

ISSUE ON: \_\_\_\_\_

ISSUED TO \_\_\_\_\_

**NED UNIVERSITY OF ENGINEERING AND  
TECHNOLOGY, KARACHI**



**REQUEST FOR PROPOSAL (RFP)  
No. RFP/MEDICAL/INSURANCE/15**

**HEALTHCARE SERVICES &  
MEDICAL COVERAGE**

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## 1. REQUEST FOR PROPOSAL (RFP)HEALTH INSURANCE SERVICES

The NED University of Engineering and Technology, Karachi invites Single stage-Two Envelope Bids under SPPRA Rules 2010 for providing Healthcare Services to its employees and their dependent family members for period of 12 months from Insurance Companies having experience in rendering similar services.

1. Eligibility: Insurance Company must be approved with SECP, SRB and Registered with Tax Authorities.
2. Method of Procurement: The University would adopt single stage- two envelop procedure for selection of firm. The bidder should submit Two Separate Sealed Envelopes. One envelop should contain the technical proposal & clearly marked as "Technical Proposal" and the other envelop should contain the financial proposal & clearly marked as "Financial Proposal".
3. Bidding Tender Documents: Tender documents can be obtained from the office of Director Finance against the pay order of Rs.3,000/- (non-refundable) in favour of Director Finance and should be dropped in the Tender Box Kept in the Office of Director Finance as per following schedule.

Name of Work : Health Insurance Services			
Tender Number : RFP/NED-Medical Insurance/15			
Start Date of Sale	Last Date of Sale	Closing Date / Time	Opening Date / Time
05-11-2015	20-11-2015	23-11-2015/10:30 Hrs	23-11-2015/ 11:00 Hrs

4. The bidder will have to deposit Rs. 100,000/- in shape of pay order/ demand draft as earnest money in favour of Director Finance, NED University of Engineering and Technology and be placed in the envelope marked "Technical Proposal". No Tender without earnest money will be entertained.
5. Written request on company letter head for issuance of RFP documents.
6. Any other information regarding the tender can be obtained from the office of the undersigned on any working day during office hours.
7. The Procuring Agency may reject all or any bids subject to the relevant provision of SPPRA rules.

The Tender Documents can be downloaded from University web site [www.neduet.edu.pk](http://www.neduet.edu.pk) as well as SPPRA web site [www.sppra.gov.pk](http://www.sppra.gov.pk)

## 2. NED University of Engineering and Technology

### Introduction

The NED University of Engineering and Technology is a public sector University established in March 1977 under an act of the Provincial Assembly of Sindh after upgrading of the former NED Government Engineering College, which was set up in 1922. The NED University is thus one of the oldest institutions in Pakistan for teaching and producing Engineering graduates. The University offers undergraduate degree programmes in Twenty Eight (28) disciplines besides several postgraduate programmes.

There are three campuses; Main Camus, City Campus and LEJ Campus. The Majority of teaching departments are at the main campus; the other two campuses being much smaller which house only one Department each.

### **3. Scope of Services:**

#### **3.1 Spectrum of Medical Services:**

##### **3.1.1 Coverage of palliative therapies:**

Should include treatment of all incurable plus brain degenerative diseases, immunological, infectious, psychiatric origin etc.

##### **3.1.2 Dental:**

Filling restricted with silver and cement only, scaling, extraction, medical treatment, dental x-ray, RCT any sort of joint approach surgery required in head and neck area.

##### **3.1.3 Eye:**

All surgeries inclusive with standard available eye surgical techniques in vogue and prosthetics etc.

##### **3.1.4 ENT:**

All surgeries inclusive with standard available ENT Surgical techniques in vogue and prosthetics etc.

##### **3.1.5 Skin:**

All disease treatment modalities including infection, infestation, immunological ailments, in vogue as both in and outpatients.

