SECTOR: E-8, STREET NO. 13,
PHASE-VII, HAYATABAD, PESHAWAR.
PH#: 091-9219098, Ext: 121.**

INTRODUCTION.

Water and Sanitation Services Peshawar (WSSP) is an autonomous body that provides facilities related to drinking water, sanitation, and drainage to the inhabitants of Peshawar. Sealed tenders (Financial proposals) are invited from approved/registered and reputed insurance/takaful companies having established office(s) at Peshawar and registered with the Sales Tax Department, having National Tax Number (NTN), for providing Group Life Insurance services to the employees of WSSP. The Insurance Companies should have 7-10-years' experience in rendering similar services

PURPOSE OF TENDER.

Water and Sanitation Services Peshawar (WSSP) invites single-stage single envelope tender under KPPRA Rules for providing the services of Group Life Insurance from well-reputed insurance companies who qualify eligibility criteria for THREE years commencing from the date of award of Purchase Order.

TYPE OF OPEN COMPETITIVE BIDDING.

Single Stage - Single Envelope Bidding Procedure shall be followed.

The said Procedure is reproduced as follows: The bid shall be a single package consisting of the financial proposals.

The envelopes shall be marked as "Financial Proposal" and shall be submitted and opened as on the date and time mentioned in the NIT by the Bid Preparation and Evaluation Committee of WSSP.

TASKS TO BE PERFORMED BY THE BIDDER.

- a. To provide Life Insurance Coverage to all regular 1838 employees of WSSP For Three years starting from the date of Award of PO.
- b. Any addition/deletion of Employees is to be performed as per actual at the end of the insurance period and final payment will be accounted for accordingly.
- c. To coordinate the matters/affairs with any authorized officer of WSSP regularly.

RESPONSIBILITIES OF WSSP.

- a. WSSP will provide the scope of work outlining the number of employees to be insured along with their required benefit structure and additional benefits to cover.
- b. **The Interest Insurance Company should cover all the desired benefits and quote their rates accordingly, if all the benefits / Riders are not provided the firm shall be considered non-responsive.**
- c. WSSP will bear the cost of the premium based on the details provided under the scope of work.

Tender Eligibility/Qualification Criteria:

- a) Has approved/ registered with Government (Federal or Provincial);
- b) Must be registered with Tax Authorities and have valid registration of Sales Tax and Income Tax and also have sound financial strengths can participate;
- c) Have a permanent support office OR Staff in Peshawar.
- d) Has submitted a bid for all quoted categories and relevant bid security. Noncompliance of the same shall cause rejection of the bid;
- e) Must be involved in relevant business for the last 7 years;
- f) Has not been blacklisted by any Provincial or Federal Government Department, Agency, Organization or Autonomous body or Private Sector Organization anywhere in Pakistan.
- g) Have the required relevant qualified personnel and enough strength to fulfil the requirement of the assignment;
- h) Has Experience preferably in the Government Sector (Similar nature of Projects).

TENDER PRICE.

The quoted price shall be:

- In Pak Rupees;
- Inclusive of all Government applicable taxes; and
- Where no premium is entered against any category(s), the premium of that category shall be deemed to be free of, and no separate payment shall be made for that category(s).

BID SECURITY.

- **The Tenderer shall furnish the Bid Security (Earnest Money) as under:**
- **For a sum equivalent to 2% of the total Tender Price;**
- **Denominated in Pak Rupees;**
- **As part of the financial bid envelop, failing which will cause rejection of the bid;**
- **In the form of a Demand Draft / Call Deposit Receipt in favour of the Chief Executive Officer Water and Sanitation Services, Peshawar along with a financial proposal;**
- **Have a minimum validity period of ninety (90) days from the last date for submission of the Tender or until furnishing of the Performance Security, whichever is later.**
- **Performance security in the shape of a Bank Guarantee may be asked (if required).**

CONTRACT DURATION.

The contract duration shall be for Three (03) years starting from the date of award of the Purchase Order and it may be renewed at the end of each year on the same Terms & Conditions based on satisfactory performance/ services rendered by the Insurance Company.

MODE OF PAYMENT.

The Bidder shall be providing all necessary supporting documents along with the invoice:

The Bidder shall apply for Payment of premium to the WSSP quarter-wise.

The payment application shall be accompanied by invoices, receipts or other documentary evidence as the Bidder may require; state the amount claimed and outlined in detail.

WSSP shall pay the premium in (30 to 60) days in Pak. Rupees, through Cheque quarterly. The payment for the last quarter will be released after all pending claims of that year have been cleared by the insurance company.

TENDER VALIDITY

The bidder shall have a minimum validity period of ninety (90) days from the last date for submission of the Tender. The WSSP may solicit the Tenderer's consent to an extension of the validity period of the Tender. The request and the response thereto shall be made in writing.

OPENING OF THE TENDER.

Tenders (Financial Bids) shall be opened at a time and date as specified in NIT in the presence of the vendors for which they shall ensure their presence as per provisions of KPPRA Rules.

