STANDARD BIDDING DOCUMENT

Procurement of Group Health Insurance Services for PGSHF Employees and Eligible Dependents
Punjab Government Servants Housing Foundation (PGSHF)
14-A, Upper Mall Scheme, Lahore
Phone: (+92) 042-99204868 / 99204867 URL: www.pgshf.gop.pk

Financial Year 2026-27 | Contract Period: one year from commencement of the agreement

Applicability: All procurement procedures shall comply with the Punjab Procurement Regulatory Authority Act, 2009 and the Punjab Procurement Rules-2014. In the event of any conflict between this document and the PPRA Act2009 or PPR-2014, the latter shall prevail.

SECTION 1: INVITATION TO BID

1.1 Punjab Procurement Rules to be Followed

1. Punjab Procurement Rules 2014 (Amended till date of advertisement of the relevant ITB notice) will strictly be followed.

2. In this document, unless otherwise mentioned, "Rule" means a Rule under the Punjab Procurement Rules 2014.

1.2 Mode of Advertisement(s)

3. The tender notice shall be published through the applicable newspaper publication process and posted on eP-Punjab, the PPRA website and the PGSHF website. The bidding document shall be available on eP-Punjab and the PGSHF website.

1.3 Type of Open Competitive Bidding

4. As per Rule 38(2)(a) of PPR-2014, Single Stage – Two Envelope Bidding Procedure shall be followed.

5. The procedure shall be:

a) Submit separate Technical and Financial Proposals in the corresponding electronic envelopes on eP-Punjab.

b) The envelopes shall be marked as "Financial Proposal" and "Technical Proposal";

c) The Technical Proposal shall be opened first. The Financial Proposal shall remain unopened on eP-Punjab until the financial opening.

d) The Procuring Agency shall evaluate the Technical Proposal without reference to price and reject nonconforming proposals;

e) No amendments in the Technical Proposal shall be permitted during evaluation;

f) Financial Proposals of technically accepted bids shall be opened publicly at a communicated time, date and venue;

g) Financial Proposals of technically non-responsive bidders shall remain unopened on eP-Punjab.

h) Bidders shall quote for all categories of coverage. Partial bids will be rejected;

i) The aggregate lowest evaluated bidder will be awarded the contract;

j) A tie between lowest evaluated bids shall be handled in accordance with the applicable Punjab Procurement Rules, 2014.

SECTION 2: INSTRUCTIONS TO BIDDERS (ITB)

2.1 Bidding Details

6. Submit both electronic proposals through eP-Punjab by 11:00 a.m. on Friday, 27 November 2026. Submit bid security electronically in favour of Punjab Government Servants Housing Foundation by the same deadline under Clause 3.3.

7. Technical bids shall be opened publicly at 11:30 a.m. on Friday, 27 November 2026 at PGSHF Office, 14-A, Upper Mall Scheme, Lahore. Bidders or their authorized representatives may attend.

8. Alternative bids shall not be considered.

9. No escalation of cost will be permitted throughout the contract period.

10. The bidder shall be fully responsible for all deliverables under this contract.

11. Contacts for all correspondence:

Primary: Mr. Muhammad Farooq Arshad 03164622700

Secondary: Mr. Zeeshan Abdul Razzak 03454117276

12. Submit all clarification requests through eP-Punjab. The bidding document is available at http://ep-Punjab.gov.pk/viewTender.aspx and www.pgshf.gop.pk.

13. Bidders must provide the name, contact details, and email of their authorized representative.

14. Failure to supply required services within the specified time will invoke penalties as specified herein.

2.2 Source of Funds

15. The Procuring Agency has its own budget to make eligible payments under this contract.

2.3 Eligible Bidders

16. Participation is open to insurance companies duly licensed to provide the required health insurance services and registered on eP-Punjab.

17. Government-owned enterprises may participate only if duly authorized.

18. Bidders shall not be under a declaration of blacklisting by the Procuring Agency.

19. A Bidder with a conflict of interest shall be deemed Non-Responsive.

2.4 One Person One Bid

20. Each bidder shall submit one bid. Joint ventures are ineligible under Clause 3.2.

2.5 Examination and Clarification of Bidding Document

Bidders are expected to examine the Bidding Document thoroughly. Failure to furnish all information or submit a responsive Bid shall be at the Bidder's risk. Clarification requests must be made in writing through eP-Punjab not later than seven (7) days before the bid submission deadline.

Submit all mandatory documents and evidence listed in the Instructions to Bidders. Incomplete bids may be rejected in accordance with the evaluation requirements.