##### **3.1.6 Hormonal treatment:**

##### **3.1.7 Plastic Surgery/Cosmetic Surgery/ for trauma & congenital disease:**

Burn dressing, skin grafting, reconstructive surgeries related to burns or accidental nature for corrective purposes.

##### **3.1.8 Urological Surgeries & Nephrological Procedures and Treatment:**

Shall include all treatments including, dialysis, plasmapheresis etc.

##### **3.1.9 Joint Replacement Surgery:**

Shall include Knee replacement, hip replacement, tumor resection, arthroscopy, cyst removal, bone graft, and all types of close and open reduction POP with intracorporeal prosthesis etc.

##### **3.1.10 Treatment of Neurological Cases/ Surgeries:**

Shall include all investigations/therapeutic neurological procedures in vogue etc.

**3.1.11 Rehabilitation:**

Shall include limbs and cardiopulmonary, max one month as in, outpatient etc.

**3.1.12 Organ Transplants:**

All kind of Human Organ Transplant Surgeries covered under regulatory bodies/ under law.

**3.1.13 Congenital and acquired heart diseases:**

Including cardiac implant, "intra-cardiac defibrillator", stent, all investigational procedures which required therapeutic procedures, valve replacement.

**3.1.14 Cancer Treatment:**

Treatment of cancer both in and out patients

**3.1.15 Treatment of Hep B/C both in and out patients.**

Current antiviral therapy (peginterfereron inclusive) of hepatitis B and C, immunoglobulin in newborn.

**3.1.16 Maternity**

Maternity includes both normal and Caesarian.

**3.1.17 Gastrointestinal**

Treatment of all Gastrointestinal diseases, bleeding control with blood fractions, Endoscopies and associated interventions, in vogue.

**Note:**

1. Medical laboratory test/ radionucleotide imaging / therapy available outside hospital but advised by authorized hospital shall be responsibility of hospital with transport facility of ambulance.
2. All radiological therapeutic/ investigational procedures/ all vascular Test, surgeries, including stents and implants/ bone-grafts etc.
3. Ventilators (Invasive and non-invasive)/ all types of mandatory respiratory support.
4. Upper limit for OPD medicines/ OPD investigation reimbursement grade-wise shall be required.

5. Medical damage caused by proven gross negligence of hospital would be compensated by insurance company.
6. Patient data would be kept secret and would not be handed over to any other party or published without prior written consent of the individual.

### **3.2 SCOPE OF WORK**

The Hospitalization, Maternity and out patient benefits must include the following coverage

#### **3.2.1 *In Patient Benefit***

The in Patient benefit must cover all medical expenses incurred up to the specified limit while an insured is hospitalized due to illness, surgery or accident. Eligible Medical expense includes:

- Daily Room rent including meals
- ICU, NCU & CCU Charges
- Specialist (consultation)/ RMO/ Nursing charges
- Surgeon Fee
- Anesthetist Fee
- Operation Theatre/ Rehabilitation Charges
- Diagnostic tests (any test) & Medicines used during hospital stay or as advised by Physician / Surgeon
- Blood, Oxygen, Ventilator and Allied Services
- Fractures & Lacerated Wounds
- Local balance Charges
- Accidental Emergencies
- Medical Emergencies leading towards hospitalization
- ER workup as hospitalization

#### **3.2.1 (A). *Day Care Procedures & Surgeries under Hospitalization Limit***

- ENT: Operation of the ear
- ENT: Procedures on the nose & the nasal sinuses
- ENT: Procedures on the tonsils & adenoids
- OPHTHALMOLOGY: Procedures on the eyes
- Procedure on the tongue
- Procedures on the salivary glands & salivary ducts
- Procedures on the mouth & face
- Trauma surgery and orthopedics
- Procedures on the breast
- Procedures on the digestive tract
- Procedures on the urinary system

- Procedures of Respiratory System
- Procedures of Heart and Blood vessels
- Other Procedures

