

REQUEST FOR PROPOSAL

FOR

**PROVISION OF GROUP HEALTH INSURANCE SERVICES FOR
KPITB EMPLOYEES.**



Tender Reference Number:	KPITB/25/IFB/004
Last Date/Time for Submission:	December 05, 2025 at 02:30 PM
Bid Opening Date/Time:	December 05, 2025 at 03:00 PM

KHYBER PAKHTUNKHWA INFORMATION TECHNOLOGY BOARD- KPITB
GOVERNMENT OF KHYBER PAKHTUNKHWA

Plot # 134-136, Industrial Estate, Hayatabad, Peshawar, KPK, Pakistan. Tel: 091-5891516

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1. INTRODUCTION

Khyber Pakhtunkhwa Information Technology Board (hereinafter referred as ‘the Procuring Entity (PE)’), Government of Khyber Pakhtunkhwa invites bids from income tax and sales tax registered private sector insurance companies (hereinafter referred as ‘Bidder’), for provision of Group Health Insurance.

2. SCOPE OF SERVICES

KPITB intends to provide health coverage to its existing regular employees, future employees, their spouses, dependent children and parents to fully cover hospitalization and administration of Out Patient Department services.

2.1. TERMS OF REFERENCE (TOR’s) FOR SERVICE PROVIDERS

1. The selected insurance company will provide health benefits across the Pakistan.
2. The selected insurance company will not demand for questionnaire for existing and future employees for pre-existing conditions.
3. All the lives insured under the policy shall be given full indoor-patient (IPD) medical coverage (including but not limited to pre-existing, congenital, general and special investigation, all kind of treatments and day care cases of any physical or mental disease/disorder and all kinds of dread and chronic diseases).
4. In case of injuries to the covered lives insured by the Insurance Company due to Military or Air Force, Police or security forces operations or due to terrorism or natural disaster shall be covered as per assigned limits.
5. 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 KPITB’s 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 hospitalization shall be considered for final decision/approval.
6. 100% Pre-Hospitalization (Diagnosis, Consultation & Medicines etc.) up to 30 days will be covered in the assigned limit.
7. 100% post-hospitalization up-to 30 days will be covered in the assigned limit.
8. All kinds of treatments including removal of kidney/ gallbladder stones, dialysis etc., (including lithotripsy) shall be covered in IPD. Specialized tests like Ultrasound, MRI, CT-Scan, angiography etc. shall also be covered. For this purpose, admission condition shall not apply.
9. Treatment and diagnostic test for Hepatitis B, C, treatment of Cancer and all kinds of open-heart surgeries, coronary artery diseases (CAD) etc., shall be covered.
10. All accidents, emergencies and trauma cases will be covered in hospitalization even if admission required is less than 24 hours.
11. Intra-Ocular lens implants of premium quality and Cataract Surgery /Phaco cover.
12. Ambulance charges shall be covered from hospitalization benefit.
13. The Insurance Company shall ensure that all kind of approvals to panel hospitals in respect of Insurance coverage are given within 30 minutes, to the person or dependents as and

when demanded by hospital, so the admitted patients and their dependents should not suffer due to non-availability of full approval or delayed approvals.

14. All the available limits as per coverage plan shall be printed on Insurance cards for information and record of the employees.
15. Maximum time for settlement of reimbursement claims shall be 15 days. In case of any unjustified delay on the part of Insurance Company, it will be adjustable against performance guarantee. In case, the employee cannot submit documentation requirement within 3 months of intimation or until the expiry of contract whichever is earlier, the case will be considered as finally closed and will not be reconsidered later on any pretext.
16. All kinds of coverage and reimbursements shall not be made conditional for settlement of endorsement premium dues.
17. All kinds of premium dues shall be settled on quarterly basis. The premium of 2nd quarter shall be paid once the claims of 1st quarter are fully paid, and so on.
18. The premium paid for exiting employees will be refunded by the insurance company at pro-rata basis at the time of exit from the KPITB. Similarly, KPITB will pay pro-rate premium for the new employees up to the remaining period of contract.
19. Insurance coverage to neonatal babies shall be provided as per assigned limits of the employee. New born babies will be covered from the date of birth. The maternity cases will be covered from the day one without any waiting. Pre-natal and post-natal will be fully covered.
20. All kinds of blood tests will be covered in day care surgeries and procedures.
21. 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.
22. 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 black listed hospitals will be shared and updated periodically by the insurance company.
23. Employees of age 40 or above are to be covered on complimentary executive medical checkup at the hospital of their choice once in year upto the limit of Rs.40,000/- while the employees of age below 40 will be covered up to the limit of Rs.30,000/-
24. The IPD health insurance cards shall be provided by the insurance company within 10 working days of issuance of acceptance letter/award of contract provided final updated list of employees and dependents are received from KPITB.
25. The insurance company will quote their services charges only for the administration of OPD services.
26. The employees will be entitled to the OPD limit as per their assigned limit and the limit will lapse at the end of the year. The insurance will strictly observe the individual limits of employees.
27. The insurance company will refund the unutilized OPD fund within 30 days of the expiry of the contract.
28. Pre-hospitalization and post hospitalization (30 days each) OPD expenses will not be claimed under the OPD pool.

29. Emergency cases will not be charged to the OPD pool, instead will be covered from hospitalization cover.
30. The insurance company will provide the list of admissible and non-admissible OPD expenses.
31. The insurance company will settle the OPD claims within the 15 days of the submission of the claim.
32. The insurance company will use every mean to verify the genuineness of the claim. Any claim (OPD) reimbursed by the Insurance company, later found to be fake will be recovered from the insurance company.
33. The insurance company will provide consultation in the identification/ verification/ confirmation of different chronic diseases or any other medical related consultations in the OPD and IPD cases.
34. The insurance company will provide the list of discounted lab centers.
35. The insurance company will create an IPD pool of **02 million rupees** which will be used for utilization of maternity, IPD and dread/chronic diseases, if the assigned limits are exhausted.
36. In cases of dread diseases, the coverage limit shall be treated as double of the original limit.
37. All essential non-medical items required during hospitalization shall be covered in the hospitalization limit.