SECTION 3: TERMS AND CONDITIONS

3.1 Definitions

21. "Procuring Agency" means Punjab Government Servants Housing Foundation (PGSHF).

22. "Contractor" means the Bidder or firm supplying the Services under this Contract.

23. "Services" means Group Health Insurance Services, including hospitalization, maternity care, major medical care, claims management, insurance card issuance, reimbursement processing, and all related administrative services.

24. "Contract Price" means the price payable to the Contractor for full and proper performance of obligations.

25. "Day" means calendar day. "Written" means email or hard copy.

3.2 Eligibility Criteria

An eligible bidder is one who:

a) Is registered with Tax Authorities for NTN and GSTN/PSTN as per relevant laws;

b) Holds a rating of AA or higher from PACRA or JCR-VIS for the last seven (7) consecutive years;

c) Has a minimum of five (05) years' experience in group health insurance supported by documentary proof;

d) Has a minimum of 300 hospitals on panel nationwide, preferably covering major cities of Punjab;

e) Provides a list of 10 corporate clients (5 Govt + 5 Private) with a minimum of 100 insured each; f) Is not applying as a joint venture;

g) Has not been blacklisted under Section 17A of PPRA Act, 2009 and Rule-21 of PPR-2014.

3.3 Bid Security

26. Amount: Rs. 520,000/- (Rupees Five Hundred Twenty Thousand Only), being 2% of the estimated procurement value of Rs. 26,000,000/-. The bid security shall be submitted electronically through the Punjab e-procurement system in accordance with the prescribed procedure developed in collaboration with the Bank of Punjab.

27. Personal or business cheques shall not be entertained.

28. Minimum validity: 120 days from the last date of bid submission or until furnishing of Performance Guarantee, whichever is later.

29. Bid Security will not be adjustable against any payment or Performance Guarantee.

3.4 Bid Validity

The Bid shall have a minimum validity of 120 days from the last date of submission. A shorter validity may be rejected as non-responsive.

3.5 Bid Price

a) Best / final / fixed and valid until completion of all obligations under the Contract;

b) In Pak Rupees, inclusive of all taxes, duties, levies, and all related expenses;

c) Technical Proposal shall NOT contain any mention of prices;

d) Submit the Price Schedule only in the electronic Financial Proposal on eP-Punjab.

3.6 Preparation / Submission of Bid

Technical Proposal shall comprise:

1. Undertaking on stamp paper of Rs. 300/- (Annexure-A)

2. Covering letter on official letterhead (Annexure-B)

3. Compliance with technical specifications (Annexure-C)

4. Checklist of documents (Annexure-D) — NOT MANDATORY

5. Proof of NTN and GSTN/PSTN registration

6. Proof of "AA" rating from PACRA or JCR-VIS for the last 7 years

7. Proof of a valid licence to provide the required health insurance services.

8. Proof of a minimum of 5 years' experience in group health insurance

9. Proof of a minimum of 300 panel hospitals nationwide

10. List of 10 corporate clients (5 Govt + 5 Private) with min. 100 insured each

11. Undertaking of not applying as a joint venture

12. Duly signed and stamped copy of bidding document

Financial Proposal shall comprise:

13. Price Schedule (Annexure-E)

3.7 Late Bid

eP-Punjab will close electronic submissions at the stated deadline. Late bids shall not be accepted.

3.8 Technical and Financial Evaluation

30. Bidders must pass all mandatory eligibility requirements and score at least 70 out of 100 under Annexure H to qualify for financial opening.

31. No amendments to Technical Proposals during evaluation.

32. PGSHF shall separately inform technically qualified bidders of the date, time and venue for the public opening of their Financial Proposals.

33. Financial Proposals of non-responsive bids shall remain unopened on eP-Punjab.

3.9 Award Criteria

The eligible bidder fulfilling all qualification and technical criteria shall be selected on the lowest cost quoted as per PPR-2014.

3.10 Redressal of Grievances.

Bidders may submit procurement grievances to the PGSHF Grievance Redressal Committee within the time and in the manner prescribed under the applicable Punjab Procurement Rules, 2014.

3.11 Corrupt or Fraudulent Practices.

Bidders and Contractors shall observe the highest standard of ethics. "Corrupt practices" shall be as defined in S-2(d) of the PPRA Act, 2009. Blacklisted entities are prohibited from participation.

SECTION 4: SPECIAL CONDITIONS OF CONTRACT

4.1 Terms of Reference (TORs)

PGSHF intends to provide one year of group health insurance coverage for 813 persons, comprising PGSHF employees and their eligible dependents, as detailed below.