In case, the last date of bid submission falls in/within the official holidays, the last date for submission/opening of the bids shall be the next working day.

ELIGIBILITY CRITERIA OF BIDDER.

- Approved/ credible Bidder, with a minimum of AA / A+ credit ranking and registered with the Government (Federal or Provincial)
- Registered with Income Tax and Sales Tax authorities and having active status on ALT for all applicable taxes.
- Must be Registered with KPRA (Rule 37A of KPPRA).
- Has not been blacklisted by any Provincial or Federal Government Department, Agency, Organizations or autonomous body or Private Sector Organizations anywhere in Pakistan
- Conditional tenders will not be accepted.
- Each paper of the tender document has to be stamped and signed by the authorized signatory of the insurance company
- Must have a minimum of 07 years' experience in the relevant field.
- Must have a Branch / Support office in Peshawar.

REQUIRED DOCUMENTS WITH PROPOSAL.

- Company Profile
- SECP registration certificate.
- NTN/ Income Tax and Sales Tax Registration certificate
- KPRA Registration (Active)
- List of complete current clients of Group Life Insurance
- Details of claim settlement ratio /claim ratio
- Documentary proof of Experience in Group Life Insurance
- Must have a sound financial background and preferably “AA” & “A+” credit ranking issued by IFSR / PACRA / JCR VIS.
- Name of Authorized person/Account Manager with full contact information on company’s Letter Head.
- Affidavit (on stamp paper) that the Insurance Company is not blacklisted.
- Government Client list with their contact details (Minimum 10 Nos)
- Non-Government client list with contact details (Minimum 10 Nos)

BID BOND.

A Security bid bond of 2% of the total amount quoted in the name of the CEO, WSSP in the shape of a Call deposit / Demand Draft must be deposited and placed in the Financial Proposal envelope. A proposal submitted without a bid bond will not be considered.

AWARD OF CONTRACT.

- The successful bidder will have to sign an Agreement on stamp paper with the WSSP, and every document stamped and signed should be submitted in the tender proposal as well as the policy documents.
- The Contract under Framework Contract Shall be signed for three years which will be extended at the end of each year.
- The contract will be continued for the subsequent year subject to satisfactory performance and payments shall be adjusted on a pro rata basis.
- Any fluctuation (addition/ deletion) in a particular year shall be reported on 31st December for payment/ adjustment process.

TERMS & CONDITIONS OF THE TENDER / CONTRACT

The AA & A+ Rating Insurance Companies/ Firms Registered as per Government policies and procedures and having Relevant Experience in the field are hereby invited to submit their tender for Comprehensive Group Life Insurance of WSSP Employees under single stage single Envelop method, subject to the following terms and conditions: -

1. The Insurance company(s) should be provided Group Life Insurance profile and current client list.
2. The tenderers shall have to deposit @ Rs.2% of the total value of the bid as earnest money in the form of Demand Draft / Call Deposit only (Cheque is not acceptable) in favour of Water and Sanitation Services Peshawar along with quotation;
3. The earnest money will remain with the WSSP till the completion of the service-providing period etc. It will be forfeited, if the firm fails to provide the services during the specified period and to provides unsatisfactory services;
4. The participating firms will have to provide a G.S.T/NTN /KPPRA Registration number, and company profile for Life insurance and indicate the standard of rendering services.
5. The participating firm(s) / Companies shall have to provide the claim settlement ratio/ claim ratio.
6. The Bidder must be approved/registered with Government (Federal or Provincial);
7. Bid(s) received after the due date shall not be entertained and will be returned to the bidder(s);
8. No. alteration or amendment will be allowed in any case at the time of bid opening;
9. The quoted prices shall remain valid for 90 days;
10. The WSSP has the right to increase or decrease the number of staff;
11. The vendors must have established office(s) at Peshawar, which will be inspected by the Agency's authorized Officer (if deemed necessary);
12. Overwriting and cutting of any nature in the quotation(s) will not be accepted;
13. The expressions used but not defined in these documents shall have the same meanings as are assigned to them in KPPRA Rules / Ordinance or Procurement. The procuring Agency i.e. WSSP reserves the right to declare disqualified a firm company if it finds, at any time, that the information submitted was false and materially inaccurate.
14. No bidder shall be allowed to other or modify his bids after the bids have been opened. However, WSSP may seek and accept clarification to the bid, in writing that does not change the substance of the bid.
15. The period of payment of Claims should be within 30 to 45 days after receipt of such claim.
16. Bidder should quote their firm and final rates both in words as well as in figures.

