



**GOVERNMENT OF KHYBER PUKHTUNKHWA
(WATER AND SANITATION SERVICES PESHAWAR).**

**REQUEST FOR PROPOSAL
FOR**

**HIRING OF INSURANCE / TAKAFUL COMPANY
FOR PROVISION OF GROUP HEALTH INSURANCE
POLICY FOR WSSP EMPLOYEES FOR YEAR 2024.**

Under Single Stage Two Envelop Procedure of KPPRA Rules 2014.

December 2024.

WSSP/ HR-Admin/26-12/2023

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

INTRODUCTION.

Water and Sanitation Services Peshawar (WSSP) is a government owned Company which 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 companies having established office(s) at Peshawar and registered with Sales Tax Department, having National Tax Number (NTN), for providing Group Medical Insurance services to the employees of WSSP. The Insurance / Takaful Companies should have a minimum of 5 years' experience in rendering similar services.

PURPOSE OF TENDER.

Water and Sanitation Services Peshawar (WSSP) invites single stage two envelope tendering procedure (Technical / Financial) under KPPRA Rules for providing the services of Group Medical Insurance from well reputed insurance companies who qualify eligibility criteria for a period of ONE year commencing from 1st Jan 2024 for Regular Employees of WSSP, as per attached list.

TYPE OF OPEN COMPETITIVE BIDDING.

Single Stage - two Envelope Bidding Procedure shall be followed.

The said Procedure is reproduced as follows: The bid shall submit sealed Technical and Financial Proposal, which is further sealed in one large package consisting of the financial proposals and technical proposal, mentioned in Bold letters.

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

TASKS TO BE PERFORMED BY THE INSURER.

- a. To provide Medical Insurance Coverage to all regular 114 employees of WSSP with Parents (172), Spouses (94) and Childers (212); (Total Lives: 592).
- b. To coordinate the matters / affairs with any authorized officer of WSSP regularly.
- c. Availability of Web Portal Services to WSSP.
- d. Issuance of Medical card immediately after award of contract mentioning detail of coverage.

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 Interested 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 as non-responsive and penalty shall be imposed which include debarment of firm in future business with WSSP.**
- c. WSSP will bear the cost of 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 KPRA and Income Tax and having sound financial strengths can participate.
- c. Has submitted bid for all quoted categories and relevant bid security. Noncompliance of the same shall cause rejection of the bid;
- d. Must be involved in relevant business for last 5 years.
- e. Has not been blacklisted by any of Provincial or Federal Government Department, WSSP, Organization or Autonomous body or Private Sector Organization anywhere in Pakistan.
- f. Have the required relevant qualified personnel and enough strength to fulfill the requirement of assignment.
- g. Has Experience preferably with 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 financial bid envelop, failing which will cause rejection of bid;**
- **In the form of Call Deposit Receipt in favor of Chief Executive Officer Water and Sanitation Services, Peshawar along with 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.

The successful Insurer shall furnish Performance Security as under:

- Within Thirty (30) days of the receipt of the Acceptance Letter from the WSSP.
- In the form of a Bank Guarantees issued by a scheduled bank operating in Pakistan;
- For a sum equivalent to 10% of the total value of the premium per year; and
- Denominated in Pak Rupees.

CONTRACT DURATION.

The contract duration shall be for a period of ONE (01) year starting from 1th January 2024 till 31st December 2024 and it may be renewed for further periods on the Terms and Conditions mutually agreed upon by the concerned parties.

MODE OF PAYMENT.

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

The Insurer shall submit an Application for Payment of premium to the WSSP in advance or otherwise.

The Application for payment shall be accompanied by invoices, receipts or other documentary evidence as the Insurer may require; state the amount claimed; and set forth in detail.

WSSP, shall pay the premium within (45) days in Pak. Rupees, through Cheque in Advance (Quarter Wise).

Next quarter payment shall be subject to performance.

TENDER VALIDITY

The Tender 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 (Technical 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.