4.1.1 Areas of Health Insurance Coverage (Minimum Requirement)

A. HOSPITAL CARE

Required medical treatments, services, supplies and diagnostic tests include but not limited to: Daily room and board charges, Operation theatre charges, Surgeons fee, Anesthetist fee, Consultant's fee, Medicines and drugs, Diagnostic tests, Blood and Oxygen supplies, MRI, CT Scans, Dialysis, Cataract Surgery, Angiography, Endoscopy, Pain-Management, Circumcision, Congenital birth defects, Dental treatment due to accident, Treatment of Fractures and Lacerated Wounds, Emergency/short stay treatment, Radial Keratotomy and Excimer Laser treatment, and all other procedures prescribed by treating doctor/hospital.

In addition, Hospital Care covers:

i) Pre-admission out-patient expense (within 30 days before hospitalization)

ii) Post-hospitalization out-patient expense (within 30 days after hospitalization)

iii) Pre- and post-follow-up for major diseases: Stroke/CVA/Paralysis, Cancer, Tumors, Renal Failure/Dialysis, Major Organ Transplant (Kidney, Lungs, Liver, Heart, Bone Marrow — cost of organ/donor not included), Major Burns (>20% body surface), Multiple Sclerosis, Knee & Hip Replacement Implants, Hepatitis B & C, Tuberculosis, HIV-AIDS, Major Head Trauma, Chronic Lung/Liver Disease, Epilepsy, etc.

iv) No limit on number of days of hospitalization

B. MATERNITY CARE

Coverage during childbirth includes: Gynecologist’s fee, Labour room / Operation theatre charges, Anesthetist fee, Medicines, Diagnostic tests, Baby’s Nursing Care (subject to medical necessity & payable from Baby’s IPD Limit), Daily Room Rent, Pre- and Post-natal hospitalization/expenses, Caesarean Section & Multiple Births, Obstetrics and Child Nursing & Care, and all other treatments prescribed by the treating doctor/hospital.

Note: Limits of IPD / Major Medical / Maternity shall be available for use until exhausted, regardless of the number of times treatments were availed.

4.1.2 Schedule of Benefits (Annual Limits in PKR)

Sr.#	Benefit Description	Sub-Category	Cat-A (M.D)	Cat-B (Exec Dir)	Cat-C (Dir/DD)	Cat-D (AD/SSS)	Cat-E (JSS/Attendant)
1	All-type Hospital Care Limit (Per Annum Per Insured IPD etc)	Hospital Charges	1,500,000	1,350,000	1,125,000	900,000	750,000
		Daily Room Limit	60,000	40,000	32,000	24,000	16,000
2	Maternity Care Limit	Normal Maternity	200,000	175,000	150,000	125,000	100,000
		C-Section / Multiple	300,000	275,000	250,000	225,000	200,000

4.1.3 Category-wise Breakup of Employees and Dependents

Categories	A (MD)	B (Exec Dir)	C (Dir/DD)	D (AD/SSS)	E(JSS/Attendant)	Grand Total
Total Employees	1	1	12	69	67	150
Total Parents	2	0	11	71	48	132
Total Spouses	1	1	11	67	60	140
Total Children	2	4	29	203	153	391
Grand Total	6	6	63	410	328	813

The baseline comprises 813 insured persons. PGSHF Admin/HR will provide any further underwriting data required for bidding on an equal basis to prospective bidders,

4.2 Other Terms, Conditions and Requirements

i) Coverage shall run for one year from commencement of the agreement.
ii) Bidders must provide evidence of the minimum credit rating required under Clause 3.2.

iii) Upload separate proposals on eP-Punjab. Include the premium breakdown per insured person in the Financial Proposal only.

iv) All current and future employees with dependents (spouses; children/step children — boys up to 25 years, daughters till marriage; and parents — no age limit) are eligible.

v) All disclosed or undisclosed Pre-Existing conditions covered under Hospital

vi) All Pre-Existing conditions covered under Maternity for female employees and spouses of male employees.

vii) Addition/deletion of employees/dependents effective immediately upon PGSHF intimation. Pro-rata adjustments every quarter.

viii) No Non-Network deduction on Maternity, Hospitalization and Major Medical claims.

ix) Pre- and Post-Hospitalization charges covered for 30 days each, without sub-limits.

x) Hospitalization during pregnancy covered under IPD/Major Medical. Maternity expenses from admission for childbirth are covered under the Maternity limit. Miscarriage, D&C and D&E are covered under C-section cover.