OTHER CONDITIONS:

1. The period of insurance contract shall be initially for 01-year, further contract renewal will be on the basis of performance of the insurance company on the same premium.
2. All taxes will be deducted as per federal and provincial government prevailing laws and rules.
3. In case of fake/fraudulent and inflated claim, a formal letter or email would be required from the Insurance Company along with relevant facts/proof. Re-verification and reversal of statements at any later stage will not be acceptable once initial verification has been completed and conveyed to client.
4. All kind of matters not covered above or dispute if any regarding approval for admissions and settlement of claims will be settled mutually and amicably between KPITB and Insurance Company nominated officials.
5. The insurance company will provide monthly statement of the utilized OPD funds by 5th every month with the details.
6. Any exclusion list or any terms and conditions that are in contradiction with the TORs and other conditions of the bid document shall not be considered. The provisions of the TORs and Bid Documents shall prevail.
7. Entitlement Limits including Room Limits for all Plans should be printed on GH cards.
8. The insurance company shall provide OPD services on GH Card in at least three hospitals.
9. The Insurance Company will provide online submission of IPD / OPD Medical claims facility through mobile application.
10. The Insurance Company must provide telemedicine services covering following benefit:
 - 24x7 Online Doctors.

- Chat, Audio, and Video-Based Consultation.

2.2. CONTRACTING

The selected bidder shall sign and submit Contract, as per draft to be provided by KPITB, within **seven days** of issuance of Letter of Acceptance.

2.3. DELIVERY / COMPLETION TIME

KPITB requires group health insurance for the period of one year i.e. December 15, 2025 to December 14, 2026.

3. INSTRUCTIONS TO THE BIDDERS

3.1 GENERAL INSTRUCTIONS:

- a. For this tender, Single Stage Two Envelope based on Least Cost Selection (LCS) bidding procedure will be followed for evaluation.
- b. It shall be imperative for each Bidder to familiarize itself with the prevailing socio-economic, political, and legal situation for the execution of contract. KPITB may not be able to entertain any such requests for clarification from the Bidder regarding such aspects. It shall be the responsibility of the Bidder that all factors have been investigated and considered while submitting the Bid and no claim whatsoever including those of financial adjustments to the contract awarded under this Bid Process shall be entertained by the KPITB. Neither any time schedule, nor financial adjustments arising thereof shall be permitted on account of failure by the Bidder.
- c. The Bidder shall deem to have satisfied itself fully before Bid submission as to the correctness and sufficiency of its Bids for the contract and price/ cost quoted in the Bid to cover all obligations under this Bid Process.
- d. It shall be clearly understood that the terms & conditions are intended to be strictly enforced. No escalation of cost shall be permitted throughout the period of completion of the contract, except in case of changes in TOR to meet the requirements on ground.
- e. The Bidder shall be fully and completely responsible to provide services to the KPITB.

3.2 LANGUAGE OF THE BID:

The Bid prepared by the Bidder as well as all correspondence and documents relating to the Bid shall be in English only. The supporting documents and printed literature furnished by the Bidder may be in another language, provided they are accompanied by an accurate translation in English duly notarized, in which case, for all purposes of the Bid, the translation shall govern. Bids received without such translation copy shall be rejected.

3.3 BID CURRENCY:

The total bid value shall be considered in PKR only.

3.4 CLARIFICATIONS AND AMENDMENTS:

- a. A prospective Bidder requiring any clarification in this Bid Solicitation Document shall notify the KPITB by EPADS no later than three working days prior to the deadline for the submission of bids prescribed in this bid document.
- b. Clarifications and amendments (if any) so made shall be reflected in the Bid Solicitation Document and shall be notified on the KPITB website. The Bidder shall periodically check the KPITB website for the amendments or corrigendum or any other information. The KPITB shall not make any individual communication and shall not be responsible for any ignorance pleaded by the Bidders.
- c. KPITB shall not be responsible for any misinterpretation of the provisions of this document or on account of the Bidders failure to update the Bid Solicitation Document based on changes/ modifications announced through the website.

3.5 FORCE MAJEURE:

- a) Subject to sub clause (c), in a Force Majeure situation which directly and materially hinders/ hampers the Selected Bidder's ability to perform its obligations under the Contract, the Parties will be excused from performance of their respective obligations under the Contract until the existence/ persistence of the Force Majeure Event.
- b) For purposes of this clause, "Force Majeure" means an event beyond the control of the Selected Bidder and not involving the Selected Bidder's fault or negligence or not reasonably foreseeable. Such events may include, but are not restricted to, acts of God, wars, acts of terrorism, fires, floods, epidemics, quarantine restrictions.
- c) If a Force Majeure situation arises, the selected bidder shall promptly notify the KPITB in writing of such condition and the cause thereof. Unless otherwise directed by the KPITB in writing, the Selected Bidder shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.
- d) If a Force Majeure Event persists for more than three (03) months from the date of the notice under sub clause (c) above, the Selected Bidder may apply to the KPITB seeking termination of the Contract. If the KPITB agrees, the Contract may be terminated.
- e) If a Force Majeure Event persists for more than three (03) months from the date of the notice under the sub clause (c) above, KPITB may at its own absolute discretion terminate the Contract.
- f) In the event of termination under clause (d) or (e), the Selected Bidder shall be entitled to receive such part of the Contract Price as pertains to the Services which have been, as on the date of termination, implemented in accordance with the terms of the Contract. In case, at the time of termination, any action is pending on the part of the Selected Bidder regarding delivery of Services as required under the contract which cannot be completed, the KPITB shall be entitled to demand additional sum for such Services to ensure continued provisioning thereof. This shall be without prejudice to any other rights and remedies which KPITB may have under the Contract or under the relevant laws.