The technical bids shall be evaluated by the WSSP Committee, and the financial bids of the qualified bidders will be opened on date / time announced later on, whereas the financial bid of non-qualified firm will be returned in sealed condition.

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 INSURER.

- **Approved/ credible Insurer, preferably with a AA / A+ and A/A- credit or above ranking and registered with Government (Federal or Provincial)**
- Registered with Income Tax and Sales Tax authorities
- Having KPRA Registration (Active in ALT for all applicable taxes).
- Has not been blacklisted by any of Provincial or Federal Government Department, WSSP, Organization or autonomous body or Private Sector Organization 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 as token of acceptance to all terms and conditions.
- Must have a minimum of 05 years’ experience in the relevant field.
- Must have Branch / Support office in Peshawar.

REQUIRED DOCUMENTS WITH PROPOSAL.

- Company Profile
- SECP registration certificate.
- NTN/ Income Tax and KPRA Registration certificate
- KPRA Registration Certificate.
- List of complete current clients of Group Medical Insurance
- Details of claim settlement ratio /claim ratio
- Documentary proof of Experience in Group Medical Insurance
- Must have sound financial background and preferably “AA” & “A+ / A-” credit ranking issued by IFSR / PACRA / JCR VIS.
- Name of Authorized person with full contact information on company’s Letter Head for future communication.
- Affidavit (on stamp paper) that the Insurance Company is not blacklisted.
- Affidavit on stamp paper. No deduction on claim other than panel hospitals.

BID BOND.

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

AWARD OF CONTRACT.

The Contract will be awarded to best evaluated bidder, under Quality and cost-based evaluation based on Least Cost Bases. The successful bidder will have to sign an Agreement / Proposal on stamp paper with the WSSP, and every document submitted in the tender proposal as well as the policy documents.

Technical Evaluation Criteria			Scores
PACRA/JCR Ratings			10
AA+, AA, AA- Rating	10		
A+, A, A- Rating	5		
Relevant Past Experience with List of Clients			
<ul style="list-style-type: none"> • Documentary evidence (verifiable reference letters) of Relevant past experience with min 5 corporate clients = 5 Marks • Documentary evidence (verifiable reference letters) of Relevant past experience with min 5 panel hospitals = 5 Marks 	10		

<ul style="list-style-type: none"> • Turnaround Time of claim settlement Max. 10 working days (If “Yes” and in case of non-compliance penalty shall be imposed” <p style="text-align: center;">Yes = 05 No= 0</p>	5	15
Services Benefits.		
<p>* <u>Provision of. contribution Benefits</u> Addition / Deletion of any employee/dependent on prorated contribution:</p> <p style="text-align: center;">Yes = 05 No= 0</p>	05	30
<p>Availability of Medical emergency coverage in short stay with all listed hospital of Firm (including RMI / Northwest Hospital)</p> <p style="text-align: center;">Yes = 10 No= 0</p> <p>(Reference letter to be provided from RMI & NW)</p>	10	
<p>* Dedicated 24/7 customer support.</p> <p style="text-align: center;">Yes = 5 No= 0</p>	05	
<p>* <u>Provision of Previous comprehensive maternity coverage, if any pendency or in process from last year will settle in current service provider.</u></p> <p>List of Additional Services/Benefits in Maternity care.</p>	10	

Maximum number of Panel hospitals and Daycare Treatments		
Nation wide 100 hospitals & Above = 10 Below 100 = 05	10	35
KP Based Mandatory (RMI, Northwest, CMH, PGH, SKMCH, MMC) = 10 Overall, 15 hospitals and above = 10 Overall, below 15 = 05	10	
List of Daycare & Specialized Investigation Treatments Daycare and Specialized Investigation Treatment list =400 to 300 = 15 Below 200 to 299 = 10 Below 200 = 5	15	
* Availability of Web Portal Services		5
* ISO Certification		5
Yes = 5 No= 0		
TOTAL:		100
MARKS REQUIRD FOR TECHNICAL QUALIFICATION:		70
*The information/documents provided under the head of “All day care surgeries, specialized investigations, and procedures of out-patient setting “and “Availability and provision of discount centers” will become a part of contract. In the incident of any non-compliance, bid security provided by the bidder will be forfeited.		