xi) All IPD/Maternity/Major Medical treatments at panel hospitals are handled through the Health Insurance Card.

xii) Emergency room treatments at panel hospitals are covered from the hospitalization limit on the card.

xiii) No pre-authorization is required for any emergency treatment.

xiv) No deduction or rejection shall apply to covered claims except as specified in the exclusions and applicable benefit limits.

xv) All insured are entitled to top-level services, including visiting consultant charges at all panel and non-panel hospitals up to allotted limits.

xvi) The base premium shall be calculated using the quoted premium rates. The final bid price shall include all applicable government taxes and related expenses in accordance with Clause 3.5 and Annexure-E.

xvii) Insurance Policy shall conform to this bidding document and contract agreement.

xviii) The Insurance Company shall provide a client list with focal person details.

xix) The Insurance Company shall provide the Hospital Panel List with focal person details.

xx) Reimbursement of claims:

a) Reimbursement: twelve (12) working days from receipt of a complete claim.

b) Requirements (if any) shared with PGSHF within Seven (7) working days; if not shared, claim deemed complete.

c) Reimbursement within Seven (7) working days after requirement fulfillment.

d) Approved claim amount transferred directly to employee's bank account.

e) Payment held for resignation/termination cases as per PGSHF HR direction.

xxi) Monthly claims-reimbursement report and complete claim files provided to PGSHF.

xxii) COVID-19 and any pandemic/viral disease treatment covered under Hospital Care.

xxiii) All day care surgeries (pre & post 30 days each) and specialized investigations covered under Hospital Care.

4.3 Additional Mandatory Requirements

The following additional requirements are mandatory for the Contractor:

xxiv) Insurance Card Issuance: Health Insurance Cards (physical and/or digital) shall be issued to all eligible members within fifteen (15) working days of contract signing or addition. Replacement cards within seven (7) working days.

xxv) Dedicated Relationship Manager: A dedicated Relationship Manager and backup focal person shall be assigned exclusively for PGSHF. Contact details shall be shared within five (5) days of contract signing, available during working hours.

xxvi) Online Portal / Mobile App: The Contractor shall provide an online portal and/or mobile app for claim tracking, policy details, e-card download, and hospital locator.

xxvii) Second Medical Opinion: In critical illness cases, the insured may seek a second specialist opinion, covered under the Hospital/Major Medical Care limit.

xxviii) Employee Claim Dispute Mechanism: Employees may appeal claim rejection within thirty (30) days. The Contractor's review committee shall decide within fifteen (15) working days. Unresolved disputes may be escalated to the Performance Guarantee mechanism.

xxix) Data Privacy: The Contractor shall maintain strict confidentiality of all medical records and personal data. No data shall be shared with third parties without PGSHF's written consent. Compliance with all applicable data protection laws of Pakistan.

xxx) Minimum Hospital Standards: All panel hospitals must be registered with the relevant healthcare regulatory authority, have a minimum of 25 beds, and provide 24/7 emergency services.

xxxi) Cashless Facility: 100% cashless facility guaranteed at all panel hospitals for IPD, Maternity, and Major Medical claims. No advance deposit required from the insured at panel hospitals.

xxxii) Ambulance Service: Emergency ambulance covered up to Rs. 10,000/- per event (city) and Rs. 30,000/- (inter-city), adjusted under Hospital Care limit.

xxxiii) No Waiting Period: No waiting period for existing or newly added members. Coverage from day one of inclusion.

xxxiv) Any extension requires lawful authority, prior approval of the Competent Authority and written agreement of the parties.

4.4 Exclusions

Health insurance will NOT cover claims arising from the following:

i) Self-inflicted injury, attempted suicide, alcohol abuse or drug addiction.

ii) Fertility, infertility, sterilization, contraception treatment, or hormone investigations.

iii) Dangerous/hazardous sports, racing, or professional sports.

iv) Injuries from illegal acts other than minor misdemeanors.

v) War, riots, invasion, civil war, mutiny, insurrection, rebellion, or military/usurped power.

vi) Ionizing radiation or nuclear contamination.

vii) Spa, hydro clinic, sanatorium, nursing home, or long-term care that is not a Hospital.

viii) Experimental or unproven treatment.

ix) Dental braces, scaling and polishing.

x) Diagnostic check-ups for employment/travel, spectacles, contact lenses, hearing aids, or non-medically necessary treatment.

xi) Cosmetic/plastic surgery (unless reconstructive surgery necessitated by injury during coverage period).

xii) Excess room charges beyond daily room and board limit.

xiii) Donor charges for organ transplant.

xiv) Prostheses, corrective devices not surgically required.

xv) Aviation (except as fare-paying passenger of recognized airline).

xvi) Personal comfort items (telephone, meals for non-patients, etc.).

xvii) Treatment outside Pakistan / AJK / Gilgit-Baltistan (except emergency).

xviii) Natural catastrophes (avalanche, cyclone, etc.).

