



Government of Sindh Finance Department


BID EVALUATION REPORT


1.	Name of Procuring Agency:	Finance Department, Government of Sindh.	
2.	Tender Reference/Inquiry:	NO.FD/SO(HIC)/TENDER/2016-17	
3.	Tender Name:	Procurement of Health Insurance Services for Sindh Secretariat Employees and their Entitled Family Members	
4.	Method of Procurement:	National Competitive Bidding & Single Stage - Two Envelopes Bidding Procedure.	
5.	Tender Publication:	Daily Newspapers & Websites	
I. DAILY NEWSPAPERS			
Three (03) leading daily newspapers English, Urdu & Sindhi:			
(a)	Tender Notice vide No. INF/KRY.No.4083/2016	(i)	DAILY DAWN (ENGLISH):
			<i>Tender Notice</i> 30-10-2016 <i>Addendum</i> 24-11-2016
(b)	Addendum vide No. INF/KRY.No.4395/2016	(ii)	DAILY JANG (URDU):
			<i>Tender Notice</i> 01-11-2016 <i>Addendum</i> 24-11-2016
(iii)			DAILY KAWISH (SINDHI):
			<i>Tender Notice</i> 30-10-2016 <i>Addendum</i> 24-11-2016
II. OFFICIAL WEBSITES			
The SPPRA as well as Government of Sindh, Finance Department Official Webs:			
(a)	SPPRA	LINK	
	Serial No.30375	http://www.pprasindh.gov.pk/activetenders.php?SearchBy=id&txtSearch=30375&dtFromDate=&isttype=Karachi	
(b)	FINANCE DEPARTMENT	LINK	
	Finance Department's Website main/homepage	http://fdsindh.gov.pk/site/userfiles/Revised%20Tender%20Docs-HIPolicy.pdf	
6.	Total Tender/Bidding Documents Sold:	SEVEN (07) Nos.	
7.	Total Bids Received:	ONE (01)	
8.	Technical Bid Opening date:	15 th DECEMBER, 2016 AT 03:00 P.M	
9.	No. of Technically Qualified Bids:	ONE (01)	
10.	Bid(s) Rejected:	NONE	
11.	Financial Bid Opening Date:	26 th DECEMBER, 2016 AT 04:00 P.M	


12. **BID EVALUATION REPORT:**


S No	Name Of Bidder	Cost Offered By The Bidder	Ranking In Terms Of Cost	Comparison With Estimated Cost	Reasons For Acceptance/Rejection
0	1	2	3	4	5
1.	M/s. United Insurance Company (UIC) of Pakistan Limited	Rs.362,575,200/-	01 st Lowest		Technically qualified bid and found on the lower side.


(GHULAM ABBAS MEMON)
Section Officer (HIC),
Finance Department,
Government of Sindh, Karachi
MEMBER/SECRETARY


(NISAR AHMED SHAIKH)
Additional Secretary (Admn./SR),
Finance Department,
Government of Sindh, Karachi
MEMBER


(DR. BADARUDDIN SHAIKH)
Additional Secretary (G.A),
SGA&C Department,
Government of Sindh, Karachi
MEMBER


(DR. MUHAMMAD ASLAM PECHUHO)
Additional Secretary (Technical),
Health Department,
Government of Sindh, Karachi
MEMBER


(DR. NOOR ALAM)
Special Secretary (Res.),
Finance Department,
Government of Sindh, Karachi
CHAIRMAN

COMPARATIVE STATEMENT OF TECHNICAL BID EVALUATION

S. #	DESCRIPTION OF THE ITEM	BENCHMARKS	MARKS		SCORE / MARKS OBTAINED BY THE HEALTH INSURANCE COMPANY						
			BREAK UP	ALLIANZ EFU	JUBILEE	ADAMJEE	UIC	CRESCENT STAR	ASKARI	SINDH INSC.	
0	BASIC ELIGIBILITY CRITERIA	YES = ✓ NO = X		X	X	X	X	✓	X	X	X
1	Number of Years in the business of providing Health Insurance Cards	10 Years 07 Years 05 Years	10 7 5	X	X	X	X	10	X	X	X
2	Number of active Health Insurance Cards	4000 – 5000 2000 – 3999 1000 to 1999	10 7 5	X	X	X	X	10	X	X	X
3	Total Numbers of Branch Offices or arrangements in Pakistan esp. in Sindh.	50 & above 30 – 49 10 – 29	10 7 5	X	X	X	X	05	X	X	X
4	Total Assets as on 30 th June 2016 (Rs. In Billions) (Accounts for 30 th June 2016)	03 Bn. & above 02 Bn. & above 01 Bn. & above	10 7 5	X	X	X	X	10	X	X	X
5	Equity / Networth of the Insurance company as on 30 th June, 2016 (Rs. In Millions)	Above 500 MM 499 – 400 MM 300 – 399 MM	20 14 10	X	X	X	X	20	X	X	X
6	PACRA/ICR-VIS Rating	AAA AA A	10 8 7	X	X	X	X	07	X	X	X
7	No. of Panel Hospital under credit facility in Sindh (Credible documentary evidence)	100 and above 80 – 99 50 – 79	10 7 5	X	X	X	X	05	X	X	X
8	Medical Call Centre (Help Line Service) – 24/7 (Credible documentary evidence)	YES NO	10 0	X	X	X	X	10	X	X	X
9	Number of Full-Time Doctors for case management in Medical & Claim Department (Details signed by the authorized person)	5 and above 3 – 4 Below 3	10 7 0	X	X	X	X	07	X	X	X
TOTAL MARKS OBTAINED BY THE COMPANY			100	X	X	X	X	84	X	X	X

(Signature)
19/11/16

(GHASLAM ABBAS MEMMON)
Section Officer (HIC),
Finance Department,
Govt. of Sindh, Karachi
MEMBER/SECRETARY

(Signature)
19/11/16

(NISAR AHMED SHAH)
Additional Secretary (Admn./SR),
Finance Department,
Govt. of Sindh, Karachi
MEMBER

(Signature)
19/11/16

(DR. BADARUDDIN SHAIKH)
Additional Secretary (G.A.),
SG&C Department,
Govt. of Sindh, Karachi
MEMBER

(Signature)
19/11/16

(DR. MUHAMMAD ASLAM PECHUHO)
Additional Secretary (Tech.),
Health Department,
Govt. of Sindh, Karachi
MEMBER

(Signature)
19/11/16

(DR. NOOR ALAM)
Special Secretary (Res.),
Finance Department,
Govt. of Sindh, Karachi
CHAIRMAN

Note:- The Mark " X " shows that the insurance company did not submit its bid/proposal by the announced deadline i.e. 15th Decer ber, 2016 at 02:00 pm.