3.6 DISPUTES AND CONTROVERSIES/DISPUTE RESOLUTION:

Procuring Entity shall constitute a Committee consisting of odd number of persons with proper powers and authorizations to redress complaints of bidders that may arise prior to

issuance of Purchase Order/contract agreement, in accordance with the KPPRA Rules 2014.

If a bidder is not satisfied with the decision of the committee, he may take recourse to the KPPRA. The mere fact of lodging a complaint shall not warrant suspension of procurement process.

Any dispute or difference arising out of the Agreement which cannot be amicably settled between the Parties, shall be finally settled by KPPRA whose decision will final and binding on both the parties

4. BID COST

4.1 COST OF BID:

The Bidders shall bear all costs associated with the preparation and submission of their Bids. The KPITB shall not be responsible or liable to pay/bear any costs associated with the preparation and submission of bids, incurred regardless of the conduct and/ or outcome of the Bidding Process.

4.2 BID SECURITY:

- a) Bid Security, in the shape of a bank draft/pay order (from scheduled bank) shall be drawn in favor of Khyber Pakhtunkhwa Information Technology Board, equal to 2% of the quoted price by the bidder. Copy of the Bid Security shall be uploaded on EPADS with financial proposal while the hard copy shall be submitted in the office on or before bid submission deadline.
- b) The Bid Security in the form of CDR.
- c) The Bid Security of the unsuccessful Bidders shall be refunded after signing of the contract/issuance of Purchase order to the successful bidder(s).
- d) The Bid Security amount held by the KPITB till it is refunded to the unsuccessful Bidders shall not earn any interest thereof.
- e) 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.
- f) The performance bank guarantee shall be valid for one year or for a period of execution of the contract.
- g) The Bid Security shall be forfeited by the KPITB, 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. BID SUBMISSION REQUIREMENTS

Bidders should examine all Instructions, Terms and Conditions as given in this Bid Solicitation Document. Failure to furnish information required in the Bid Solicitation Document or submission of Bids not substantially responsive or viable in every respect, shall be at the Bidder's risk and shall result in rejection of the Bid.

The bidders should submit their bids online via EPADS separately technical and financial bid containing all the information required in the criteria and in this bid documents.

A Profile

The profile should contain

1. Copy of registration with SECP.
2. NTN and registration with relevant tax authorities.
3. Proof of local office in Peshawar.
4. Undertaking of not being blacklisted.

B Technical Proposal.

The technical proposal should contain:

1. Complete proposal containing the details of proposed coverage, process flows and customer service delivery.
2. List of clients with verifiable reference
3. Copies of previous contracts, Purchase order issued in favor of bidders by government organization. INGOs, private companies, Banks etc for similar services.
4. Latest Audit Report
5. List of panel hospital with contact details
6. List of OPD discount centers
7. List of policy exclusions
8. Proof of online portal

5.1 DETAILS TO BE FURNISHED IN THE PROPOSAL

The Proposal shall be submitted according to the criteria as given in this Bid Solicitation Document, and shall be signed and stamped in all pages. The KPITB shall not be responsible for the errors committed in the Bids by the Bidders.

- a) The blank Bid Solicitation Document in full shall be printed and signed by the authorized person and stamped in all pages and shall be submitted as a token of accepting the conditions.
- b) The supporting documents to prove Bidder's Eligibility shall be duly signed by the authorized person and stamped in all pages and shall be submitted.
- c) All the required documents according to this Bid Solicitation Document shall be enclosed in the Proposal. No documents shall be allowed to be supplemented/ exchanged after opening of the Bids, unless asked by KPITB for the purpose of clarifications.
- d) All the Price items as asked in the Bid Solicitation Document should be filled in the Financial Proposal format given in this Bid Solicitation Document. The price quoted shall be in Pak Rupees. The Bid shall be liable for rejection if Financial Proposal contains conditional offers or partial offers.
- e) The price quoted by the Bidder shall include cost and expenses on all counts, tools/ techniques/ methodologies, manpower, supervision, administration, overheads etc.
- f) The price quoted by the Bidder shall be kept firm and unchanged for a period specified in this Bid Solicitation Document from the date of opening of the Bids. The Bidder shall keep the price unchanged during the period of Contract including during the period of extension of time, if any. Escalation of price will not be permitted during the said periods or during any period whether extended or not for reasons whatsoever. The Bidders shall particularly take note of this factor before submitting the Bids.
- g) Price quoted by the bidders shall be inclusive of all taxes and duties etc as per rules.

- h) Sign and stamped annexure-I & II printed on company letter head or judicial stamp paper.

5.2 MODE OF SUBMISSION OF BIDS:

- a) All the bids shall be submitted online via EPADS portal. Bids submitted in hard shall not be accepted while the Bid Security shall be submitted in soft via EPADS with financial bid while the original in the office of KPITB.
- b) The Bids submitted after due date and time or incomplete or submitted by Facsimiles (Fax) or email shall be rejected.

5.3 MODIFICATION AND WITHDRAWAL OF BIDS:

- a) No bid may be modified after the deadline for submission of bids.
- b) No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of the period of bid validity specified by the Bidder on the Bid Form.

6. BID OPENING AND SELECTION PROCEDURE

6.1. BID OPENING:

The Bid's shall be opened online via EPADS portal on the date and time as specified in this solicitation document or any other date announced as corrigendum by KPITB. The Bids shall be opened in the presence of the Bidders who choose to be present.

6.2. BID VALIDITY:

- a) Bids submitted shall remain valid for a period of 90 days from the date of opening of the Bids. If the Bid validity is less than 90 days, the Bid shall be rejected as non-responsive. The Selected Bidder may extend the Bid validity till the completion of the order.
- b) In exceptional circumstances, KPITB may solicit the Bidders to extend the validity. The Bidder shall extend Bid validity accordingly.