Only the stated exclusions and applicable benefit limits shall apply. Claims established to be fraudulent may be rejected.

4.5 Contract Duration

One (01) year. Effective: from commencement of the agreement and extend able by mutual consent and proroval of competent authority. Pending liabilities remain binding after expiry.

4.6 Performance Guarantee

1. Within 15 days of the Acceptance Letter;

2. Form: Bank Guarantee / CDR / PO / DD / BC from a scheduled bank in Pakistan;

3. Amount: 10% of contract value, in Pakistani Rupees;

4. Retained for 13 months from contract signing or till settlement of all claims, whichever is later;

5. Not adjustable against any payment. Discharged within 30 days of completion of obligations.

4.7 Payment

1. PGSHF shall pay the annual insurance premium in four quarterly installments over the one-year contract period. The Contractor shall submit a separate invoice for each quarter. Each installment shall be based on one-fourth of the annual premium, subject to the pro-rata adjustments under paragraph 2 below.

2. Premium adjustments for additions and deletions shall be calculated pro rata under Clause 4.2(vii) and reflected in the quarterly billing reconciliation, subject to the contract and applicable procurement rules.

3. All payments are subject to applicable taxes and levies under Pakistan law.

4.8 Liquidated Damages

For overdue reimbursements under Clause 4.2(xx), liquidated damages shall accrue at 0.5% of the approved claim amount per working day of delay, up to 10% of that claim amount.

SECTION 5: GENERAL CONDITIONS OF CONTRACT

5.1 Contract Signing

The successful bidder shall furnish the Performance Guarantee within 15 days of the Letter of Acceptance and sign the agreement within three days of furnishing the guarantee.

5.2 Termination for Default

If the Contractor fails or delays in fulfilling its obligations, the Procuring Agency may terminate the Contract by written notice, without compensation—termination only after failure to cure within fifteen (15) working days.

5.3 Termination for Convenience

The Procuring Agency may terminate at any time by written notice, without compensation.

5.4 Force Majeure

Events beyond reasonable control making performance impossible (War, Riots, Storm, Flood, Government action). Contractor is not liable for delays caused by Force Majeure. Written notice required.

5.5 Dispute Resolution

Disputes settled through mutual discussion within thirty (30) days. If unresolved, referred to arbitration under the Arbitration Act, 1940 at PGSHF Head Office Lahore. The award shall be final and binding.

5.6 Governing Law

The Contract shall be governed by and interpreted in accordance with the laws of Pakistan.

5.7 Blacklisting

The Procuring Agency may debar a bidder for: acting against the public interest, consistent failure to perform, substandard performance, or involvement in corrupt practices, as per Section 17A of the PPRA Act, 2009, and Rule 21 of PPR-2014.

5.8 Contract Documents

The Contractor shall not disclose any contract documents or information without prior written consent of the Procuring Agency, except for contract performance purposes.

5.9 CONTRACT AGREEMENT

Contract Title: Group Health Insurance Services for PGSHF Employees

Dated: _____

This CONTRACT AGREEMENT is made as of the [day] of [month], [year], between:

Punjab Government Servants Housing Foundation (PGSHF)

(the "Procuring Agency"), on the one part, AND

[Full Legal Name of Contractor & Address] (the "Contractor"), on the other part.

RECITALS

a) The Procuring Agency intends to spend part of its budget for eligible payments under this Contract.

b) The Procuring Agency has requested the Contractor to provide Group Health Insurance Services as described in the relevant ITB Notice and Bidding Document.

c) The Contractor, having represented that it has the required professional skills and resources, has agreed to provide such services on the terms set forth herein.

NOW THIS AGREEMENT WITNESSETH:

1. Words and expressions shall have the same meanings as assigned in the Conditions of Contract.

2. The Contractor covenants to supply the services and remedy damage in conformity with the Contract provisions.

3. The Procuring Agency covenants to pay the Contract Price in conformity with the Contract provisions.

4. The Contract Price for all services under this Contract shall be Rs. _____.

5. The following documents shall form part of this Contract: (a) Bidding Document, (b) Terms and Conditions, (c) Bidder's Proposal, (d) Specifications, (e) Price Schedule, (f) Affidavit(s), (g) Performance Guarantee.