**COMPARATIVE STATEMENT OF FINANCIAL BID SUBMITTED BY
M/S. UNITED INSURANCE COMPANY (UIC) OF PAKISTAN LIMITED**

"HEALTH INSURANCE POLICY IN RESPECT OF THE SINDH SECRETARIAT EMPLOYEES & THEIR ENTITLED MEMBERS OF FAMILY"

S.NO.	GoS WORKING SHEET	AGE BANDS	LIVES (PLAN A,B&C)	PREMIUM (RS.)	
				PER PERSON	PER 1500 PERSONS
1	Employee Male	18-25	1,500	4,000	6,000,000
2	Employee Male	26-35	1,500	4,500	6,750,000
3	Employee Male	36-45	1,500	4,800	7,200,000
4	Employee Male	46-55	1,500	6,000	9,000,000
5	Employee Male	56-60	1,500	7,000	10,500,000
6	Employee Female	18-25	1,500	5,200	7,800,000
7	Employee Female	26-35	1,500	5,600	8,400,000
8	Employee Female	36-45	1,500	6,000	9,000,000
9	Employee Female	46-55	1,500	6,500	9,750,000
10	Employee Female	56-60	1,500	7,000	10,500,000
11	Employee Spouse (Male)	18-25	1,500	4,000	6,000,000
12	Employee Spouse (Male)	26-35	1,500	4,500	6,750,000
13	Employee Spouse (Male)	36-45	1,500	4,800	7,200,000
14	Employee Spouse (Male)	46-55	1,500	6,000	9,000,000
15	Employee Spouse (Male)	56-60	1,500	7,000	10,500,000
16	Employee Spouse (Female)	18-25	1,500	5,200	7,800,000
17	Employee Spouse (Female)	26-35	1,500	5,600	8,400,000
18	Employee Spouse (Female)	36-45	1,500	6,000	9,000,000
19	Employee Spouse (Female)	46-55	1,500	6,500	9,750,000
20	Employee Spouse (Female)	56-60	1,500	7,000	10,500,000
21	Employee Sons & Daughters	0-11	1,500	5,000	7,500,000
22	Employee Sons & Daughters	28-Dec	1,500	4,500	6,750,000
23	Employee Parents	Below/ upto 60 years	1,500	12,000	18,000,000
24	Employee Parents	Above 60 years	1,500	22,000	33,000,000
25	Pensioners	Below 60 years	1,500	12,000	18,000,000
26	Pensioners	Above 60 years	1,500	22,000	33,000,000
27	Public Representatives	18-25	1,500	4,800	7,200,000
28	Public Representatives	26-35	1,500	5,200	7,800,000
29	Public Representatives	36-45	1,500	5,500	8,250,000
30	Public Representatives	46-55	1,500	6,500	9,750,000
31	Public Representatives	56-60	1,500	7,000	10,500,000
32	Public Representatives	Above 60 years	1,500	22,000	33,000,000
	TOTAL (Amount in Rs.)		48,000 (Lives)		362,575,200
33	OPD Reimbursement Fee (Rs.300,000 per family)	Three Percentage (3%) (Service Charges on actual/consumed amount of OPD)			

(G. ABBAS MEMON)
Section Officer (HIC),
Finance Department,
Govt. of Sindh, Karachi
MEMBER/SECRETARY

(NISAR AHMED SHAIKH)
Addl. Secretary (Admn./SR),
Finance Department,
Govt. of Sindh, Karachi
MEMBER

(DR. BADARUDDIN SHAIKH)
Additional Secretary (G.A),
SGA&C Department,
Govt. of Sindh, Karachi
MEMBER

(DR. MUHAMMAD ASLAM)
Additional Secretary (Tech.),
Health Department,
Govt. of Sindh, Karachi
MEMBER

(DR. NOOR ALAM)
Special Secretary (Res.),
Finance Department,
Govt. of Sindh, Karachi
CHAIRMAN

NO.FD/HIC/30-02/2016



Government of Sindh Finance Department

Karachi, dated the 15th December, 2016

SUBJECT :- MINUTES OF MEETING OF THE PROCUREMENT COMMITTEE FOR EVALUATION OF TECHNICAL BIDS REGARDING HEALTH INSURANCE POLICY IN RESPECT OF SINDH SECRETARIAT EMPLOYEES AND THEIR ENTITLED MEMBERS OF FAMILY

The meeting of the Procurement Committee constituted vide Finance Department NO.FD/HIC/30-02/2016 dated 07th October, 2016, was held on **15.12.2016** at **03:00 pm** under the Chairmanship of Special Finance Secretary (Res.), Finance Department, Sindh in his office at 2nd floor of Finance Department to undertake the evaluation of technical bids submitted in response to the Revised Tender/Bidding Documents issued as per Addendum Dated: 24-11-2016, published vide No. INF/KRY.No.4395/2016 in **three (03)** leading newspapers i.e. **Daily Dawn; Daily Jang** and **Daily Kawish** as well as hoisted on official websites of Finance Department and SPPRA (Sr.No.30375). The list of the participants including the following members of the committee is attached at **(Annexure-I)**:

(i)	Special Secretary (Res.), Finance Department, Govt. of Sindh.	Chairman
(ii)	Additional Secretary (Admn./SR), Finance Department, Govt. of Sindh	Member
(iii)	Additional Secretary (G.A), SGA&CD (Wing), Govt. of Sindh.	Member
(iv)	Additional Secretary (Technical), Health Department, Govt. of Sindh.	Member
(v)	Section Officer (HIC), Finance Department, Govt. of Sindh.	Member/ Secretary

2. In response to the publication of Tender Notice and its Addendum, the following **Seven (07)** health insurance service providers/companies approached to purchase the Tender/Bidding Documents and/or the Revised Tender/Bidding Documents against the amount of Rs.2,000/- (non-refundable) as Tender Documents Fee:

- (i) M/s. Allianz EFU Health Insurance Limited,
- (ii) M/s. Adamjee Insurance Company Limited,
- (iii) M/s. Jubilee General Insurance Company Limited,
- (iv) M/s. United Insurance Company (UIC) of Pakistan Limited,
- (v) M/s. Askari General Insurance Company Limited,
- (vi) M/s. Sindh Insurance Limited,
- (vii) M/s. Crescent Star Insurance Company Limited.

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3. However, only One (01) company **M/s. United Insurance Company (UIC) of Pakistan Limited**, came up with proposals and submitted the Bid by the announced deadline i.e. 15th December, 2016 at 02:00 pm.

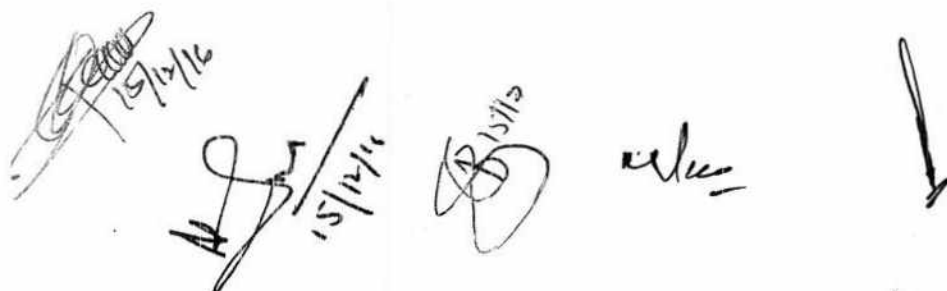
4. Accordingly, as per SPPRA Rules, the bid was opened at **03:00 pm** on the same day i.e. 15th December, 2016 in the presence of the representatives of the above-mentioned bidders/companies who have also signed the Attendance Sheet. All the members of the Procurement Committee signed each sealed envelope of the Technical Bid as well as necessary technical documents.

5. The Procurement Committee proceeded as per procedure prescribed in Rule-46(02) of SPPRA Rules 2010 (amended 2013). Initially only the envelope marked as **“Technical Proposal”** was opened in the presence of bidders whereas the envelope marked as “Financial Proposal” was retained unopened in the custody of the Procurement Committee as Finance Department had preferred to adopt **Single Stage-Two Envelopes Procedure**, for procurement of health insurance services and selection of health insurance service provider/company, as prescribed in SPPRA Rules 2010 (amended 2013) “Procedure of Open Competitive Bidding”.