6.3. INITIAL SCRUTINY:

Initial Bid scrutiny shall be held and the Bids shall be treated as non-responsive, if:

- a) Bid is not submitted as specified in Clause 5 above of the Bid Solicitation Document.
- b) Bid with incomplete information, subjective, conditional offers and partial offers.
- c) Bid submitted without supporting documents to prove eligibility criteria.
- d) Bid not complying with any of the clauses stipulated in the Bid Solicitation Document.
- e) Bid with less validity period.
- f) Bid without Bid Submission Form(s) as required in the Bid Solicitation Document.
- g) Bid smacks of corrupt, fraudulent and collusive practices of the Bidder.
- h) And other mandatory conditions prescribed in this Bid Solicitation Document.

All responsive bids shall be considered for further evaluation. The decision of the competent authority communicated by the KPITB shall be final in this regard.

6.4. ELIGIBILITY MANDATORY CRITERIA

- a) Bidder must be registered with SECP as insurance company with Fifteen (15) years minimum experience in the field of health insurance.
- b) The service provider must be registered with tax authorities (FBR and KPRA).
- c) Companies blacklisted by any government department would not be entertained; affidavit of non-blacklisting on judicial stamp paper shall be submitted.
- d) The service provider must have rating of at least AA++ by PACRA/JCA.
- e) Local Office in Peshawar is mandatory.

6.5. SCORING CRITERIA FOR TECHNICAL EVALUATION

S No.	Criteria	Points	Documentary Evidence
A	Years in Business of Health Insurance	10	Certificate of registration / incorporation
1	More than 20 years = 10		
2	15 years to 20 years = 5		
3	Less than 15 years = 0		
B	Paid up capital	5	Financial Statements of the year 2023-24
1	05 billion or above =05 marks 02 billion or above = 03 marks		
C	Turnover (Reflected in Audit Reports)	10	Financial Statements of the year 2023-24
1	More than Rs. 8 billion = 10		
2	Rs. 5 billion up to Rs. 7.9 billion = 5		
3	Less than Rs. 5 billion = 0		
D	Number of Corporate clients in Health Insurance	10	List with contact details
1	More than 500 = 10		
2	300 to 499 = 05		
3	Less than 300 =0		
E	Number of Insurance Services provided during last three years to the Corporate Clients	10	Purchase Order/ Acceptance Letter / Contract / Service Satisfactory Letter
1	1 Mark for each client up to maximum 10 marks		
F	Number of Insurance Services provided during last three years to the Public Sector Clients	10	Purchase Order/ Acceptance Letter / Contract / Service Satisfactory Letter
1	1 Mark for each client up to maximum 10 marks		
G	PACRA/JCR-VIS Ratings	10	PACRA Certificate
1	AAA or above = 10		
2	AA++ = 5		
3	Below AA++ = 0		
H	Number of Panel Hospitals under credit facility in Pakistan	10	List of panel hospitals with contact details
1	500 and Above = 10		
2	251 to 300 = 7		
3	200 to 250 =5		
4	Below 200 = 0		
I	Number of Panel Hospitals under credit facility in KP	10	List of panel hospitals with contact details
1	15 and Above = 10		
2	10 to 14 = 7		
3	05 to 09 = 5		
4	Below 05 = 0		
J	Online portal and claim tracking system	10	Details of the portal
1	Yes = 10		
2	No = 0		
K	ISO 9001-2015 certification	5	Valid ISO Certificate

Total Marks	100
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Note: Minimum score required for technical qualification is 75/100

6.6. FINANCIAL BID OPENING AND AWARD OF CONTRACT

Under **Least Cost selection method**, the financial bids of the technical qualified bidders will be opened and the contract will be awarded to the lowest among the technically qualified bidders.

6.7. CLARIFICATIONS BY THE KPITB:

When deemed necessary, the KPITB may seek clarifications on any aspect from the Bidder. However, that shall not entitle the Bidder to change or cause any change in the substance of the Bid or quoted price. During the course of evaluation, the KPITB may seek additional information or historical documents for verification to facilitate decision making. In case, the Bidder fails to comply with the requirements of the KPITB as stated above, such Bids may at the discretion of the KPITB be rejected as non-responsive.

7. TERMS OF PAYMENT

- a) Payment shall be made by KPITB on quarterly basis as per contract.
- b) No payment shall be made in advance to the selected service provider as mobilization advance.
- c) If the quality of service is not as per the TOR/Scope of Services mentioned in this bid document and approved by the KPITB committee, KPITB has the right to cancel the Contract. Upon cancellation of the contract, KPITB may award the contract to the second ranked bidder with the consent of the committee.

8. LIQUIDATED DAMAGES

- a) In the case or poor performance or late payment to the employees, KPITB reserves the right to impose a penalty, at the rate of 0.5% per week not exceeding 10% of the total amount of the contract.

9. GENERAL TERMS AND CONDITIONS

Following general terms & conditions shall apply:-

- a) The bidder shall be registered with Income Tax and Sales Tax Department.
- b) An affidavit to the effect that the firm has not been blacklisted by any Government/ semi-Government/ Autonomous organization.
- c) Incomplete and conditional bids shall not be entertained.
- d) KPITB reserves the right to accept/ reject wholly or partially any tender while assigning reason(s) as per KPPRA Rules.
- e) Validity period of the bids shall be 90 days.