**3.2.1 (B). Specialized investigations under Hospitalization Limit**

- Magnetic Resonance imaging (MRI)
- Computed Axial Tomography (CAT) scan
- Endoscopy
- Thallium Scan
- Angiographies
- Mammography
- Doppler Sonography
- Echocardiography
- ETT(Exercise Tolerance Test)
- E.E.G. (Electro Encephalography)
- PCR
- Other investigations

**3.2.1(C). Maternity Benefits under Hospitalization Limit**

The Maternity Benefit must cover all expenses related to pregnancy and childbirth. Eligible expenses include:

- Follow-up visits of patients during or after pregnancy
- Daily room rent
- Obstetrician's Fee for delivery & Consultation during hospitalization
- Operation Theatre & Labour Rooms Charges, Anesthetic Fee.
- Diagnostic Tests & Medicines during hospital stay
- Baby's nursery care charges during mother's hospitalization, including incubator facility.
- Normal, Complicated, C/S deliveries and Multiple births
- Miscarriage resulting into D&C Or D&E
- Circumcision Expenses

**3.2.2 Out Patient Benefit**

- Dental treatment covered up to 70% of the OPD limit, including dental consultation & acute medical disease of gums.
- Homeopaths and Hakeem (within OPD Limit)
- Doctor fee, Medicines and drugs, all Dental Care related expenses
- Eye sight testing.

### **3.3 SPECIAL TERMS AND CONDITIONS**

- 3.3.1 The Health Insurance shall be hired for one year.
- 3.3.2 The one year period of insurance contract shall be effective from the date of signing of agreement, which would be extendable with mutual consent on same terms & conditions till the finalization of next contract.
- 3.3.3 All the lives insured under the policy shall be given full IPD and OPD coverage including preexisting Congenital, specialized investigation and care confinement and surgeries of any physical or mental/psychiatric diseases/disorders. Day Care cases shall be covered from Hospitalization benefits.
- 3.3.4 All the IPD and OPD reimbursement cases would be paid within 15 days from the date of submission of claims.
- 3.3.5 In case return or withholding of claim for reimbursement, a format intimation by letter or email would be required by the Insurance Company describing the reason for return or withholding
- 3.3.6 All Health Insurance Cards shall be provided by the Insurance Company within 15 days of award of contract.
- 3.3.7 All Health Insurance Cards in case of new Employees or Addition/Revision cases shall be provided by the Insurance Company within 7 days from the submission of intimation.
- 3.3.8 All Health Insurance Cards must bear the Employee ID and name of institute/Department/ Section provided in the list as and when the contract is awarded.
- 3.3.9 Claim Report for Hospitalization and Reimbursement is required from the Insurance Company on monthly basis.
- 3.3.10 In case of non-issuance of Insurance Card to an existing employee(s), or pensioner(s) due to incomplete data required for issuance of Health



Insurance Card, the employee(s) or the his department(s) shall be provided hospitalization coverage after obtaining the confirmation from the concerned quarters.

### **3.4 Age Limit**

<b>Age Limit</b>	
Employee & Pensioner	No Age limit
Spouse	No Age limit
Son	24 years or till marriage which ever is earlier
Daughter	Till Get Married
Parents	No Age limit

## **4. Instruction to bidders**

### **4.1 Bidding Procedure:**

- i. The bidding procedure as given in clause 36(b) of the PPRA Rules i.e. Single Stage-two envelope procedure, will be followed in this RFP. A single package containing two separate envelopes clearly marked "Technical Proposal" and 'Financial Proposal' may be submitted as a bid for this RFP.
- ii. Proposals must include the complete address of bidder's office with name, mailing address and telephones number of the person the Company should be contacted regarding the proposal.
- iii. A certified copy of the certificate of incorporation or charter or an equivalent document for proof of registration of the bidding entity must be attached with the proposal.
- iv. Furthermore, provision of a documentary proof of the competent and authorized signatory on behalf of the entity into contract with the company is mandatory at the time of proposal submission.
- v. Proposals must confirm that the bidder will comply with all provisions in this RFP.