6. Prior to the Technical Bid Evaluation, the Procurement Committee examined as to whether the bid is responsive or non-responsive in order to assess if the bidder is eligible to offer its health insurance services as per preliminary eligibility criteria as mentioned in **Serial # 02 – Eligibility Criteria of Insurers(s)** of the Revised Tender/Bidding Documents or otherwise. The Committee found that the bid submitted by the M/s. United Insurance Company (UIC) of Pakistan Ltd., is responsive and the company is eligible to offer its bid. Therefore, the M/s. United Insurance Company (UIC) of Pakistan Limited, qualified for further Technical Assessment as per the evaluation criteria specified in the Revised Tender/Bidding Documents. The Basic Eligibility Criteria is attached herewith vide **(Annexure-II)**.

7. Subsequently, the Procurement Committee evaluated the Technical Bid without referring to the price and awarded marks on each item of the technical bid as per benchmarks established in **Serial # 6.1-Criteria For Technical Evaluation (6 – Technical Proposal)** of the Revised Tender/Bidding Documents. The Criteria for Evaluation of Technical Proposal is attached herewith vide **(Annexure-III)**.

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8. Consequently, in technical bid evaluation M/s. United Insurance Company (UIC) of Pakistan Limited qualified technically by achieving **84% Marks** as minimum 70% marks (Out of total 100 Marks) were required in the technical evaluation to pass for Technical Proposal and to further proceed towards evaluation of financial proposal of the said bidder.


9. Hence, the Procurement Committee unanimously agreed to proceed towards unwrapping the **Financial Proposal** of the **M/s. United Insurance Company (UIC) of Pakistan Limited**.


10. The meeting ended with vote of thanks to and from the chair.


(GHULAM ABBAS MEMON)
Section Officer (HIC),
Finance Department, Sindh
Member / Secretary


(NISAR AHMED SHAIKH)
Additional Secretary (Admn./SR),
Finance Department, Sindh
Member


(DR. BADARUDDIN SHAIKH)
Additional Secretary (G.A),
SGA&CD, Sindh
Member


(DR. MUHAMMAD ASLAM PECHUHO)
Additional Secretary (Technical),
Health Department, Sindh.
Member


(DR. NOOR ALAM)
Special Secretary (Res.),
Finance Department, Sindh.
Chairman

NO.FD/HIC/30-02/2016



Government of Sindh Finance Department

Karachi, dated the 26th December, 2016

SUBJECT :- MINUTES OF MEETING OF THE PROCUREMENT COMMITTEE FOR OPENING OF FINANCIAL PROPOSAL/ BIDS REGARDING HEALTH INSURANCE SERVICES IN RESPECT OF SINDH SECRETARIAT EMPLOYEES AND THEIR ENTITLED MEMBERS OF FAMILY.

The meeting of the Procurement Committee was held on **26.12.2016** at **04:00 pm** under the Chairmanship of Special Finance Secretary (Res.), Finance Department, Sindh in his office at 2nd floor of Finance Department to open the Financial Proposal/Bid of M/s. United Insurance Company (UIC) of Pakistan Limited. Following members of the committee attended the meeting.

1. Special Secretary (Res.), Finance Department, Govt. of Sindh.	Chairman
2. Additional Secretary (Admn./SR), Finance Department, Govt. of Sindh	Member
3. Additional Secretary (G.A), SGA&CD (Wing), Govt. of Sindh.	Member
4. Additional Secretary (Technical), Health Department, Govt. of Sindh.	Member
5. Section Officer (HIC), Finance Department, Govt. of Sindh.	Member/ Secretary


2. Pursuant to the technical qualification by achieving 84% Marks (Out of total 100 Marks) in the Technical Bid Evaluation, the **Financial Bid** of M/s. United Insurance Company (UIC) of Pakistan Limited was opened at 04:00 pm in the presence of the Company's representatives/participants. The bid did not contain any over-writing, cutting or tempering. Therefore, the Procurement Committee unanimously recommended that the contract for provision of health insurance services in respect of the Sindh Secretariat Employees and their Entitled Family Members be awarded to **M/s. United Insurance Company (UIC) of Pakistan Limited** with total bid price of **Rs.362,575,200/- (Rupees Three Hundred Sixty-Two Million, Five Hundred Seventy-Five Thousands and Two Hundred Only)** inclusive of all applicable taxes for premium and **Three percent (03%)** to be charged on actual/consumed OPD from the Corporate Pool of **Rs.50.00 Million (Annexure-I).**

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3. The meeting ended with vote of thanks to and from the chair.



(GHULAM ABBAS MEMON)
Section Officer (HIC),
Finance Department, Sindh
Member / Secretary




(NISAR AHMED SHAIKH)
Additional Secretary (Admn./SR),
Finance Department, Sindh
Member



(DR. BADARUDDIN SHAIKH)
Additional Secretary (G.A),
SGA&CD, Sindh
Member



(DR. MUHAMMAD ASLAM PECHUHO)
Additional Secretary (Technical),
Health Department, Sindh.
Member






(DR. NOOR ALAM)
Special Secretary (Res.),
Finance Department, Sindh.
Chairman

**MEETING OF THE PROCUREMENT COMMITTEE FOR OPENING OF FINANCIAL
BIDS REGARDING "HEALTH INSURANCE POLICY IN RESPECT OF THE SINDH
SECRETARIAT EMPLOYEES AND THEIR ENTITLED MEMBERS OF FAMILY"**

ATTENDANCE SHEET

Dated 26.12.2016 @ 04.00 pm

S #	NAME OF OFFICER WITH DESIGNATION & DEPTT.	CONTACT	E-MAIL	SIGNATURE
1.	DR. NOOR ALAM Special Secretary (Res.), Finance Department, Sindh.	↓		
2.	NISAR AHMED SHAIKH Additional Secretary (Admn./SR), Finance Department, Sindh			
3.	DR. BADARUDDIN SHAIKH Additional Secretary (G.A), SGA&CD, Sindh			
4.	DR. MUHAMMAD ASLAM PECHUHO Additional Secretary (Technical), Health Department, Sindh.	rek barchal		
5.	GHULAM ABBAS MEMON Section Officer (HIC), Finance Department, Sindh			
6.				
7.				
8.				
THE BIDDER(S)				
M/S. UNITED INSURANCE COMPANY (UIC) OF PAKISTAN LIMITED				
9.				
10.	Syed Kashif Hussain	kashifhussain@uicwindow.com		
11.				
12.				
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0313-3233154



PRE-BID MEETING ON "HEALTH INSURANCE POLICY IN RESPECT OF THE SINDH SECRETARIAT EMPLOYEES AND THEIR ENTITLED MEMBERS OF FAMILY"

ATTENDANCE SHEET
Dated 11.11.2016 @ 03.00 pm

S #	NAME OF OFFICER WITH DESIGNATION & DEPTT.	CONTACT	E-MAIL	SIGNATURE
1.	M. MOHSIN MURTAZA (ADAMJEE) SENIOR MANAGER	0302-8228257	mohsin.murtaza@adammurtaza.com	
2.	Capt. Mahmood Sultan	03008261443	mahmood.sultan@jubilee.gov.pk	
3.	SAIMA TABASSUM ZAFAR	03002400408	saima.zafar@jubilee.gov.pk	
4.	Dr. Humaira	03018282335	humaira.fakher@hotmail.com	
5.	Mr. Qures-ul-Islam	0333-2354450	Quresulislam@hotmail.com	
6.	Dr. P. Tanveer Rauf	03008204744	dr.tanveer@jubilee.gov.pk	
7.	M. NADIM ILSHAN	0300-2307214	nadeem.ishan@jubilee.gov.pk	
8.	SARFARAZ H. MANJEE.	0333-2115243	Sarfraz.hussain@allianz-epi.com	
9.	NAVEED ALI	0316-3323115	naveed.ali@allianz-epi.com	
10.	Dr Badar Uddin	0300-9745088	badaruddin.shahid@yaho.com	
11.	DR. M. ASLAM BACHUKO	0300-212959	aslam.bachuko@gmail.com	
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Government of Sindh Finance Department