- f) Bids are liable to be rejected if they are not conforming to the terms, conditions and specifications stipulated in this BID SOLICITATION DOCUMENT.
- g) During the examination, evaluation and comparison of the bids, the KPITB, at its sole discretion, may ask the bidder for clarifications of its bid.
- h) If there is a discrepancy between unit price and total price in the submitted bid which is obtained by multiplying the unit price and quantity, the unit price shall prevail and total price shall be corrected. If there is a discrepancy between the words and figures, the amount in words shall prevail. If there is a mistake in addition/ totaling, that shall be corrected. If the bidder does not accept the corrected amount of bid, his bid shall be rejected.
- i) KPITB reserves the right at the time of contract award to increase or decrease, by the percentage indicated in the Bid Data Sheet, the volume of services originally specified in the Schedule of Requirements without any change in unit price or other terms and conditions.
- j) For this tender all updates/ changes shall be communicated through email and also be posted on KPITB website.
- k) All the applicable taxes shall be deducted as per law.
- l) If after the award of contract or during the execution of contract any documents or statement or information found to be fake or misleading, KPITB will have the right terminate the contract and forfeit the performance guarantee and may blacklist the service provider.

10. CLARIFICATIONS

Queries regarding this BID SOLICITATION DOCUMENT shall be submitted in writing to:

Deputy Director Procurement,
Khyber Pakhtunkhwa Information Technology Board.
E-mail: mohmand.imran@kpitb.gov.pk

ANNEX-I PRICE SCHEDULE

CENSUS DETAILS/ DATA OF GROUP		EMPLOYEES' AND DEPENDANTS' BENEFIT PACKAGE AS BELOW	
Total Employees		59	
Spouses		54	
Children		148	
Parents		84	
PLEASE QUOTE PREMIUM HERE			
BENEFITS		PROPOSED BENEFIT CEILINGS	QUOTE YOUR PREMIUM HERE
Hospitalization Room Rent			
Director/Managing Director	20,000		
Officer Grade & Above	17,000		
Support Grade	13,000		
IPD Limit: Total Room Rent, Hospital/Surgical Expenses Per Confinement/Per Insured (Includes all expenses of hospitalization and day care surgeries and procedures) - Employees, Spouse, Children and parents			
Director/Managing Director	Officer Grade & Above	Support Grade	
700,000	500,000	400,000	
* Annual Limit for all pregnancy related hospitalization			
Director/Managing Director	Officer Grade & Above	Support Grade	
150,000	120,000	80,000	
* Cesarean Section / Multiple Births (at no extra cost)			
Director/Managing Director	Officer Grade & Above	Support Grade	
200,000	170,000	150,000	
PREMIUM DETAILS IN PKR			
GROSS PREMIUM			
F.I.F. & Stamp Duty			
Additional Applicable Taxes (if any)			
NET PREMIUM			
Service Charges (%/ lump sum fees for OPD Management)			
OPD limit for complete group to the entire family (for employees and dependents including parents).		Group A: 10,00 per employee per month Group B & C: 8,000 per employee per month	
IMPORTANT TERMS			
1- Payment terms: Three months advance and pro-rated for additions/ deletions based on number of months remaining.		3- Maximum Eligibility Age (as given below) for staff and dependents:	

2- Pre-Existing Conditions: disclosed and undisclosed conditions are 100% covered under Hospitalization for the current group only as per data sheet attached herewith of the current group of employees and dependents.	<u>60 years for Employees & Spouse, 25 years for dependent sons, No age limit for dependent unmarried daughters and for dependent parents.</u>
General Terms and Conditions for Proposed Group Health Assurance Benefits Package Plan for KPITB office staff.	
1- The underwriting shall be based upon the employee/age, dependents' details of the current group data provided by KPITB Office as per request. KPITB shall not provide health questionnaire forms of the current group of staff members. Health questionnaires shall only be provided by KPITB for new staff and respective dependents that are enrolled later on in the approved medical plan of the selected insurance company.	
2- The quoted premium should be valid for one complete year and shall be charged by the insurance company on pro-rata basis for new staff enrolments/additions to group health policy and subsequently refunded on pro-rata basis for the employees that may leave the KPITB.	
3- KPITB shall deduct tax at source from all payment unless a valid exemption certificate is provided by the selected Health Insurance Company.	
4- All existing and pre-existing conditions of our group of employees and their respective dependents shall be covered without submission of health questionnaires as mentioned above. Quoted premium shall not change with the changes in the number of employees added, based on their ages, benefits and their health status as submitted by the KPITB.	
FOR SERVICE PROVIDER USE	
Name: _____	
Position: _____	
Signature: _____	
Stamp: _____	
Date: _____	

ANNEX-II: PROPOSAL SUBMISSION FORM

**Deputy Director (Procurement),
Khyber Pakhtunkhwa Information Technology Board,
134 Industrial Estate, Hayatabad, Peshawar, KPK, Pakistan.**

Sir,

We, the undersigned, offer to provide our service for “Provision of Services for Group Health Insurance”, in accordance with your Bid Solicitation Document, dated _____, and our Proposal. We are hereby submitting our Proposal, which includes the financial proposal.

We understand you are not bound to accept any Proposal you receive and reserves the right to accept or reject any offer and to annul the bidding process and reject all proposals.

We confirm that all the information provided in our proposal are authentic, accurate and not fake and if any document found fake or misleading during the evaluation or after the award of contract, KPITB will have the to reject the bid/cancel the contract and blacklist the bidder.

Yours’ sincerely

Authorized Signature:
Name and Title of Signatory:
Name of Firm: Address:

ANNEX-III: COMPLIANCE UNDERTAKING

COMPLIANCE CERTIFICATES/ COMPLIANCE UNDERTAKING

(To be filled by the bidder as part of proposal)

I,Name:_____ CNIC#: _____
Designation:_____ Company Name:_____ have gone
through the Terms/Conditions of this BID SOLICITATION DOCUMENT and have found the
document in whole as non-biased to any particular vendor or supplier. I hereby undertake and
firmly bound myself to abide by/ comply all sections of this BID SOLICITATION DOCUMENT.