The Bidders are required to Score 70% Marks to be Consider Technicality Qualified bidders.

The Least Cost SELECTION shall be done among the qualified bidders.

The technical bid must be supported with relevant documentary evidence, else the bid will be considered non-responsive.

COMPLIANCE CHECKLIST FOR HIRING OF GROUP HEALTH INSURANCE COMPANY.

Kindly Check the box (Yes or No) against each document mentioned submitted with your technical proposals.

S.NO	DOCUMENTS REQUIRED	YES	NO
1	Proof of registration with FBR and KPRA.	<input type="checkbox"/>	<input type="checkbox"/>
2	Declaration/ Undertaking of not being blacklisted by any organization in Pakistan, and that no litigation is under way against.	<input type="checkbox"/>	<input type="checkbox"/>
3	Documentary Evidence of PACRA/JCR Ratings	<input type="checkbox"/>	<input type="checkbox"/>
4	Required definitions	<input type="checkbox"/>	<input type="checkbox"/>
5	Professional tax, No Deduction & RMI /Northwest Certificate	<input type="checkbox"/>	<input type="checkbox"/>
6	Bid security of 2% of the bid amount in shape of bank draft/Call Deposit.	<input type="checkbox"/>	<input type="checkbox"/>
7	Affidavit on stamp paper that no deduction on claim other than Panel hospital.	<input type="checkbox"/>	<input type="checkbox"/>
8.	Sample card instruction of Accidental/Medical Emergency treatment.	<input type="checkbox"/>	<input type="checkbox"/>

TERMS & CONDITION OF THE TENDER / CONTRACT AGREEMENT

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

1. The Insurance / Tukul company (s) should be provided with the Group Medical 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 CDR only (Cheque is not acceptable) in favor 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 G.S.T/NTN number, company profile for Medical insurance and indicate the standard of rendering services/ task;
5. The participating firm(s) / Companies shall have to provide the claim settlement ratio/ claim ratio.
6. The insurer must be approved/registered with Government (Federal or Provincial);
7. Bid(s) received after 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 WSSP has right to increase or decrease the number of staff during year the premium shall be adjusted accordingly;
10. The vendors must have established office(s) at Peshawar, which will be inspected by the WSSP's authorized Officer (if deemed necessary);
11. Over writing and cutting of any nature in the quotation(s) will not be accepted.
12. 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 WSSP 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.
13. 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 do not change the substance of the bid.
14. The period of payment of Claims should be within 07 to 10 working days after receipt of such claim.
15. Bidders should quote their firm and final rates both in words as well as in figures.

16. 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 over-writing shall in no circumstances be accepted.
17. No incomplete, supplementary or revised offer shall be accepted after opening of the tender.
18. If the acceptance of tender issued during the validity period of the offer is not accepted by the insurer, the Earnest Money shall be forfeited.
19. In case the offer is withdrawn, amended or revised during the validity period of the offer, the Earnest Money is liable to be forfeited.
20. 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 will be forfeited and the next tender will have floated at his risk and cost.
21. Payment of premium will be made on a quarterly basis.
22. In case of new appointment(s) / or resignation from WSSP service or missing of name of any of WSSP employee(s) in 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, appointment letter / promotion order of officers / officials will be the final documentary evidence with regard to grant of benefits of Group Insurance as mentioned in the tender document. In all such case premium shall be adjusted accordingly.
23. It would be 24 hours coverage for medical treatment / Hospitalization.
24. In case of revision of 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.
25. Competent Authority reserves the right to reject the tenders at any stage with cogent reason as per KPPRA rules and regulations.
26. 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.
27. In case of providing poor quality / Low standard services, the client has the right to cancel the contract and impose ban for participating in the next bidding process of WSSP.
28. Any deviation from above mentioned conditions will automatically lead to cancellation of the Contract.