CONTRACT EVALUATION FORM

1)	NAME OF THE ORGANIZATION /DEPTT	Finance Department, Govt. of Sindh
2)	PROVINCIAL / LOCAL GOVT / OTHER	Provincial Government
3)	TITLE OF CONTRACT	Health Insurance Policy For Sindh Secretariat Employees, Government of Sindh and Their Entitled Family Members
4)	TENDER NUMBER	NO.FD/SO(HIC)/Tender/2016-17 Dated: the 28th October, 2016
5)	BRIEF DESCRIPTION OF CONTRACT	Health Insurance Services/Policy
6)	FORUM THAT APPROVED THE SCHEME	Honourable Chief Minister, Sindh
7)	TENDER ESTIMATED VALUE	Rs.500,000,000/- (Rupees Five Hundred Million Only)
8)	ENGINEER'S ESTIMATE (For civil works only)	N/A
9)	ESTIMATED COMPLETION PERIOD (AS PER CONTRACT)	N/A
10)	TENDER OPENED ON (DATE & TIME)	15 th December, 2016 at 03:00 pm
11)	NUMBER OF TENDER DOCUMENTS SOLD (Attach list of buyers)	Seven (07) (Signed Copy Enclosed at Annexure-I)
12)	NUMBER OF BIDS RECEIVED	One (01)
13)	NUMBER OF BIDDERS PRESENT AT THE TIME OF OPENING OF BIDS	One (01)
14)	BID EVALUATION REPORT (enclose a copy)	Date: 10 th January, 2017 (Serial No.30375) (Signed Copy Enclosed at Annexure-II)
15)	NAME AND ADDRESS OF THE SUCCESSFUL BIDDERS	M/S. THE UNITED INSURANCE COMPANY OF PAKISTAN LIMITED , Zonal Office: 201, 2 nd Floor Aamir Trade Centre, PECHS Block-II, Allah Wali Chowrangi, Shahrah-e-Qaideen, Karachi, Pakistan
16)	CONTRACT AWARD PRICE	Rs.362,575,200/- (Rupees Three Hundred Sixty-Two Millions, Five Hundred Seventy Five Thousands and Two Hundred Only)
17)	RANKING OF SUCCESSFUL BIDDER IN EVALUATION REPORT (i.e. 1 st , 2 nd , 3 rd EVALUATION BID)	Singly Participated
18)	METHOD OF PROCUREMENT USED (Tick one)	
	a) SINGLE STAGE - ONE ENVELOPE PROCEDURE	<input type="checkbox"/> Domestic /local
	b) SINGLE STAGE - TWO ENVELOPE PROCEDURE	<input checked="" type="checkbox"/>
	c) TWO STAGE BIDDING PROCEDURE	<input type="checkbox"/>
	d) TWO STAGE - TWO ENVELOPE BIDDING PROCEDURE	<input type="checkbox"/>

DR. MOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh

19)	APPROVING AUTHORITY FOR AWARD OF CONTRACT	Honourable Chief Minister, Sindh	
20)	WHETHER THE PROCUREMENT WAS INCLUDING IN ANNUAL PROCUREMENT PLAN?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
21)	ADVERTISEMENT:		
	i) SPPRA Website (If yes, give data and SPPRA Identification No)	Yes	http://www.pprasindh.gov.pk/activetenders.php?SearchBy=id&txtSearch=30375&dtFromDate=&listtype=Karachi Identification No.30375
		No	---
	ii) News Papers (If yes, give names of newspapers dates)	Yes	DAILY DAWN (ENGLISH): <i>Tender Notice:</i> INF/KRY.No.4083/2016 Dated: 30-10-2016 <i>Addendum:</i> INF/KRY.No.4395/2016 Dated: 24-11-2016 DAILY JANG (URDU): <i>Tender Notice:</i> INF/KRY.No.4083/2016 Dated: 01-11-2016 <i>Addendum:</i> INF/KRY.No.4395/2016 Dated: 24-11-2016 DAILY KAWISH (SINDHI): <i>Tender Notice:</i> INF/KRY.No.4083/2016 Dated: 30-10-2016 <i>Addendum:</i> INF/KRY.No.4395/2016 Dated: 24-11-2016
		No	---
22)	NATURE OF CONTRACT	Domestic/Local <input checked="" type="checkbox"/>	Int. <input type="checkbox"/>
23)	WHETHER QUALIFICATION CRITERIA WAS INCLUDED IN BIDDING/TENDER DOCUMENTS? (If yes, enclose a copy)	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
		(Signed Copy Enclosed at Annexure-III)	
24)	WHETHER BID EVALUATION CRITERIA WAS INCLUDING IN BIDDING/TENDER DOCUMENTS? (If yes, enclose a copy)	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
		(Signed Copy Enclosed at Annexure-IV)	
25)	WHETHER APPROVAL OF COMPETENT AUTHORITY WAS OBTAINED FOR USING A METHOD OTHER THAN OPEN COMPETITIVE BIDDING?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
26)	WAS BID SECURITY OBTAINED FROM ALL THE BIDDERS?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
27)	WHETHER THE SUCCESSFUL BID WAS LOWEST EVALUATED BID.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
28)	WHETHER THE SUCCESSFUL BIDDER WAS TECHNICALLY COMPLIANT?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
29)	WHETHER NAMES OF THE BIDDERS AND THEIR QUOTED PRICES WERE READ OUT AT THE TIME OF OPENING OF BIDS?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
30)	WHETHER EVALUATION REPORT GIVEN TO BIDDERS BEFORE THE AWARD OF CONTRACT? (Attach copy of the bid evaluation report)	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
		(Signed Copy Enclosed at Annexure-V)	

DR. MOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh

	(Attach copy of the bid evaluation report)	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
(Signed Copy Enclosed at Annexure-V)			
31)	ANY COMPLAINTS RECEIVED (If yes, result thereof)	Yes	--
		No	✓
32)	ANY DEVIATION FROM SPECIFICATIONS GIVEN IN THE TENDER NOTICE /DOCUMENTS (If yes, give details)	Yes	--
		No	✓
33)	WAS THE EXTENSION MADE IN RESPONSE TIME? (If yes, give reasons)	Yes	✓
		No	--
		To introduce changes and amendments in the Tender/Bidding Documents as a result of Pre-Bid Meeting held as per schedule previously published vide INF/KRY.No.4083/2016.	
34)	DEVIATION FROM QUALIFICATION CRITERIA (If yes, give detailed reasons)	Yes	--
		No	✓
35)	WAS IT ASSURED BY THE PROCURING AGENCY THAT THE SELECTED FIRM IS NOT BLACK LISTED?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
36)	WAS A VISIT MADE BY ANY OFFICER/OFFICIAL OF THE PROCURING AGENCY TO THE SUPPLIER'S PREMISES IN CONNECTION WITH THE PROCUREMENT? IF SO, DETAILS TO BE ASCERTAINED REGARDING FINANCING OF VISIT, IF ABROAD: (If yes, enclose a copy)	Yes	<input type="checkbox"/>
		No	<input checked="" type="checkbox"/>
37)	WERE PROPER SAFEGUARDS PROVIDED ON MOBILIZATION THE CONTRACT (Bank guarantee etc)?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
38)	SPECIAL CONDITIONS, IF ANY (If yes, give Brief Description)	Yes	✓
		No	
		A. Performance Security equal to five (05) percent of the Project Cost B. Bank guarantee for any amount paid in advance.	
Signature & Official Stamp of Authorized Officer/ Chairman		 DR. NOOR ALAM Special Finance Secretary (Res) Finance Department Government of Sindh	
FOR OFFICE USE ONLY			