We remain,

Yours' sincerely

Authorized Signature:
Name and Title of Signatory:
Name of Firm: Address:

KPITB Employee's dependents data for Health Insurance						
S.No	Designation	DOB	Relation	Marital Status	Plan	Remarks
1	Director Finance & Accounts	6-May-77	Self	M	A	
2		17-Dec-85	Spouse	M	A	
3		1-Jan-47	Mother	M	A	
4		22-03-2009	Daughter	UM	A	
5		27-May-14	SON	UM	A	
6	Director Project Planning	3-Jul-77	Self	M	A	
7		6-Dec-81	Spouse	M	A	
8		15-Jun-48	Mother	M	A	
9		23-Jan-04	Daughter	UM	A	
10		12-Jul-05	Daughter	UM	A	
11		22-Aug-10	SON	UM	A	
12		23-Apr-12	SON	UM	A	
13	Advisor Legal	2-Apr-72	Self	M	A	
14		24-Nov-75	Spouse	M	A	
15		10-Mar-12	Daughter	UM	A	
16		11-Jan-15	Daughter	UM	A	
17		15-May-17	Daughter	UM	A	
18	Managing Director	26-Apr-82	Self	M	A	
19		1-Mar-38	Mother	M	A	
20		11-Dec-87	Spouse	M	A	
21		30-Aug-13	SON	UM	A	
22		12-Dec-15	Daughter	UM	A	
23		12-Dec-18	SON	UM	A	
24	Director Operations	31-Jul-78	Self	M	A	
25		6-Jun-81	Spouse	M	A	
26		1-Jan-58	Mother	M	A	
27		28-Mar-10	Daughter	UM	A	
28		18-Jun-11	SON	UM	A	

29		20-Oct-16	Daughter	UM	A	
30		11-Aug-21	SON	UM	A	
31	Joint Director Operations	29-Oct-81	Self	M	B	
32		31-Jul-84	Spouse	M	B	
33		30-Jan-43	Father	M	B	
34		10-Mar-53	Mother	M	B	
35		6-Sep-14	SON	UM	B	
36		17-Sep-15	SON	UM	B	
37	Deputy Director Internal Audit	23-Mar-76	Self	M	B	
38		25-Sep-89	Spouse	M	B	
39		6-May-54	Mother	M	B	
40		9-Jul-08	SON	UM	B	
41		7-Feb-11	SON	UM	B	
42		2-Apr-14	SON	UM	B	
43	Deputy Director Accounts	6-May-86	Self	M	B	
44		6-Mar-60	Mother	M	B	
45		13-Aug-97	Spouse	M	B	
46	Deputy Director Technical	4-Feb-86	Self	M	B	
47		5-Jan-92	Spouse	M	B	
48		1-Jan-53	Father	M	B	
49		1-Jan-58	Mother	M	B	
50		21-Feb-19	Daughter	UM	B	
51		28-Aug-20	SON	UM	B	
52		11-Dec-23	Daughter	UM	B	
53	Assistant Director Accounts	16-Oct-84	Self	M	B	
54		3-Oct-92	Spouse	M	B	
55		30-Jun-51	Father	M	B	
56		5-Apr-57	Mother	M	B	
57		2-Jan-13	SON	UM	B	
58		12-Mar-14	SON	UM	B	

59		20-Feb-17	Daughter	UM	B	
60		1-Jan-22	SON	UM	B	
61	Deputy Director Finance	11-Nov-89	Self	M	B	
62		18-Nov-00	Spouse	M	B	
63		18-Jul-62	Mother	M	B	
64		9-Feb-21	SON	UM	B	
65		29-May-24	SON	UM	B	
66	Deputy Director Admin and Operations	3-Apr-88	Self	M	B	
67		30-Mar-98	Spouse	M	B	
68		13-Jan-60	Father	M	B	
69		00-00-1968	Mother	M	B	
70		19-Jun-21	Daughter	UM	B	
71		18-Apr-24	SON	UM	B	
72	Deputy Director Marketing	10-Jun-88	Self	M	B	
73		10-Jan-88	Spouse	M	B	
74		1-Jan-48	Father	M	B	
75		1-Jan-56	Mother	M	B	
76		5-Jan-21	Daughter	UM	B	
77		24-Jan-23	SON	UM	B	
78	Deputy Director Monitoring & Evaluation	28-May-82	Self	M	B	
79		25-Jul-80	Spouse	M	B	
80		15-Feb-52	Father	M	B	
81		20-Jun-54	Mother	M	B	
82		13-Aug-07	SON	UM	B	
83		10-Aug-09	SON	UM	B	
84	Deputy Director Human Resource	19/06/1977	Self	M	B	
85		1-Mar-75	Spouse	M	B	
86		00-00-1945	Father	M	B	
87		00/00/1949	Mother	M	B	
88		8-Apr-14	SON	UM	B	

89	Deputy Director Projects Solicitation & planning	8-Apr-88	Self	UM	B	
90		00-00-1954	Father	M	B	
91		1-Jan-66	Mother	M	B	
92	Deputy Director Procurement	20-Jan-84	Self	M	B	
93		1-Jan-85	Spouse	M	B	
94		1-Jan-55	Mother	M	B	
95		30-Jan-14	Daughter	UM	B	
96		09-05-2016	SON	UM	B	
97		06-05-2018	SON	UM	B	
98		3-Mar-22	Daughter	UM	B	
99		3-Mar-22	Daughter	UM	B	
100	Deputy Director Project Implementation	12-Aug-82	Self	M	B	
101		1-Jan-62	Mother	M	B	
102		14-Aug-95	Spouse	M	B	
103		13-Oct-20	Daughter	UM	B	
104		7-Nov-23	SON	UM	B	
105	Deputy Director Skills And Digital Economy	17-Apr-85	Self	M	B	
106		10-Oct-87	Spouse	M	B	
107		00-00-40	Father	M	B	
108		00-00-51	Mother	M	B	
109		15-Aug-11	SON	UM	B	
110		24-Apr-17	SON	UM	B	
111		12-Dec-21	SON	UM	B	
112	Finance Officer	4-Apr-85	Self	M	B	
113		5-Jul-92	Spouse	M	B	
114		1-Jan-45	Mother	M	B	
115		23-Mar-16	SON	UM	B	
116		17-Oct-21	Daughter	UM	B	
117	Assistant Director Finance & Budget	20-05-1985	Self	M	B	
118		1-Jan-86	Spouse	M	B	