**General Manager (HR/Admin/Procurement)
WATER AND SANITATION SERVICES
SECTOR E-8, STREET 13 (LCB BUILDING)
PHASE-VII, HAYATABAD PESHAWAR.**

COMPREHENSIVE GROUP MEDICAL INSURANCE - WSSP EMPLOYEES.

Employees Details

Benefits	No of Employees	H & R	Room & Board (Per day)	Pre-Hospital Diagnosis	Post-Hospital Follow Up	Normal Delivery	Complicated Delivery
Plan A (M1, M2, M3)	05	550,000	20,000	550,000	550,000	75,000	150,000
Plan B (M4)	04	450,000	15,000	450,000	450,000	65,000	120,000
Plan C (M5, M6, M7, M8)	76	400,000	15,000	400,000	400,000	65,000	120,000
Plan D (Municipal Inspectors S-1 cadre)	29	200,000	5,000	200,000	200,000	65,000	120,000

Dependents Details

Benefits	No of Dependents	H & R3	Room & Board (Per day)	Pre-Hospital Diagnosis	Post-Hospital Follow Up
Plan A (M1, M2, M3)	17	550,000	20,000	550,000	550,000
Plan B (M4)	19	450,000	20,000	450,000	450,000
Plan C (M5, M6, M7, M8)	349	400,000	20,000	400,000	400,000
Plan D (Municipal Inspectors S-1 cadre)	93	200,000	5,000	200,000	200,000

Employees 114
 Parents 172
 Spouse 94
 Children 212
Total No. of Beneficiaries: 592 (Anticipated)

(During the Contact period of the policy, any increase or decrease in the beneficiaries shall be notified and adjusted accordingly).

(Age Limit - Approximate).

Employees maximum age upto 60 Years
Parents maximum age upto 90 Years
Spouses maximum age upto 55 Years
Male Children maximum age upto 24 Years
Female Children maximum age upto Until Marriage

Required: Total Comprehensive Group Medical Insurance Premium for the period of One Year according to the Scope of Coverage (Annexure-A), for total 592 Beneficiaries.

Rs. _____ (Per Annum Inclusive of all taxes / charges.

Amount in Figures _____

Authorized Signature with Stamp.

SCOPE OF COVERAGE

(Beside all those Standard Benefits which an insurance Company is offering).

a) Executive Checkup

Executive checkup limits for Employees **OR** any one dependent up to PKR: 20,000/-.
(Maximum upto 85 Individuals).

b) Hospitalization to cover:

- Pre-hospitalization & Post hospitalization
- Medicine, during and post hospitalization
- Clinical tests/check-ups
- Surgical expenses
- Operation theatre charges
- Anesthetist fee
- Consultation charges
- Room rents
- Nursing care
- Day care surgery (Bidders to provide complete list of day care surgeries being offered under Hospital Care provided by Health Insurance Company).
- Ambulance charges from home to hospital
- Specialized investigations and procedures in outpatient settings as required but not limited to MRI, CT scan, Endoscopy, Thallium Scan, Angiography, Dialyses etc.
- Bidders to provide a complete list of diseases being offered under major medical care by Health Insurance Company.

c) Maternity Benefits:

- Normal delivery. (All medication prescribed by the doctor related to maternity will covered like ensure etc.)
- Caesarean delivery / multiple births.

d) Special Terms:

- Disclosed/Un-Disclosed Pre-Existing Conditions cover up to total hospitalization limit for employees, parent, spouses & Children.
- Disclosed/Un-Disclosed Pre-Existing Maternity Cover.
- Disclosed/Un-Disclosed Congenital Illness.

e) Medical & Accidental Emergencies

Medical & Accidental Emergencies from annual hospitalization limit (short stay of less than an hour), with Complete Coverage Including diagnostics, Medicine, Investigations and Consultant charges).