17. Erasing/outing/crossing etc. if any, appearing in the offer must be properly signed by the person signing the tender, Moreover, all pages of the tender must also be properly signed, offers with any overwriting shall in no circumstances be accepted.
18. No incomplete, supplementary or revised offer shall be accepted after the opening of the tender.
19. If the acceptance of tender issued during the validity period of the offer is not accepted by the Bidder, the Earnest money shall be forfeited.
20. In case the offer is withdrawn, amended or revised during the validity period of the offer, the Earnest money is liable to be forfeited.
21. In case the contractor fails to execute the contract strictly in accordance with the Terms and Conditions laid down in the contract, the security deposited by him is forfeited and the next tender will have floated at his risk and cost.
22. The Payment of the premium will be made in advance quarterly.
23. In case of new appointment(s) / or resignation from WSSP service or missing name of any of WSSP employee(s) inadvertently in the list of employees of WSSP the same would be intimated at any stage, after award of the contract to the successful company, and the list would stand updated/corrected accordingly, without any change in the other Terms and Conditions. Further, the appointment letter/promotion order of officers/officials will be the final documentary evidence concerning the grant of benefits of Group Insurance as mentioned in the tender document.
24. All the clauses related to the payment of death claims of deceased WSSP employees mentioned here in the tender document, will also be a part of the contract which will be made with the successful bidder.
25. Death Benefits: if any employee dies while insured under the policy, the Bidder will pay the amount of group insurance/death benefit equal to the amount given below for which the employee is insured under the policy.
26. It would be 24-hour coverage in case of death due to any cause.
27. In case of revision of the rate of benefit by the Government during the currency of the contract, the contractor would be bound to pay according to revised rates without revising the rates premium or other Terms & Conditions.
28. Competent Authority reserves the right to reject the tenders at any stage with cogent reason as per KPPRA rules and regulations.
29. The Insurance policy should be according to the client's requirements. No amendment in tender form (in specification) will be accepted and such forms shall be rejected.
30. In case of providing poor quality / Low-standard services, the client has the right to cancel the contract and impose a ban for participating in the next bidding process of WSSP.
31. Any deviation from the above-mentioned conditions will automatically lead to the cancellation of the Contract.
32. The SBD for Services on the KPPRA website shall be considered part and parcel of the Contract Agreement Signed with the lowest bidder.

General Manager (HR/Admin/Procurement)
WATER AND SANITATION SERVICES

COMPREHENSIVE GROUP LIFE INSURANCE - WSSP EMPLOYEES.

BILL OF QUANTITIES / Scope of Coverage

S. No	WSSP Positions	Scales	Nos of Employs	Group Life Insurance Coverage (Normal & Accidental Death, Disabilities)
1	CEO	M-1	09	2 & 4 million
3	General Managers / Senior GMs	M-3		2 & 4 million
4	Zonal Managers / Deputy General Managers/Senior Managers.	M-4		2 & 4 million
5	Managers	M-5	73	1.5 & 3 million
7	Assistant Managers	M-7		1.5 & 3 million
8	Officers	M-8		1.5 & 3 million
9	Graphic Designer/ Municipal Inspector/ Senior Clerk/ Associates / PS to CEO	S-1	1756	0.6 & 1.2 million
10	Jr. Clerk / Computer Operators / Office Assistant/ Receptionist/ Telepathed operators / Drivers SPV	S-2		0.6 & 1.2 million
11	Pump Mechanic / Pipe Fitter/Driver HTV/ Electrician/ Mechanic	S-3		0.6 & 1.2 million
12	Drivers LTV/ Driver MJ/Tube well operators/Office Boys/Naib Qasid	S-4		0.6 & 1.2 million
13	Sweepers/Kata coolies/ store Coolies/ Malaria Coolies/ Helpers / Fillers/ Khalasi/ Valvman/ Cook/ Dishwasher.	S-5		0.6 & 1.2 million

Total No of Employees 1838 Nos, with maximum age of 60 Years.

It would be 24-hour coverage in case of death due to any cause.

Other Benefits include the following: -

1. Group Life (Death due to any reason).
2. Group Accidental Death.
3. Group Accidental Permanent Total / Partial Disability.
4. Group Natural Disability.
5. Group Accidental temporary total disability.
6. Group Accidental Medical Expenses (20% of Normal death Coverage) After Hospitalization

Financial Proposal: -

Description	Per year premium	No of Years	Total for 3 years.
Total Comprehensive Group Life Insurance Premium for 1842 Employees for Three Year		03	

Amount in Words:

1. The Premium due to an increase or decrease in employees per year shall be calculated year-wise on a pro-rata basis.
2. The contract extension for the next year shall be subjected to performance and approval of the WSSP

Authorized Signature with Seal

Affidavit

As an Authorized Representative of M/s

I/We accept the terms and conditions as laid down in the tender form and advertisement notice.

I/We shall also observe all the rules/regulations framed by the Government of Pakistan Governing Insurance Policies and abide by all rules of KPPRA for "Life Insurance of WSSP Employees" and covering all benefits mentioned in this RFP documents.

The firm will be backlisted and a penalty will be imposed if any information provided is found false or if the terms and conditions of this RFP document are not obeyed at any stage of contract execution.

**SIGNATURE
WITH THE STAMP OF THE FIRM**

PROVIDER's PROFILE

Company	
Address of Office	
Contact Person / Name.	
Contact Person / Designation	
Contact Person / Mobile #	
Telephone No	
NTN No	
Years of Experience	

Authorized Signature: _____