119		1-Feb-64	Father	M	B	
120		26-Dec-07	SON	UM	B	
121		6-Jun-09	Daughter	UM	B	
122		23-Oct-14	SON	UM	B	
123		16-Sep-16	SON	UM	B	
124		31-Mar-23	Daughter	UM	B	
125	Procurement Officer	25-Aug-94	Self	UM	B	
126		9-May-63	Father	M	B	
127		6-Sep-71	Mother	M	B	
128	Executive Officer	13-Sep-89	Self	M	B	
129		8-Aug-95	Spouse	M	B	
130		13-Sep-44	Father	M	B	
131		31-Oct-66	Mother	M	B	
132		6-Dec-20	SON	UM	B	
133	Officer Operations	20-Apr-89	Self	M	B	
134		1-Jul-52	Father	M	B	
135		1-Jan-66	Mother	M	B	
136		8-Aug-00	Spouse	M	B	
137		18-Jan-21	Daughter	UM	B	
138		6-May-22	Daughter	UM	B	
139	Marketing Officer	18-Apr-95	self	M	B	
140		14-Dec-63	Father	M	B	
141		1-Jan-75	Mother	M	B	
142		5-Oct-98	Spouse	M	B	
143		20-Dec-22	Daughter	UM	B	
144	Accounts Officer	21-Jan-96	Self	M	B	
145		18-May-65	Father	M	B	
146		10-Oct-65	Mother	M	B	
147		1-Jan-03	Spouse	M	B	
148		28-Oct-25	Daughter	UM	B	

149	Driver	25-Oct-75	Self	M	C	
150		10-Jun-83	Spouse	M	C	
151		30-Aug-14	SON	UM	C	
152		30-Jun-17	SON	UM	C	
153		15-May-03	Daughter	UM	C	
154		24-Apr-04	Daughter	UM	C	
155		28-12-2008	Daughter	UM	C	
156		12-10-2011	Daughter	UM	C	
157	Driver	00-00-1985	Self	M	C	
158		21-Jan-94	Spouse	M	C	
159		00-00-1951	Mother	M	C	
160		3-Dec-18	SON	UM	C	
161		17-Sep-20	Daughter	UM	C	
162		21-Nov-22	SON	UM	C	
163	Driver	27-Feb-92	Self	M	C	
164		19-Jul-93	Spouse	M	C	
165		13-Dec-71	Father	M	C	
166		15-05-2017	SON	UM	C	
167		17-Mar-20	SON	UM	C	
168		27-Sep-23	SON	UM	C	
169	Receptionist	2-Apr-90	Self	M	C	
170		1-Feb-95	Spouse	M	C	
171		00-00-1965	Father	M	C	
172		28-Aug-68	Mother	M	C	
173		22-Feb-15	SON	UM	C	
174		3-Jul-18	SON	UM	C	
175		17-10-2021	SON	UM	C	
176	Peon	10-Oct-87	Self	M	C	
177		00-00-1993	Spouse	M	C	
178		9-Dec-58	Father	M	C	

179		1-Jan-63	Mother	M	C	
180		21-04-2012	Daughter	UM	C	
181		4-Oct-14	SON	UM	C	
182		23-Nov-16	Daughter	UM	C	
183		13-Sep-18	Daughter	UM	C	
184		23-Sep-22	SON	UM	C	
185	Peon	12-Jan-83	Self	M	C	
186		1-Jan-98	Spouse	M	C	
187		1-Jan-53	Father	M	C	
188		25-Nov-60	Mother	M	C	
189	Computer Operator	5-Apr-87	Self	M	C	
190		5-May-83	Spouse	M	C	
191		17-Feb-73	Mother	M	C	
192		4-Apr-08	SON	UM	C	
193		9-Apr-09	SON	UM	C	
194		10-Apr-11	SON	UM	C	
195		15-Apr-13	Daughter	UM	C	
196		5-Aug-15	Daughter	UM	C	
197		5-Jan-18	SON	UM	C	
198		15-Mar-20	Daughter	UM	C	
199		15-Mar-22	SON	UM	C	
200		14-Apr-25	SON	UM	C	
201	Computer Operator	2-Jun-93	Self	M	C	
202		20-Apr-07	Spouse	M	C	
203		00-00-1958	Father	M	C	
204		00-00-1965	Mother	M	C	
205		10-Oct-21	Daughter	UM	C	
206	Peon	00-00-1975	Self	M	C	
207		1-Jan-79	Spouse	M	C	
208		2-Mar-06	Daughter	UM	C	

209		15-Apr-08	Daughter	UM	C	
210		15-Jan-11	SON	UM	C	
211		2-Oct-11	Daughter	UM	C	
212	Driver	18-Apr-85	Self	M	C	
213		1-Jan-89	Spouse	M	C	
214		00-00-1971	Mother	M	C	
215		15-Mar-11	SON	UM	C	
216		4-Apr-13	SON	UM	C	
217		10-Jan-15	SON	UM	C	
218		3-Sep-18	Daughter	UM	C	
219	Peon	3-Jan-95	Self	M	C	
220		00-00-1999	Spouse	M	C	
221		00-00-1968	Father	M	C	
222		20-Nov-18	Daughter	UM	C	
223		17-Oct-20	Daughter	UM	C	
224		21-Aug-22	Daughter	UM	C	
225		21-Apr-25	SON	UM	C	
226	Cook	15-Mar-80	Self	M	C	
227		9-Jul-85	Spouse	M	C	
228		11-Jul-53	Father	M	C	
229		10-Sep-63	Mother	M	C	
230		8-Apr-08	Daughter	UM	C	
231		15-Apr-11	SON	UM	C	
232		25-Feb-24	SON	UM	C	
233	Cleaner	29/06/1992	Self	M	C	
234		1-Jan-57	Father	M	C	
235		22-Sep-60	Mother	M	C	
236		25-Jul-19	SON	UM	C	
237		6-Feb-20	SON	UM	C	
238		1-Jan-24	Daughter	UM	C	