Office Address: Special Finance Secretary (Res.), Finance Department, Government of Sindh,
3rd Floor, Finance Complex, A.K Lodhi Block, Sindh Secretariat Building No.06, Kamal Atta-Turk Road,
Karachi-Pakistan. Phone # 021-99222166



NO.FD/SO(HIC)/Tender/2016-17

**Government of Sindh
Finance Department**

Karachi, dated the 07th November, 2016

ANNUAL PROCUREMENT PLAN

(GOODS & SERVICES)

FINANCIAL YEAR: 2016-17

SR. NO.	DESCRIPTION OF PROCUREMENT	QUANTITY (WHERE APPLICABLE)	ESTIMATED UNIT COST (WHERE APPLICABLE)	ESTIMATED TOTAL COST	FUNDS ALLOCATED	SOURCE OF FUNDS (ADP/NON-ADP)	PROPOSED PROCUREMENT METHOD	TIMING OF PROCUREMENT			
								1 st Qtr	2 nd Qtr	3 rd Qtr	4 th Qtr
1.	Procurement of Health Insurance Services for Sindh Secretariat Employees of Government of Sindh, Karachi and their Entitled Family Members	N/A	N/A	N/A	Rs.500.000 Million	Non-ADP	NCB Single Stage-Two Envelopes	-	✓	-	-
2.	-	-	-	-	-	-	-	-	-	-	-

• Any other Procurement item(s) required on need basis shall be part of procurement plan & Revised Plan shall be reported to Sindh Public Procurement Regulatory Authority with the approval of the Competent Authority.

DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh

(GHULAM ABBAS MEMON)
SECTION OFFICER (HIC)
FOR SECRETARY TO GOVT. OF SINDH

LIST OF TENDER/BIDDING DOCUMENTS SOLD

In response to the publication of Tender Notice and its Addendum, the following **Seven (07)** health insurance service providers/companies approached to purchase the Tender/Bidding Documents:

- (i) M/s. Allianz EFU Health Insurance Limited,
- (ii) M/s. Adamjee Insurance Company Limited,
- (iii) M/s. Jublice General Insurance Company Limited,
- (iv) M/s. United Insurance Company (UIC) of Pakistan Limited,
- (v) M/s. Askari General Insurance Company Limited,
- (vi) M/s. Sindh Insurance Limited,
- (vii) M/s. Crescent Star Insurance Company Limited.


DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh



Government of Sindh
Finance Department

BID EVALUATION REPORT

1.	Name of Procuring Agency:	Finance Department, Government of Sindh.	
2.	Tender Reference/Inquiry:	NO.FD/SO(HIC)/TENDER/2016-17	
3.	Tender Name:	Procurement of Health Insurance Services for Sindh Secretariat Employees and their Entitled Family Members	
4.	Method of Procurement:	National Competitive Bidding & Single Stage - Two Envelopes Bidding Procedure.	
5.	Tender Publication:	Daily Newspapers & Websites	
I. DAILY NEWSPAPERS			
Three (03) leading daily newspapers English, Urdu & Sindhi:			
(a)	Tender Notice vide No. INF/KRY.No.4083/2016	(i)	DAILY DAWN (ENGLISH):
			Tender Notice 30-10-2016 Addendum 24-11-2016
(b)	Addendum vide No. INF/KRY.No.4395/2016	(ii)	DAILY JANG (URDU):
			Tender Notice 01-11-2016 Addendum 24-11-2016
(iii)			DAILY KAWISH (SINDHI):
			Tender Notice 30-10-2016 Addendum 24-11-2016
II. OFFICIAL WEBSITES			
The SPPRA as well as Government of Sindh, Finance Department Official Webs:			
(a)	SPPRA	LINK	
	Serial No.30375	http://www.porasindh.gov.pk/activetenders.php?SearchBy=id&txtSearch=30375&dtFromDate=&lsttype=Karachi	
(b)	FINANCE DEPARTMENT	LINK	
	Finance Department's Website main/homepage	http://idsindh.gov.ok/site/userfiles/Revised%20Tender%20Docs-HIPolicy.pdf	
6.	Total Tender/Bidding Documents Sold:	SEVEN (07) Nos.	
7.	Total Bids Received:	ONE (01)	
8.	Technical Bid Opening date:	15 th DECEMBER, 2016 AT 03:00 P.M	
9.	No. of Technically Qualified Bids:	ONE (01)	
10.	Bid(s) Rejected:	NONE	
11.	Financial Bid Opening Date:	26 th DECEMBER, 2016 AT 04:00 P.M	


Contd.. to Page-02


DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh


12. BID EVALUATION REPORT:


S. No.	Name Of Bidder	Cost Offered By The Bidder	Ranking In Terms Of Cost	Comparison With Estimated Cost	Reasons For Acceptance/Rejection
0	1	2	3	4	5
1.	M/s. United Insurance Company (UIC) of Pakistan Limited	Rs.362,575,200/-	01 st Lowest		Technically qualified bid and found on the lower side.


(GHULAM ABBAS MEMON)
Section Officer (HIC),
Finance Department,
Government of Sindh, Karachi
MEMBER/SECRETARY


(NISAR AHMED SHAIKH)
Additional Secretary (Admn./SR),
Finance Department,
Government of Sindh, Karachi
MEMBER


(DR. BADARUDDIN SHAIKH)
Additional Secretary (G.A),
SGA&C Department,
Government of Sindh, Karachi
MEMBER


(DR. MUHAMMAD ASLAM PECHUHO)
Additional Secretary (Technical),
Health Department,
Government of Sindh, Karachi
MEMBER


(DR. NOOR ALAM)
Special Secretary (Res.),
Finance Department,
Government of Sindh, Karachi
CHAIRMAN


DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh





QUALIFICATION/ELIGIBILITY CRITERIA OF INSURERS(S)

- Certificate of Incorporation & valid license to transact insurance business with SECP (Proof is required);
- Valid NTN/Income Tax of FBR and SNTN of Sindh Revenue Board (SRB) Registration Certificates showing service category (Valid Proof is required);
- Affidavit from the CEO or CFO or Company Secretary of the Insurer that the "Firm has never been black listed by any Government & Semi-Government organization/agency/department". All those insurance companies black-listed by any Government & Semi-Government organization/agency/department, shall not be entertained;
- Minimum two (02) years' experience in providing health insurance services is required (documentary evidence is required). Copies of at least two (02) paid invoices for each of past two years shall be provided;
- Minimum 1,000 active health insurance cards offered to clients during last 02 years (documentary evidence is required). Copies of signed agreement or invoices shall be considered as appropriate evidence;
- Minimum amount of equity should be Rs.500.00 Million (documentary evidence is required). Accounts of 30th June 2016 shall be considered as evidence;
- Minimum PACRA¹ / JCR-VIS² Rating required is "A", which should not be more than two (02) years old.