Terms and Conditions.

1. The selected insurance company will provide health benefits across Pakistan.
2. The maximum time for settlement of reimbursement claims shall be 10 working days. In case of any unjustified delay on the part of the Insurance Company, it will be adjustable against the performance guarantee.
3. Subject to the award of contract, the Bid Security shall be returned to the Selected Bidder against submission of Performance Guarantee of the 10 % of the quoted price by the bidder.
4. The Bid Security shall be forfeited by the WSSP, if the Bidder withdraws the Bid during the period of its validity specified in the Bid Solicitation Document or if the Selected Bidder fails to sign the Contract, or the Selected Bidder fails to remit Performance Guarantee within the respective due date

5. The selected insurance company will not demand questionnaires for existing and future employees for pre-existing conditions.
6. All the lives insured under the policy shall be given full indoor-patient (IPD) medical coverage (including pre-existing, congenital, special investigation, eye treatment and day care cases of any physical or mental disease/disorder).
7. The Insurance Company shall not refuse any admission request from panel hospital, where the attending specialist doctor or doctor on duty has in writing intimated that the concerned patient needs to be admitted for treatment. However, in case any WSSP employee insists to get himself or his/her dependent patient admitted (where the admission is not required), the statement of attending specialist doctor only regarding for hospitalization shall be considered for final decision/approval.
8. The insurance company shall not ask for the reason of availing non panel hospital facilities. Elective non panel utilization without prior approval is allowed. No deductions shall be made in this regard. A non-panel hospital /clinic must comprise all necessary medical/ surgical facilities and standards of billing and record keeping constituting a hospital/ clinic and duly registered with local health authority. A list of blacklisted hospitals will be shared and updated periodically by the insurance company.
9. The period of insurance contract shall be initially for 01-year, further renewable will be on the basis of performance of the insurance company on the same premium.
10. Congenital illness covered up to 100%.
11. On-going treatment of chronic diseases i.e Cancer, Hepatitis shall be covered.
12. Pre-Existing Conditions (Disclosed-Undisclosed) are covered up to 100%.
13. Pre-Existing Maternity Exclusion Clause is Waived.
14. Hepatitis B & C Interferon therapy and Oral Medication covered up to 100%.
15. Roll over terms to be matched subject to evidence to be provided.
16. Circumcision of the Baby will be covered from the Baby's own limit.
17. All the panel hospitals will treat WSSP employees and their dependents without waiting for approval in Emergencies (Both Medical and Accidental). In case of planned visit, the approval time shall not be more than 25 minutes.
18. Consultation, prescribed Lab test & Medicines cover for 30 days before and 30 days after the hospitalization to all employees dependents including parents.
19. In case of cancellation of policy, the prorated premium (For number of remaining days) shall be returned to the insured within one month (started from the date of notice issued) of the date of cancellation of policy.
20. WSSP will evaluate the services at the end of every quarter for the better services and review the agreed terms and contract accordingly for the purpose of well services and proper evaluation.
21. Pandemic and Epidemic Coverage: (Including related Lab investigations if considered mandatory or advised before or after hospitalization/procedures or advised)
22. Medical Emergency with Ambulance (All conservative treatments or pain management will be facilitated on credit basis for the 1st 24 hours till the diagnosis is not detected subject to the treatment is done through the injectable only.
23. Accidental Emergency with Ambulance.
24. Addition of new born at time of birth (if panel hospital)
25. Waive of deduction clause on reimbursement cases and 100% should be cover, if medically required as per agreed terms.
26. A convenient web portal shall be provided to WSSP by the service provider to check the online status of the claim, employee utilized limit/ remaining amount, claim observations etc.
27. The claim processing will be in soft instead submission of hard copies to the service provider.
28. Addition and deletion during the year will be adjusted at the end of the contract accordingly.

a. All non-panel hospitalization claims must be reimbursed within 7-10 working days

b. Bidders will be required to provide all Benefits / Riders as Mentioned in Scope of Coverage, Else if any of the benefit/s is / are missing the bidder shall be declared as

non-responsive even if they quoted the lowest bid and Contact will be awarded to Second lowest.