- vi. Proposals must be signed by a company officer empowered to bind the executing agency. A bidder's failure to include these items in the proposal may cause the proposal to be determined as non-responsive and the proposal may be rejected.
- vii. Bidders must provide comprehensive narrative statements that illustrate their understanding of the requirements of the Bid.
- viii. Bidders must understand that their qualification for consideration for award of the contract depends upon their ability to deliver all services as illustrated in Section 3 "Scope of Services".
- ix. Proposals submitted against RFP should be straightforward, concise information that the requirements of this RFP. Emphasis should be placed on completeness, clarity of contract conformance with given instruction and requirements of this RFP.
- x. **Financial proposal should be submitted as per formats attached at Annexure-D, based on services described under clause 3 & financial limits detailed in Annexure-B. The details of Number of persons covered under Health Insurance Scheme is detailed in Annexure-A.**
- xi. **Technical proposal should be submitted as per formats attached at Annexure-C.**
- xii. **Technical proposal besides duly filled in format given at Annexure-C shall contain:**
  - a) **Company's Profile**
  - b) **Brochures and other quoted documents**
  - c) **List of Panel Hospitals all over the Pakistan and especially in Karachi**
  - d) **List of regional medical helpline and Customer Care Contact details**

- e) **List of coverage services being offered by insurance company.**
- f) **List of exclusions which are not part of insurance coverage.**
- g) **Last three years Audited financial Statements and PACRA / JCRVIS rating.**
- h) **Copies of Income Tax and Sales Tax registration certificates, if applicable.**
- i) **SECP registration certificate, if available.**
- j) **Demand draft/Pay order amounting Rs. 100,000/- as Earnest Money crossed in favour of Director Finance, NED University of Engineering & Technology.**
- k) **Copy of documents regarding affiliation/representation (subsidiary or merger) of foreign/ local company tec., if any.**
- l) **History of litigation, if any, during last three years regarding health insurance.**
- m) **List of present clients of Health insurance with name and contact persons, telephone numbers and address with details of any other additional/exclusive benefits /services which the company deems appropriate of its qualification.**
- n) **Affidavit (on stamp paper) that the Insurance Company is neither blacklisted nor in litigation with any of its clients and if there is any litigation the bidder will be bound to disclose the same with nature thereof.**

- xiii. **Required Review:** Questions and concerns regarding this RFP must be made in writing and received by the concerned officer mentioned below at least ten working days before the proposal submission deadline.
- xiv. **Amendments:** If an amendment is issued, it will be communicated at all locations where the RFP was originally placed.
- xv. **Modified Proposals:** Bidders may only submit one proposal for evaluation. Any alternate or modified proposal submitted after due date will not be acceptable. The University reserves the right to add terms and conditions during contract negotiations.
- xvi. **Financial Proposal will contain:**
1. Quoted rates on each item given in the Scope of Services and Annexure-D.
  2. The quoted rates shall be inclusive of all taxes clearly mentioning the bid price.
  3. Following detail may also be provided for each quoted rate:
    - a) Criteria of calculation per unit and category wise.
    - b) Criteria of calculation of premium for additions of employees and /or their dependents during the policy year.
  4. Criteria of calculation of refund of premium for deletions of employees and/or their dependents during the policy year.
  5. Criteria of calculation of Special premium, if any, in cases of employee, dependents, individuals with pre-existing condition including pregnancy, high risk individuals, etc.
  6. Proposals must be received no later than 11 am on \_\_\_\_\_. Proposals via courier, postal mail or by hand are acceptable. A softcopy (word document) must be submitted with the actual proposal.

7. Filling up of information data forms as annexed with this RFP document is mandatory.
8. A bidder's failure to submit its proposal prior to the deadline will cause the proposal to be disqualified. Late proposals or amendments will not be accepted for evaluation.