Note:- (i) It must be noted that the bidder/company shall meet eligibility criteria otherwise it shall be declared ineligible; and their bid will not be further evaluated.

(ii) In case, the Health Insurance service provider firm/company is not registered with SRB; it is immediately advised to get E-registration with SRB without lapsing any further time.


DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh

¹Pakistan Credit Rating Agency Limited (PCRA)
²Japan Credit Rating Agency, Ltd. - Vital Information Services (Pvt.) Limited (JCR-VIS): A joint venture between Japan Credit Rating Agency, Ltd. (JCR) - Japan's premier rating agency, Vital Information Services (Pvt.) Limited (VIS)

9


**CHECKLIST FOR BASIC ELIGIBILITY OF
M/S. UNITED INSURANCE COMPANY (UIC) OF PAKISTAN LIMITED**


The Procurement Committee examined the bid of the only bidder M/s. United Insurance Company (UIC) of Pakistan Limited as per preliminary eligibility criteria mentioned in Serial # 02 - Eligibility Criteria of Insurers(s) the of the Revised Tender/Bidding Documents, and found that the bid submitted by the bidder/company is responsive and the bidder/company is eligible to offer its bid. Therefore, the M/s. United Insurance Company (UIC) of Pakistan Limited, qualified for further evaluation of Technical Proposal. The item-wise evaluation of the bidder/company is given as under:

S. #	ELIGIBILITY CRITERIA FOR ALL INTERESTED BIDDERS	REMARKS
1.	Certificate of Incorporation & valid license to transact insurance business with SECP (<i>Proof is required</i>);	✓
2.	Valid NTN/Income Tax of FBR and SNTN of Sindh Revenue Board (SRB) Registration Certificates showing service category (<i>Valid Proof is required</i>);	✓
3.	Affidavit from the CEO or CFO or Company Secretary of the Insurer that the "Firm has never been black listed by any Government & Semi-Government organization/agency/department". (<i>All those insurance companies black-listed by any Government & Semi-Government organization/agency/department, shall not be entertained</i>);	✓
4.	Minimum two (02) years' experience in providing health insurance services is required (<i>Documentary evidence is required & Copies of at least two (02) paid invoices for each of past two years shall be provided</i>);	✓
5.	Minimum 1,000 active health insurance cards offered to clients during last 02 years (<i>Documentary evidence is required & Copies of signed agreement or invoices shall be considered as appropriate evidence</i>);	✓
6.	Minimum amount of equity should be Rs.500.00 Million (<i>Documentary evidence is required</i>); <i>Accounts of 30th June 2016 shall be considered as evidence</i> ;	✓
7.	Minimum PACRA/JCR-VIS Rating required is "A", which should not be more than two (02) years old. (<i>Proof is required</i>).	✓


15/12/16
(GHULAM ABBAS MEMON)
Section Officer (HIC),
Finance Department,
Govt. of Sindh, Karachi
MEMBER/SECRETARY


15/12/16
(NISAR AHMED SHAIKH)
Additional Secretary (Admn./SR),
Finance Department,
Govt. of Sindh, Karachi
MEMBER


15/12/16
(DR. BADARUDDIN SHAIKH)
Additional Secretary (G.A),
SGA&C Department,
Govt. of Sindh, Karachi
MEMBER


(DR. MUHAMMAD ASLAM PECHUHO)
Additional Secretary (Tech.),
Health Department,
Govt. of Sindh, Karachi
MEMBER


(DR. NOOR ALAM)
Special Secretary (Res.),
Finance Department,
Govt. of Sindh, Karachi
CHAIRMAN


DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh

A - CRITERIA FOR TECHNICAL EVALUATION

S. #	Description of the Item	Benchmarks	Marks (100)	
			Break Up	Awarded
1	Number of Years in the business of providing Health Insurance Cards	10 Years	10	
		7 Years	7	
		5 Years	5	
2	Number of active Health Insurance Cards	4000 - 5000	10	
		2000 - 3999	7	
		1000 to 1999	5	
3	Total Numbers of Branch Offices or arrangements of insurance company in Pakistan specifically in Sindh.	50 and above	10	
		30 - 49	7	
		10 - 29	5	
4	Total Assets as on 30 th June 2016 (Attach accounts for 30 th June 2016)	03 Billion and above	10	
		02 Billion and above	7	
		01 Billion and above	5	
5	Equity / Networth of the Insurance company as on 30 th June, 2016	Above Rs.500 Million	20	
		Rs.499 - Rs.400 Million	14	
		Rs.300 - Rs.399 Million	10	
6	PACRA/JCR-VIS Rating	AAA	10	
		AA	8	
		A	7	
7	No. of Panel Hospital under credit facility in Province of Sindh (Provide credible documentary evidence)	100 and above	10	
		80 - 99	7	
		50 - 79	5	
8	Medical Call Centre (Help Line Service) - 24/7 (Provide credible documentary evidence)	Yes	10	
		No	0	
9	Number of Full-Time Doctors for case management in Medical & Claim Department of the Insurance Company (Provide details duly signed by authorized person of firm/company)	5 and above	10	
		3 - 4	7	
		Below 3	0	

Note:- Qualifying marks-70%. First, technical proposal shall be evaluated and financial proposal of only those bidders will be opened who score 70% marks or more in the technical evaluation criteria. All details/supporting documents must be duly stamped and signed by authorized person of insurance firm / company. All details/supporting credible documentary evidence must be duly stamped and signed by authorized person of insurance firm / company.

DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh

COMPARATIVE STATEMENT OF TECHNICAL BID EVALUATION

Sl. No.	DESCRIPTION OF THE ITEM	BENCHMARKS	MARKS							
			BREAK UP	ALLIANZ	JUBILIFT	ADAMjee	HIC	CRISIL/NTS/AR	ASKARI	SINDH INSC
0	BASIC ELIGIBILITY CRITERIA	YES = ✓ NO = X		X	X	X	✓	X	X	X
1	Number of Years in the business of providing Health Insurance Cards	10 Years 07 Years 05 Years	10 7 5	X	X	X	10	X	X	X
2	Number of active Health Insurance Cards	4000 - 5000 2000 - 3999 1000 to 1999	10 7 5	X	X	X	10	X	X	X
3	Total Numbers of Branch Offices or arrangements in Pakistan esp. in Sindh.	50 & above 30 - 49 10 - 29	10 7 5	X	X	X	05	X	X	X
4	Total Assets as on 30 th June 2016 (Rs. In Millions) (Accounts for 30th June 2016)	03 Bn. & above 02 Bn. & above 01 Bn. & above	10 7 5	X	X	X	10	X	X	X
5	Equity / Networth of the Insurance company as on 30th June, 2016 (Rs. In Millions)	Above 500 MM 499 - 400 MM 300 - 399 MM	20 14 10	X	X	X	20	X	X	X
6	PACRA/JCR-VIS Rating	AAA AA A	10 8 7	X	X	X	07	X	X	X
7	No. of Panel Hospital under credit facility in Sindh (Credible documentary evidence)	100 and above 80 - 99 50 - 79	10 7 5	X	X	X	05	X	X	X
8	Medical Call Centre (Help Line Service) - 24/7 (Credible documentary evidence)	YES NO	10 0	X	X	X	10	X	X	X
9	Number of Full-Time Doctors for case management in Medical & Claim Department (Details signed by the authorized person)	5 and above 3-4 Below 3	10 7 0	X	X	X	07	X	X	X
TOTAL MARKS OBTAINED BY THE COMPANY			100	X	X	X	84	X	X	X

(Signature)
(GHULAM ABBAS MEMON)
 Section Officer (HIC),
 Finance Department,
 Govt. of Sindh, Karachi
MEMBER/SECRETARY

(Signature)
(NISAR AHMED SHAIKH)
 Additional Secretary (Admn./SR),
 Finance Department,
 Govt. of Sindh, Karachi
MEMBER

(Signature)
DR. BADARUDDIN SHAIKH
 Additional Secretary (G.A.),
 SGA&C Department,
 Govt. of Sindh, Karachi
MEMBER

(Signature)
(DR. MUHAMMAD ASLAM PECHUHO)
 Additional Secretary (Tech.),
 Health Department,
 Govt. of Sindh, Karachi
MEMBER

(Signature)
(DR. NOOR ALAM)
 Special Secretary (Res.),
 Finance Department,
 Govt. of Sindh, Karachi
CHAIRMAN

DR. NOOR ALAM
 Special Finance Secretary (Res)
 Finance Department
 Government of Sindh

Note: The Mark " X " shows that the insurance company did not submit its bid/proposal by the announced deadline i.e. 15th December, 2016 at 02:00 pm.