6. This Contract shall prevail over all other documents. In case of discrepancy, the above documents shall prevail in the order listed.

IN WITNESS WHEREOF, the Parties have executed this Contract in accordance with the Laws of the Islamic Republic of Pakistan.

For Punjab Government Servants Housing Foundation (PGSHF):

Name (As per CNIC): _____

Father's Name: _____

CNIC Number: _____

Designation: _____

Address: _____

Signature: _____ Thumb Impression: _____

For [Full Legal Name of Contractor]:

Name (As per CNIC): _____

Father's Name: _____

CNIC Number: _____

Designation: _____

Address: _____

Signature: _____ Thumb Impression: _____

WITNESSES:

1. Name: _____ CNIC: _____ Signature: _____

2. Name: _____ CNIC: _____ Signature: _____

SECTION 6: BID DATA SHEET

Reference	Description	Details
Clause 1.3	Bidding Procedure	Open Competitive Bidding, Single Stage – Two Envelope
Clause 2.1(6)	Electronic Bid Submission	Friday, 27 November 2026 at 11:00 a.m. through eP-Punjab
Clause 2.1(7)	Technical Opening	Friday, 27 November 2026 at 11:30 a.m. at PGSHF Office, 14-A, Upper Mall Scheme, Lahore
Clause 3.3	Bid Security	Rs. 520,000/- through eP-Punjab in favour of Punjab Government Servants Housing Foundation
Clause 3.3	Estimated Procurement Value	Rs. 26,000,000/-
Clause 3.5	Currency	Pakistani Rupees
Clause 3.4	Bid Validity	Minimum 120 days from the bid submission deadline
Clause 3.6	Language of Bid	English
Clause 3.8	Evaluation	Mandatory eligibility and at least 70/100, followed by the lowest evaluated aggregate price
Clause 4.6	Performance Guarantee	10%
Clause 4.5	Contract Duration	One year from commencement of the agreement
Clause 4.8	Liquidated Damages	0.5% per working day of delay, capped at 10% per approved claim
Clause 2.1(11)	Primary Contact	Muhammad Farooq Arshad, 0316-4622700
Clause 2.1(11)	Secondary Contact	Zeeshan Abdul Razzak, 0345-4117276

SECTION 7: ANNEXURES

ANNEXURE-A: UNDERTAKING

(On Legal Stamp Paper of Rs. 300/- — Attach with Technical Proposal)

It is certified that the information furnished herein and as per the documents submitted is true and correct and nothing has been concealed or tampered with. We have gone through all the conditions of the Bid and are liable to any punitive action for furnishing false information/documents.

We undertake that we are not blacklisted currently by the Procuring Agency or by the Managing Director of PPRA from all procuring agencies under Section 17A of the PPRA Act, 2009 and Rule 21 of PPR-2014.

Dated this _____ day of _____ 2026

Signature: _____ Official Stamp: _____

In the capacity of: _____

Authorized to sign for: _____ (Bidder Name)

(Attestation by Notary Public / Oath Commissioner)

ANNEXURE-B: COVERING LETTER

(On Official Letterhead — Attach with Technical Proposal)

To: Punjab Government Servants Housing Foundation, 14-A Upper Mall Scheme, Lahore.

Subject: TENDER FOR PROCUREMENT OF GROUP HEALTH INSURANCE SERVICES FOR PGSHF EMPLOYEES

Dear Sir/Madam,

a) Having examined the Bidding Document, we offer to provide the said services for the sum indicated in the Price Schedule.

b) Our financial proposal includes the price of all items as per the technical specifications. No additional price will be demanded.

c) We undertake, if accepted, to provide services within the specified time frame.

d) We agree to keep our bid valid for at least 120 days from the bid submission deadline.

e) We agree to execute a Contract as communicated by PGSHF.

f) We understand you are not bound to accept the lowest or any bid.

Name & Designation: _____

Authorized Signature with Official Stamp: _____

ANNEXURE-C: COMPLIANCE WITH TECHNICAL SPECIFICATIONS

(On Official Letterhead — Attach with Technical Proposal)

The bidder hereby confirms full compliance with all Terms of Reference as detailed in Section 4 of this Bidding Document, including all areas of health insurance coverage, schedule of benefits, other terms and conditions, additional mandatory requirements (Section 4.3), and exclusions.