- c. The Scope of Coverage (as mentioned) and duly accepted, shall be submitted along with the Bidding documents on the letter head of the Firm / Company, duly stamped and signed.**
- d. Rate should be Inclusive of all Govt. taxes as applicable.**
- e. In case of exhaustion of limit of any employee or dependent, Such limit can be transferred from any of his/her dependent upon the formal request from HR WSSP. Such transfer shall be for a maximum of 05 cases for the insured people (Employees and dependents) in a year.**
- f. In maternity benefits in case of 100% utilization of maternity benefits irrespective of normal or complicated delivery 10% of the hospitalization will be transfer to the patient for 05 cases for whole group.**
- g. COVID-19 related all the tests will be covered if test results are positive. And If prescribed or Mandatory before Hospital treatment will be covered under IPD as well irrespective of the results (positive /negative).**
- h. Submission of undertaking on company letter head that The service provider is under the compulsion to check all the mandatory documents required for the reimbursement of claim and inform WSSP about any deficiencies on part of documents within the 1st seven working days (From the date of claim is initiated). In case the service provider is unable or fails to communicate the shortcomings/deficiencies within the stipulated time, WSSP will not entertain the observations on the claim and the service provider in this case will be bound to reimburse the withheld claim amount.**
- i. Room limit including Emergency/Medical treatment should be mentioned on card. (Sample of card to be provided)**

WSSP

Details of coverage that must be ensured

1	<p>HOSPITAL CARE. Required all medical expenses including: * Daily room and board charges, operation theater charges, surgeons' fees, anesthetist fee, consultant's fee, medicines and drugs, diagnostic tests, blood and oxygen supplies, all Lab test, miscellaneous charges (local road ambulance charges), etc. * The expenses incurred outside the hospital will also covered under comprehensive Pre- and Post-Hospitalization of 30 days each for same disease irrespective checkups from different Doctor's/hospitals including diagnostic tests, consultation & medicines. * New born babies' coverage. * Bidders to provide complete list of coverage being offered under Hospital Care provided by Health Insurance Company.</p>
2	<p>MAJOR MEDICAL CARE/DREAD DISEASE. * Bidders to provide complete list of diseases being offered under major medical care by Health Insurance Company.</p>
3	<p>MATERNITY CARE * Bidders to provide complete list of coverage being offered under Maternity Care provided by Health Insurance Company.</p>
4	<p>SPECIALIZED INVESTIGATIONS: * Bidders to provide complete list of specialized investigations being offered under Hospital Care provided by Health Insurance Company.</p>
5	<p>DAY CARE SURGERIES (HOSPITALIZATION) * Bidders to provide complete list of day care surgeries being offered under Hospital Care provided by Health Insurance Company.</p>
6.	<p>j. All non-panel hospitalization claims must be reimbursed within 10 working days</p> <p>k. Bidders will be required to provide all Benefits / Riders as Mentioned in Scope of Coverage, Else if any of the benefit/s is / are missing the bidder shall be declared as non-responsive even if they quoted the lowest bid and Contract will be awarded to Second lowest.</p> <p>l. The Scope of Coverage (as mentioned) and duly accepted, shall be submitted along with the Bidding documents on the letter head of the Firm / Company, duly stamped and signed.</p> <p>m. Rate should be Inclusive of all Govt. taxes as applicable.</p>

Authorized Signature with Seal

Affidavit

As owner of M/s

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

I/We shall also observe all the rules/regulations framed by 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 penalty will be imposed if any information provided was found false or if the terms and conditions of this RFP document are not obeyed at any stage of contract execution.

SIGNATURE

WITH STAMP OF THE FIRM

Date: _____

WSSSP

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: _____

Name & Designation : _____

Company Seal: _____