B - FINANCIAL PROPOSAL

Bid found to be the lowest evaluated shall be accepted as per Rule 46(2)(j) and rule-49 of SPPRA rules. The premium shall be quoted with applicable taxes /duties, if any, as per below given age-groups for Option section 4.1) separately:

TABLE-7:

S.NO.	CATEGORY	AGE GROUP	YEARLY PREMIUM (RS.)	
			PER PERSON	PER 1500 ³ PERSONS
A	B	C	D	E
01	Employee Male	18-25		
02	Employee Male	26-35		
03	Employee Male	36-45		
04	Employee Male	46-55		
05	Employee Male	56-60		
06	Employee Female	18-25		
07	Employee Female	26-35		
08	Employee Female	36-45		
09	Employee Female	46-55		
10	Employee Female	56-60		
11	Employee Spouse (Male)	18-25		
12	Employee Spouse (Male)	26-35		
13	Employee Spouse (Male)	36-45		
14	Employee Spouse (Male)	46-55		
15	Employee Spouse (Male)	56-60		
16	Employee Spouse (Female)	18-25		
17	Employee Spouse (Female)	26-35		
18	Employee Spouse (Female)	36-45		
19	Employee Spouse (Female)	46-55		
20	Employee Spouse (Female)	56-60		
21	Employee Sons & Daughters	0-11		
22	Employee Sons & Daughters	12-28		

³ The 1500 number of persons to be insured in each age-group is purely notional/tentative,

DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh

**COMPARATIVE STATEMENT OF FINANCIAL BID SUBMITTED BY
M/S. UNITED INSURANCE COMPANY (UIC) OF PAKISTAN LIMITED**

"HEALTH INSURANCE POLICY IN RESPECT OF THE SINDH SECRETARIAT EMPLOYEES & THEIR ENTITLED MEMBERS OF FAMILY"

13

S.NO.	GoS WORKING SHEET	AGE BANDS	LIVES (PLAN A,B&C)	PREMIUM (RS.)	
				PER PERSON	PER 1500 PERSONS
1	Employee Male	18-25	1,500	4,000	6,000,000
2	Employee Male	26-35	1,500	4,500	6,750,000
3	Employee Male	36-45	1,500	4,800	7,200,000
4	Employee Male	46-55	1,500	6,000	9,000,000
5	Employee Male	56-60	1,500	7,000	10,500,000
6	Employee Female	18-25	1,500	5,200	7,800,000
7	Employee Female	26-35	1,500	5,600	8,400,000
8	Employee Female	36-45	1,500	6,000	9,000,000
9	Employee Female	46-55	1,500	6,500	9,750,000
10	Employee Female	56-60	1,500	7,000	10,500,000
11	Employee Spouse (Male)	18-25	1,500	4,000	6,000,000
12	Employee Spouse (Male)	26-35	1,500	4,500	6,750,000
13	Employee Spouse (Male)	36-45	1,500	4,800	7,200,000
14	Employee Spouse (Male)	46-55	1,500	6,000	9,000,000
15	Employee Spouse (Male)	56-60	1,500	7,000	10,500,000
16	Employee Spouse (Female)	18-25	1,500	5,200	7,800,000
17	Employee Spouse (Female)	26-35	1,500	5,600	8,400,000
18	Employee Spouse (Female)	36-45	1,500	6,000	9,000,000
19	Employee Spouse (Female)	46-55	1,500	6,500	9,750,000
20	Employee Spouse (Female)	56-60	1,500	7,000	10,500,000
21	Employee Sons & Daughters	0-11	1,500	5,000	7,500,000
22	Employee Sons & Daughters	28-Dec	1,500	4,500	6,750,000
23	Employee Parents	Below/upto 60 years	1,500	12,000	18,000,000
24	Employee Parents	Above 60 years	1,500	22,000	33,000,000
25	Pensioners	Below 60 years	1,500	12,000	18,000,000
26	Pensioners	Above 60 years	1,500	22,000	33,000,000
27	Public Representatives	18-25	1,500	4,800	7,200,000
28	Public Representatives	26-35	1,500	5,200	7,800,000
29	Public Representatives	36-45	1,500	5,500	8,250,000
30	Public Representatives	46-55	1,500	6,500	9,750,000
31	Public Representatives	56-60	1,500	7,000	10,500,000
32	Public Representatives	Above 60 years	1,500	22,000	33,000,000
	TOTAL (Amount in Rs.)			48,000 (Lives)	362,575,200
33	OPD Reimbursement Fee (Rs.300,000 per family)		Three Percentage (3%) (Service Charges on actual/consumed amount of OPD)		

(S. ABBAS MEMON)
Section Officer (HIC),
Finance Department,
Govt. of Sindh, Karachi
MEMBER/SECRETARY

(NISAR AHMED SHAIKH)
Addl. Secretary (Admn./SR),
Finance Department,
Govt. of Sindh, Karachi
MEMBER

(DR. BADARUDDIN SHAIKH)
Additional Secretary (G.A.),
SGA&C Department,
Govt. of Sindh, Karachi
MEMBER

(DR. MUHAMMAD ASLAM)
Additional Secretary (Tech.),
Health Department,
Govt. of Sindh, Karachi
MEMBER

(DR. NOOR ALAM)
Special Secretary (R),
Finance Department,
Govt. of Sindh, Karachi
CHAIRMAN

DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh



Government of Sindh Finance Department

Karachi, dated the 09th June, 2017

To,

Mr. Omer ul Islam,
The Senior General Manager,
The United Insurance Company (UIC) of Pakistan Limited,
Zonal Office: 201, 2nd Floor Aamir Trade Centre,
PECHS Block-II, Allah Wali Chowrangi,
Shahrah-e-Qaideen, Karachi.

SUBJECT: LETTER OF ACCEPTANCE (LOA) RELATING TO HEALTH INSURANCE POLICY IN RESPECT OF SINDH SECRETARIAT EMPLOYEES AND THEIR ENTITLED MEMBERS OF FAMILY

I am directed to inform that, with the approval of the competent authority i.e. Honourable Chief Minister, Sindh, Finance Department, Government of Sindh has been pleased to accept the bid of M/s. United Insurance Company (UIC) of Pakistan Limited, for a period of one (01) year with effect from 01st July 2017 to 30th June 2018 extendable to maximum of three (03) years, subject to satisfactory performance; regarding provision of Health Insurance Policy/Services in respect of Sindh Secretariat Employees and their entitled Members of Family, at the total bid price of Rs.362,575,200/- (Rupees Three Hundred Sixty-Two Million, Five Hundred Seventy-Five Thousands and Two Hundred Only) inclusive of all applicable taxes for premium per annum and three percent (03%) to be charged on actual/consumed OPD from the Corporate Medical Pool of Rs.50.00 Million subject to provision of irrevocable and unconditional Bank Guarantee against the advance payment of amount as per Revised Tender/Bidding Documents.