Authorized Signature with Official Stamp: _____

Date: _____

ANNEXURE-D: CHECKLIST OF DOCUMENTS (NOT MANDATORY)

Financial Proposal:

Sr.#	Description of Documents	Attached
1	Price Schedule (Annexure-E)	

Technical Proposal:

Sr.#	Description of Documents	Attached
2	Covering letter on official letterhead (Annexure-B)	
3	Compliance with technical specifications (Annexure-C)	
4	Checklist of documents (Annexure-D) — NOT MANDATORY	
5	Proof of NTN and GSTN/PSTN registration	
6	"AA" rating proof from PACRA or JCR-VIS for the last 7 years	
7	Proof of min. 5 years of group health insurance experience	
8	Proof of min. 150 panel hospitals nationwide	
9	List of 10 corporate clients (5 Govt + 5 Private) with min. 100 insured each	
10	Undertaking not to apply as a joint venture	
11	Duly signed and stamped copy of bidding document	
12	Valid licence to provide the required health insurance services	

Submit bid security electronically as required under Clause 3.3.

ANNEXURE-E: PRICE SCHEDULE

ATTACH WITH FINANCIAL PROPOSAL ONLY

Sr.#	Description (Health Insurance Premium)	Qty	Unit Price Incl. Tax (PKR)	Total Price Incl. Tax (PKR)
1	Category A — Managing Director	6		
2	Category B — Executive Directors	6		
3	Category C — Directors / Deputy Directors	63		
4	Category D — AD / SSS	410		
5	Category E -- JSS / Attendants	328		
	GRAND TOTAL INCLUDING ALL APPLICABLE TAXES	813		

Total Price in Words: Rs. _____

Notes:

i) Price shall include all applicable taxes (Income Tax, GST, PST, etc.).

ii) Price shall include all related expenses.

iii) Bidding is compulsory for all categories. Partial bids will be rejected.

iv) The aggregate lowest evaluated bidder will be awarded the contract.

v) Submit the Price Schedule only in the electronic Financial Proposal on eP-Punjab.

ATTENTION: DO NOT disclose prices in the Technical Proposal. Violation will result in REJECTION / DISQUALIFICATION.

ANNEXURE-F: INTEGRITY PACT

(By Successful Bidder on Legal Stamp Paper of Rs. 300/- — For Procurements of Rs. 10 Million and Above)

Contract No. _____ Dated: _____ Contract Value: _____

Contract Title: Group Health Insurance Services for PGSHF Employees

[Name of Successful Bidder] hereby declares that it has not obtained or induced procurement through any corrupt business practice. The Bidder represents that it has fully declared all commissions, fees, or payments, and accepts full responsibility for any false declaration.

Name of Procuring Agency: PGSHF

Name of Successful Bidder: _____

Signature: _____ [Seal]

ANNEXURE-G: BANK GUARANTEE FORMAT (PERFORMANCE GUARANTEE)

Guarantee No. _____ Executed on: _____ Expiry Date: _____

Guarantor (Bank) with Address: _____

Principal (Contractor) with Address: _____

Penal Sum: _____

Acceptance Letter No. _____ Dated: _____

KNOW ALL MEN BY THESE PRESENTS, that in pursuance of the Bidding Documents and Letter of Acceptance, and at the request of the Principal, we, the Guarantor, are held and firmly bound unto Punjab Government Servants Housing Foundation (the Employer) in the penal sum stated above.

We, the Guarantor, waiving all objections, do hereby irrevocably, unconditionally and independently guarantee to pay to the Employer without delay upon first written demand any sum up to the amount stated above.

Guarantor (Bank): _____ [Seal]

Witness 1: Name _____ Signature _____ Witness 2: Name _____ Signature _____

ANNEXURE-H: TECHNICAL PROPOSAL EVALUATION CRITERIA & MARKS SHEET

Name of Bidder (Company):		Date of Bid Submission:			
NTN Number:		Contact Person:			
PACRA/JCR-VIS Rating:		Phone / Email:			
Sr.#	Evaluation Criteria	Required Standard / Documentary Proof	Marks Allocated	Marks Obtained	Remarks

SECTION A: MANDATORY ELIGIBILITY CRITERIA (Qualified / Not Qualified — Any "Not Qualified" = Disqualified)