#### **4.2 Contact Person**

**Dr. Jawed Kamal,**

Principal Medical Officer

NED University of Engineering and Technology

Tele: 99261261-68

Ext: 2216, 2416

Fax: 99261255

#### **4.3 Time Line**

**Deadline for submission of Proposal**

**10:30 AM on 23-11-2015**

#### **4.4 Venue, Time, and Date of opening of Proposal**

**Venue:** Office of Director Finance,  
NED UET, Karachi

**Time: 11:00 AM**

**Date: 23-11-2015**

#### **4.5 Form of contract**

A sample of Draft Agreement between the University and the successful bidder is placed at Annexure-B. The successful bidder would be required to sign the same besides any other legal documents deemed to be required for successful provision of the desired services.

#### **4.6 Payment Terms:**

The policy premium payment will be released on quarterly basis against an invoice duly submitted by the Insurance Company and

the premium for subsequent additions and deletions will also be cleared on quarterly basis.

Taxes will be deducted as per law unless otherwise exemption certificate/SRO provided for non-deduction thereof.

All costs associated with the contract must be stated in Pak Rupees. Under no condition will the NED University be liable for the payment of any interest charges or taxes associated with the cost of the contract.

#### **4.7 Right of Rejection**

The University reserves the right to refrain from making an award if it determines that to be in its best interest. Incomplete proposals will not be entertained and no documents / proposals shall be accepted after due date and time. The University reserves the right to reject any or all applications as per SPPRA rules.

### **5. Bid Evaluation Criteria, Conditions and Process.**

#### **5.1 Eligibility Criteria of Insurer**

5.1.1 Approved Insurer from SECP

5.1.2 Registered with Income Tax and Sales Tax authorities

5.1.3 Companies scoring minimum **60% marks** in the technical evaluation criteria will be qualified for financial proposal

5.1.4 All those insurance companies black listed by any Government Department shall not be entertained.

5.1.5 Conditional tenders will not be accepted

5.1.6 Each Paper of the tender document has to be stamped and signed by the authorized signatory of the insurance company.

5.1.7 The financial bid of the qualified insurer will be opened and work will be awarded to the responsive lowest bidder.

## 5.2 Scoring Criteria for Technical Evaluation

<b>5.2.1</b>	<b>Credit Rating by PACRA/ JCR-VIS</b>	<b>Points</b>
1	A+	10
2	A	08
3	BBB+	06

<b>5.2.2</b>	<b>Total Equity</b>	<b>Points</b>
1	More than Rs. 1200 millions	10
2	Rs. 500 millions upto Rs. 1200 millions	05
3	Less than Rs. 500 millions	03

<b>5.2.3</b>	<b>Year in Business</b>	<b>Points</b>
1	More than 10 years	10
2	5 year to 10 years	05

<b>5.2.4</b>	<b>Number of Clients (Education Institution) in Health Insurance</b>	<b>Points</b>
1	More than 5	20
2	Up to 5	10

<b>5.2.5</b>	<b>Number of Corporate clients in Health Insurance</b>	<b>Points</b>
1	More than 30	10
2	20 to 30	05

<b>5.2.6</b>	<b>Number of Panel Hospital at Karachi</b>	<b>Points</b>
1	More than 75	20
2	Between 50 to 75	10
3	Less than 50	07

<b>5.2.7</b>	<b>24/7 medical Help Line</b>	<b>Points</b>
1	Yes	10
2	No	0

<b>5.2.8</b>	<b>Full time medical doctor(s) for case management</b>	<b>Points</b>
1	More than 3	10
2	1-3	05

### **5.3 Selection – Evaluation Process**

1. An evaluation committee will review in detail all proposals that are received to determine the extent to which they comply with RFP document requirements.
2. Proposals that fail to meet RFP document requirements may be rejected.
3. Proposals containing false or misleading statements regarding requirements of RFP documents may be rejected.
4. Financial/Bid price will be checked only if a proposal is determined to be otherwise qualified.