239	Security Guard	1-Mar-96	Self	UM	C	
240		00-00-1956	Father	M	C	
241		00-00-1966	Mother	M	C	
242	Security Guard	12-Mar-93	Self	M	C	
243		6-Apr-96	Spouse	M	C	
244		00-00-1969	Father	M	C	
245		1-Jan-75	Mother	M	C	
246		19-Jan-16	SON	UM	C	
247		23-Oct-18	SON	UM	C	
248		30-Feb-25	SON	UM	C	
249	Peon	21-Dec-82	Self	M	C	
250		00-00-1970	Spouse	M	C	
251		20-Feb-07	Daughter	UM	C	
252		20-Mar-11	Daughter	UM	C	
253		25-Dec-15	SON	UM	C	
254	Personal Assistant to MD	2-Feb-91	Self	M	C	
255		3-Jan-91	Spouse	M	C	
256		00-00-1953	Father	M	C	
257		00-00-1958	Mother	M	C	
258		9-Sep-17	SON	UM	C	
259		21-Jun-15	Daughter	UM	C	
260		9-Jan-21	Daughter	UM	C	
261		9-Apr-24	SON	UM	C	
262	Security Guard	1-Mar-93	Self	M	C	
263		00-00-1948	Father	M	C	
264		1-Mar-05	Spouse	M	C	
265		3-Sep-23	Son	UM	C	
266		30-Mar-25	Daughter	UM	C	
267	Driver	18-Nov-92	Self	M	C	
268		1-Jan-75	Mother	M	C	

269		1-Jan-93	Spouse	M	C	
270		29-Nov-19	SON	UM	C	
271		10-Jan-22	Daughter	UM	C	
272		19-Feb-24	Daughter	UM	C	
273	Administrative Officer	27-Jan-93	Self	M	B	
274		17-Jul-00	Spouse	M	B	
275		1-Apr-55	Mother	M	B	
276	Generator Mechanic	1-Nov-73	Self	M	C	
277		15-Apr-80	Spouse	M	C	
278		23-Jul-08	Daughter	UM	C	
279		6-Feb-11	Daughter	UM	C	
280		24-Jul-15	SON	UM	C	
281		28-Oct-22	Daughter	UM	C	
282	Peon	2-Apr-70	Self	M	C	
283		00-00-1970	Spouse	M	C	
284		00-00-1944	Mother	M	C	
285		15-Feb-08	SON	UM	C	
286		26-Aug-10	SON	UM	C	
287	Security Guard	11-Nov-89	Self	M	C	
288		2-Feb-54	Father	M	C	
289		10-Jun-57	Mother	M	C	
290		5-Aug-94	Spouse	M	C	
291		30-Sep-19	Daughter	UM	C	
292		24-May-22	SON	UM	C	
293	Security Guard	1-Apr-83	Self	M	C	
294		00-00-1947	Father	M	C	
295		1-Jan-54	Mother	M	C	
296		26-Apr-92	Spouse	M	C	
297		25-Jul-19	Daughter	UM	C	
298		30-Sep-21	Daughter	UM	C	

299	Security Guard	5-Feb-69	Self	M	C	
300		14-Aug-78	Spouse	M	C	
301		15-Sep-98	Daughter	UM	C	
302		25-Nov-99	Daughter	UM	C	
303		28-Oct-01	Daughter	UM	C	
304		27-Jun-03	SON	UM	C	
305		2-Sep-04	Daughter	UM	C	
306		13-Feb-10	Daughter	UM	C	
307	Security Guard	1-Apr-96	Self	M	C	
308		2-Mar-65	Father	M	C	
309		1-Jan-79	Mother	M	C	
310		20-Feb-03	Spouse	M	C	
311		24-Jan-22	Daughter	UM	C	
312	Cleaner	1-Jan-92	Self	M	C	
313		28-Jan-96	Spouse	M	C	
314		1-Jan-57	Father	M	C	
315		00-00-1969	Mother	M	C	
316		15-Jan-16	Daughter	UM	C	
317		10-Dec-17	Daughter	UM	C	
318		27-Jun-19	SON	UM	C	
319		30-Dec-21	Daughter	UM	C	
320	Security Guard	15-Apr-92	Self	M	C	
321		16-Mar-01	Spouse	M	C	
322		00-00-1960	Mother	M	C	
323		17-Apr-23	SON	UM	C	
324	Security Guard	16-Apr-89	Self	UM	C	
325		00-00-1944	Father	M	C	
326		1-Jan-70	Mother	M	C	
327		21-Jun-06	Spouse	M	C	
328		18-Apr-23	SON	UM	C	

329	Officer Legal	14-Mar-96	Self	M	B	
330		7-Mar-96	Spouse	M	B	
331		7-Jul-59	Father	M	B	
332		2-Oct-73	Mother	M	B	
333	Officer Technical and Digital Governance	10-Apr-97	Self	UM	B	
334		1-Aug-65	Father	M	B	
335		12-Dec-72	Mother	M	B	
336	Senior Officer Web Development	13-Jul-89	Self	M	B	
337		9-Nov-96	Spouse	M	B	
338		1-Jan-53	Mother	M	B	
339		17-Dec-19	son	UM	B	
340		20-Dec-21	son	UM	B	
341	Assistant Director Digital Platforms- 1	10-Feb-91	Self	M	B	
342		7-Jan-88	Spouse	M	B	
343		27-Apr-58	Father	M	B	
344		1-Jan-70	Mother	M	B	
345		11-Jun-24	Daughter	UM	B	