No.	Criterion	Documentary evidence	Marks	Score	Remarks
A-1	Legal Registration — NTN & GSTN/PSTN	Valid NTN + GSTN or PSTN registration certificate	Qualified / Not Qualified		
A-2	Financial Rating	"AA" rating certificate from PACRA or JCR-VIS for the last 7 consecutive years	Qualified / Not Qualified		
A-3	Group Health Insurance Experience	Minimum 5 years' documentary proof (agreements/certificates)	Qualified / Not Qualified		
A-4	Panel Hospital Network	Min. 150 panel hospitals nationwide — list with names & cities	Qualified / Not Qualified		
A-5	Corporate Client List	10 clients (5 Govt + 5 Private) each with min. 100 insured — names & contacts	Qualified / Not Qualified		
A-6	Joint Venture Undertaking	Signed undertaking that the bid is NOT submitted as a joint venture	Qualified / Not Qualified		
A-7	Non-Blacklisting Undertaking	Undertaking on Rs.300/- stamp paper (Annexure-A) duly attested	Qualified / Not Qualified		
A-8	Signed Bidding Document	Duly signed and stamped copy of complete bidding document	Qualified / Not Qualified		
A-9	Insurance Licence	Valid licence to provide the required health insurance services	Qualified / Not Qualified		

Apply one score band per criterion in Sections B to E. Use the highest band for which the bidder provides the required evidence. Add the applicable marks from Section F. The maximum technical score is 100.

SECTION B: FINANCIAL STABILITY & CREDIT RATING (Total: 20 Marks)

No.	Criterion	Documentary evidence	Marks	Score	Remarks
B-1	Credit Rating Duration	7 consecutive years at AA or above	10		
B-2	Credit Rating Duration (Above Minimum)	8 to 9 consecutive years of "AA" or above rating	15		
B-3	Credit Rating Duration (Premium)	10 or more consecutive years of "AA" or above rating	20		

SECTION C: EXPERIENCE IN GROUP HEALTH INSURANCE (Total: 25 Marks)

No.	Criterion	Documentary evidence	Marks	Score	Remarks
C-1	Years of Experience in Group Health Insurance	5 years (minimum) — verified by agreements/certificates	10		
C-2		6 to 8 years	15		
C-3		9 to 12 years	20		
C-4		More than 12 years	25		

SECTION D: PANEL HOSPITAL NETWORK (Total: 20 Marks)

No.	Criterion	Documentary evidence	Marks	Score	Remarks
D-1	Nationwide Panel Hospital Count	150–199 hospitals (minimum threshold)	10		
D-2		200–299 hospitals	14		
D-3		300–499 hospitals	17		
D-4		500 or more hospitals	20		

SECTION E: CORPORATE CLIENT BASE & PORTFOLIO (Total: 15 Marks)

No.	Criterion	Documentary evidence	Marks	Score	Remarks
E-1	Corporate Clients	Meets the mandatory minimum and qualifies for neither higher band	8		
E-2	Corporate Clients (Enhanced)	15–20 clients (at least 7 Govt) each with ≥100 insured	12		
E-3	Corporate Clients (Premium)	More than 20 clients (at least 10 Govt) each with ≥100 insured	15		

SECTION F: TECHNICAL SERVICE COMPLIANCE & ADDED FEATURES (Total: 20 Marks)

No.	Criterion	Documentary evidence	Marks	Score	Remarks
F-1	Coverage Compliance — Hospital, Maternity & Major Medical	Full compliance with Section 4.1 (confirmed via Annexure-C)	05		
F-2	Cashless Facility at Panel Hospitals	100% cashless at all panel hospitals — no advance deposit required	03		
F-3	Online Portal / Mobile Application	Functional online portal AND mobile app for claim tracking, e-card, hospital locator	03		
F-4	Annual Health Checkup per Employee	Complimentary checkup (CBC, Sugar, Lipid, LFTs, KFTs, Urine, X-ray, BMI)	02		

No.	Criterion	Documentary evidence	Marks	Score	Remarks
F-5	Mental Health Coverage	Psychiatrist/Psychologist — up to 12 sessions/year per insured under IPD/Major Medical	02		
F-6	Dedicated Relationship Manager	Named RM + backup focal person exclusively for PGSHF, available during working hours	02		
F-7	SLA Penalties Acceptance	Acceptance of 0.5%/day penalty clause (max 10% per claim) for delayed reimbursement	02		
F-8	Claims Service Standards	Acceptance of all deadlines in Clause 4.2(xx)	1		
GRAND TOTAL TECHNICAL MARKS	100	____			

EVALUATION RESULT: □ TECHNICALLY QUALIFIED (Marks ≥ 70) □ NOT QUALIFIED (Marks < 70 or Section A Failed)