### **5.4 Pre-Bid Meeting**

A pre-bid meeting will be held on 17-11-2015 at 10:30 a.m. at Dean (CEA) office for clarification of any queries from the potential bidders.

### **6. Bids Securities:**

#### **(i) Earnest Money:**

The Bidder shall furnish as a part of its Technical bid, a demand draft/pay order amounting Rs. 100,000/- as Earnest Money crossed in favour of Director Finance, NED University of Engineering & Technology. Any Technical bid not accompanied by full Earnest Money shall be rejected without right of appeal. In case of cancelation of Purchase order as default of the Service Provider the earnest money shall be forfeited in favour of NED University.

#### **(ii) Retention Money:**

University will deduct the retention money @ 5% of the amount of interim payment certificate/ Premium. The retention money will be release after successful completion of the contract period and settlement of issues.



**NUMBER OF PERSON COVERED DETAILS**

The Following number of persons / employees will be covered under Health Insurance Scheme:

<b>Description</b>	<b>CAT-A Grade 21 &amp; 22</b>	<b>CAT-B Grade 17 to 20</b>	<b>CAT-C Grade 05 to 16</b>	<b>CAT-D Grade 01 to 04</b>	<b>Total</b>
Employee Including pensioner	50	557	1030	880	<b>2517</b>
Spouse	44	384	815	651	<b>1894</b>
Children	97	655	1639	1424	<b>3815</b>
Parents	35	518	793	525	<b>1871</b>
<b>Total</b>	<b>226</b>	<b>2114</b>	<b>4277</b>	<b>3480</b>	<b>10097</b>

## Annexure – B

Census in Age Bands (BPS 16 & Above)

S. No.	Age Band	No. of Employees	No. of spouse	No. of Children	Parents
1	Up to 20 Years	0	0	671	0
2	20 - 24 Years	0	14	84	0
3	25 - 29 Years	56	63	56	0
4	30 - 34 Years	154	85	16	0
5	35 - 39 Years	125	89	5	0
6	40 - 44 Years	86	60	2	0
7	45 - 49 Years	61	43	1	6
8	50 - 54 Years	42	37	0	29
9	55 - 59 Years	42	30	0	87
10	60 & Above	98	43	0	458
<b>Total</b>		664	464	835	580

Census in Age Bands (BPS 01 - BPS 15)

S. No.	Age Band	No. of Employees	No. of spouse	No. of Children	Parents
1	Up to 20 Years	0	10	2446	0
2	20 - 24 Years	27	81	437	0
3	25 - 29 Years	186	237	209	0
4	30 - 34 Years	388	307	69	0
5	35 - 39 Years	313	221	14	0
6	40 - 44 Years	265	189	3	6
7	45 - 49 Years	184	138	0	41
8	50 - 54 Years	142	101	1	111
9	55 - 59 Years	156	80	2	211
10	60 & Above	166	47	1	902
<b>Total</b>		1827	1411	3182	1271
<b>G. Total</b>		2491	1875	4017	1851

Gender-Wise Detail of Married and Un- Married Employees

S. #	BPS	Male		Total	Female		Total	G. Total
		Married	Single		Married	Single		
1	17 & Above	369	77	446	115	45	160	606
2	16	50	6	56	2	2	4	60
3	1 to 15	1455	316	1771	40	14	54	1825
<b>Total</b>		1874	399	2273	157	61	218	2491

## Annexure – C

**Description / Benefits of Health Policy**

(Amount in Pak Rupees)

Description	CAT-A (BPS/Cont. 21-22)	CAT-B (BPS/Cont. 17-20)	CAT-C (BPS/Cont. 5-16)	CAT-D (BPS/Cont. 1-4)
<b>Daily Room charges</b> Room Charges including meals per day (use Liaquat National Hospital room facilities as benchmark)	12,000/-	10,000/-	5,000/-	3,500/-
<b>Hospitalization Limit Including Day Care Procedures &amp; Surgeries, Specialized investigations and Maternity Benefits</b> (per family including employee, pensioner, spouse, children & Parents.	1,000,000/-	900,000/-	800,000/-	600,000/-
<b>Out Door Patient Consultancy &amp; Medicines</b> Per family per annum	8,000/-	7,000/-	6,000/-	6,000/-

## TECHNICAL PROPOSALS

The bidder should provide the following information in details along-with company profile for Technical Evaluation.

<b>1</b>	<b><i>Credit Rating by PACRA/ JCR-VIS</i></b>
<b>2</b>	<b><i>Total Equity</i></b>
<b>3</b>	<b><i>Year in Business</i></b>
<b>4</b>	<b><i>Number of Education Institution in Health Insurance</i></b>
<b>5</b>	<b><i>Number of Corporate clients in Health Insurance</i></b>
<b>6</b>	<b><i>Number of Panel Hospital at Karachi</i></b>
<b>7</b>	<b><i>24/7 Medical Help Line</i></b>
<b>8</b>	<b><i>Full time medical doctor(s) for case management</i></b>

## FINANCIAL PROPOSALS

### 1. NUMBER OF INSURED MEMBERS

Description	CAT-A (BPS/Cont. 21-22)	CAT-B (BPS/Cont. 17-20)	CAT-C (BPS/Cont. 5-16)	CAT-D (BPS/Cont. 1-4)	Total
Employees (Including pensioner)	50	557	1030	880	<b>2517</b>
Spouse	44	384	815	651	<b>1894</b>
Children	97	655	1639	1424	<b>3815</b>
Parents	35	518	793	525	<b>1871</b>
<b>Total</b>	<b>226</b>	<b>2114</b>	<b>4277</b>	<b>3480</b>	<b>10097</b>

### 2. GROSS PREMIUM CHARGED (CATEGORY WISE)

(Rs. in millions)

Description	CAT-A (BPS/Cont. 21-22)	CAT-B (BPS/Cont. 17-20)	CAT-C (BPS/Cont. 5-16)	CAT-D (BPS/Cont. 1-4)	Total
<b>1. Hospitalization</b>					
•Employees (Including retired)					
•Spouse					
•Children					
•Parents					
<b>2. OPD</b>					

### 3. COST SUMMARY

(Rs. in millions)

Description	Amount
Total Gross Premium (Hospitalization+OPD)	
Admin charges	
Stamp Duty	
Any Other	
Net Premium for Premium Policy	
Total Net Premium	

### 4. AUTHORIZED SIGNATORY

Name	:	
Designation	:	
Signature	:	
Company Stamp	:	
Date	:	

**CERTIFICATE**

(To be submitted on company Letter head)

1. We, hereby confirm to have carefully read, understood, accepted and agreed all the clauses of the advertised Tender Notice No. \_\_\_\_\_ dated \_\_\_\_\_ 2015, for the provision of Health Insurance Services. We agree to abide by all the instructions/ conditions.
2. Certified that we have never been black listed from any Government/ Semi Government/ Organization / Institution.
3. That if any of the information submitted in accordance to this Tender Documents is found incurred, our contract may be cancelled at any stage on your cost and risk.

1.	Name	
2.	In the Capacity of	
3.	Signature	
4.	Duly authorized to sign the Bid for and on behalf of	
5.	Stamp	
6.	Date	
7.	E-Mail address	

## **AGREEMENT FOR HEALTHCARE SERVICES & MEDICAL COVERAGE**

This Agreement for procurement of Healthcare Services & Medical Coverage "(Agreement)" is entered into this (*Insert Commencement Date of the Agreement*) ("Commencement Date"), by \_\_\_\_\_ and between \_\_\_\_\_:

NED University of Engineering & Technology University Road Karachi (University) and (*Insert Insurance Company's Name*) ("Insurance Company") having its principal place of business located at (*Insert Insurance Company's Address*). Both University and Insurance Company may hereinafter be collectively referred as a "Parties" & each individually as a "Party".

WHEREAS, University wishes to acquire Company's services, as set forth in detail herein, and Insurance Company agrees to provide such services on the terms and conditions herein contained.

NOW, THEREFORE, PARTIES hereby agree as follows:

1. **Services**
  - (i) Insurance company shall provide such services as specified in Clause 3 entitled "Scope of Services," of Request For Proposal (RFP) which is, in its entirety, hereby made an integral part of this Agreement ("Services").
  - (ii) Insurance Company shall submit to University such reports, in the form and within the timelines specified by University, as mentioned in Clause 3.2 of RFP.
2. **Term** Insurance Company shall provide Services during the period commencing from \_\_\_\_\_ and continuing through \_\_\_\_\_ or any such other period as may subsequently be agreed, in writing, between Parties ("Term").

### **3. Payment    A. Ceiling**

For Services rendered under this Agreement, University shall pay Insurance Company an agreed premium amount of Rs. (*insert amount of premium*) which shall include all of Insurance Company's costs as well as any tax obligation(s) that may be imposed on Insurance Company as a consequence of this Agreement.

**B. Schedule of Payments**

- (i) The policy premium payments will be released on quarterly basis against an invoice duly submitted by Insurance Company and the premium for subsequent additions and deletions will also be cleared on quarterly basis.
- (ii) Taxes will be deducted by University in accordance with the provisions of Income Tax Ordinance, 2001 unless an exemption certificate/SRO etc. provided for non-deduction.
- (iii) University will not be liable for payment of any interest charges or taxes associated with the cost of this Agreement.

**4. Performance Standards** Insurance Company undertakes to provide Services with the highest standards of professional and ethical competence and integrity. Insurance Company hereby undertakes to promptly replace any employees/focal persons assigned under this Agreement that University considers unsatisfactory.

**5. Confidentiality** Insurance Company shall not, during Term of this Agreement and for a period of two years following its termination/expiration etc., disclose any proprietary or confidential information relating to Services, this Agreement or University business operations without prior written consent of University.

**6. Assignment** Insurance Company shall not assign this Agreement or sub-contract any portion of it without University's prior written consent thereof.



**7. Governing Law**

This Agreement shall be governed by, and its provisions be construed in accordance with the laws of Islamic Republic of Pakistan.

**8. Dispute Resolution**

Any dispute arising out of or related to this Agreement, or any of its amendments, shall be first settled through good faith bilateral negotiations between Parties, failing which, by reference to arbitrators, one to be appointed by each Party to the dispute, and in case of disagreement amongst the arbitrators so appointed, to the arbitration on an umpire who shall be appointed by the said arbitrators before entering the reference. The venue of arbitration shall be Karachi. Arbitration proceedings, as mentioned in this section, shall be governed by the Arbitration Act, 1940 and any rules framed thereunder.

**9. Termination of Agreement**

Both Parties may terminate this Agreement at any time, with or without cause, by serving upon other at least (30) days prior written notice to terminate. Insurance Company shall continue to remain bound by Section 5 ("Confidentiality") even after termination of this Agreement.

**10. Entire Agreement**

This Agreement supersedes and replaces any oral or written communications heretofore made amongst Parties relating to the subject matter hereof. This Agreement constitutes the entire agreement between Parties, and no other verbal or written communications shall be deemed to be part of this Agreement (including an oral modification supported by new consideration), unless evidenced by written agreement of Parties subsequent to the date of execution hereof.

**IN WITNESS WHEREOF** Parties hereto have executed this Agreement on the day, month and year first written above.

**NED University**

Signature with Seal

Name:

Title:

CNIC:

Date:

**Insurance Company**

Signature with Seal

Name:

Title:

CNIC:

Date:

**Witness:**

**1.**

**CNIC:**

**2.**

**CNIC:**