All other technical and contractual matters are as per provisions contained in the Revised Tender/Bidding Documents. Please submit your Performance Security (05%) of the total bid price in favour of Finance Department, Government of Sindh and Bank Guarantee as mentioned above and sign the Service Agreement accordingly.

You are advised to please return the duplicate copy of the LOA duly signed as an acknowledgement of its receipt as well as your unqualified acceptance of the same.

Thank you.

 09/06/17

 09/06/17
(GHULAM ABBAS MEMON)
SECTION OFFICER (HIC)
FOR SECRETARY TO GOVT. OF SINDH

Received & Accepted on behalf of
M/s. United Insurance Company (UIC) of Pakistan Limited
Name of Authorized Person(s) to Receive with Signature(s) & Stamp(s)
Mr./Mrs./Ms. OMER UL ISLAM
Designation: SGM


DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh



TENDER INQUIRY NO.FD/SO(HIC)/TENDER/2016-17
Government of Sindh
Finance Department

DRAFT

INTEGRITY PACT
&
SERVICES AGREEMENT
DATED AS OF JUNE 12, 2017

HEALTH INSURANCE POLICY FOR SINDH SECRETARIAT
EMPLOYEES
AND THEIR ENTITLED FAMILY MEMBERS

**SECTION OFFICER HEALTH INSURANCE CELL, FINANCE DEPARTMENT GOVERNMENT OF SINDH,
KARACHI**

OFFICE ADDRESS

Health Insurance Cell, Finance Department, Government of Sindh,
Room No.139, 6th Floor, Finance Complex, A.K Lodhi Block,
Sindh Secretariat Building No.06, Kamal Atta-Turk Road, Karachi-Pakistan.
Phone # 021-99222214

SYED HASAN NAQVI
FINANCE SECRETARY
GOVT. OF SINDH



NISAR AHMED SHIAKH
Addl. Finance Secretary (Admin/SR)
Finance Department
Government of Sindh



12 JUN 2017

(RUPEES ONE HUNDRED ONLY)

ABDUL KARIM STAMP VENDOR
S.No. _____ DATE _____
ISSUED TO WITH ADDRESS ABDUL ALEEM KHASKHALI
ADVOCATE HIGH COURT
THROUGH WITH ADDRESS _____
PURPOSE _____
VALUE RS. 100/- ATTACHED ✓
STAMP VENDOR'S SIGNATURE _____



INTERGITY PACT

Contract Number: NO.FD/SO/HIC/Tender 2016-17 Dated: June 12, 2017
Contract Value: PKR 362,575,200 (PKR Three Sixty Two Million Five Hundred Seventy Five Thousand Two Hundred Only)
Contract Title: Health Insurance Policy for the Employees of Sindh Secretariat and Their Family Members (Entitled).
Contract Period: 01 year from 1st July, 2017 to 30th June, 2018
Extendable upto 03 years, subject to satisfactory performance.

1. M/s. The United Insurance Company of Pakistan Limited, hereby declares that it has not obtained or induced the Procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Sindh (GoS) Finance Department or any Administrative subdivision or Agency thereof or any other entity owned or controlled by it (GoS) through any corrupt business practice.

2. Without limiting the generality of the foregoing, M/s. The United Insurance Company of Pakistan Limited, represents and warrants that it has fully declared the brokerage, commission, fees etc paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its Affiliate, Agent, Associate, Broker, Consultant, Director, Promoter, Shareholder, Sponsor or Subsidiary, any Commission, Gratification, Bribe, Finder's Fee or Kickback, whether described as consultation fee or otherwise, with the object of obtaining or including the procurement of a contract, right, interest, privilege or other obligation or benefit, in whatsoever form, from Finance Department Government of Sindh, except that which has been expressly declared pursuant hereto.

3. M/s. The United Insurance Company of Pakistan Limited, certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with Finance Department Government of

SYED HASAN MOVI
FINANCE SECRETARY
GOVT OF SINDH

NISAR AHMED SHIAKH
Addl. Finance Secretary (Admin/SR)
Finance Department
Government of Sindh



ABDUL KARIM STAMP VENDOR
 10137, Roohanabad Shah Faisal Colony KHI
 S.N.O. _____ DATE _____
 ISSUED TO WITH ADDRESS **ABDUL ALEEM KHAKHUMAL**
 ADVOCATE HIGH COURT
 THROUGH WITH ADDRESS _____
 PURPOSE _____
 VALUE RS. _____ ATTACHED _____
 STAMP VENDOR'S SIGNATURE _____

12 JUN 2017 0171

(RUPEES ONE HUNDRED ONLY)



SERVICES AGREEMENT

THIS AGREEMENT is made at Karachi on this the 12th of June, 2017 (the "Signing Date");

BETWEEN:

(1) **THE GOVERNMENT OF SINDH**, acting through the **SECRETARY, FINANCE DEPARTMENT, GOVERNMENT OF SINDH**, having its principal office at Finance Department, Government of Sindh, 01st Floor, Finance Complex, A.K Lodhi Block, Sindh Secretariat Building No.06, Kamal Atta-Turk Road, Karachi, Pakistan (hereinafter referred to as the "**Authority / GoS**", which expression shall, unless repugnant to the context or meaning thereof, include its administrators, successors and assigns), of the one part;

AND

(2) **M/S. THE UNITED INSURANCE COMPANY OF PAKISTAN LIMITED**, a company registered under the Companies Ordinance, 1984 of Pakistan, having its registered office at The United Insurance Company of Pakistan Limited, Zonal Office: 201, 2nd Floor Aamir Trade Centre, PECHS Block-II, Allah Wali Chowrangi, Shahrah-e-Quaideen, Karachi, Pakistan (hereinafter referred to as the "**Contractor**", which expression shall, unless repugnant to the context or meaning thereof, include its successors-in-interest, permitted assigns and substitute), of the other part;

(the Authority / GoS and the Contractor shall collectively be referred to as the "**Parties**" and individually as the "**Party**").

WHEREAS:

(1) The Authority, desires to improve the service delivery of health sector to the Employees of Sindh Secretariat and their Entitled Family Members in alignment with the requirements of the modern times. The Authority aims to significantly improve the coverage and utilization of health-care services, quality of care, and equity of access to health services.

(2) On 07-11-2016, a Request for Proposal (the "**Request for Proposal**" or "**RFP**") was issued by the Authority to prospective bidders for, inter alia, inviting submission of bids for the provision of Health Insurance Policy for the Employees of Sindh Secretariat and their Entitled Family Members (the "**Project**"). After the technical evaluation of the bids and the subsequent financial evaluation by the Evaluation Committee constituted for the Project, the Contractor was found to be the Successful Bidder in terms of the RFP. Therefore, after the approval of the competent authority, the Letter of Award / Acceptance (LoA) was issued to the Contractor dated: 09-06-2017.

(Signature)
SYED HASAN ALI
 FINANCE SECRETARY
 GOVT OF SINDH

(Signature)
DR. NOOR ALAM
 Special Finance Secretary (Res)
 Finance Department
 Government of Sindh

(3) For this Purpose, the Authority has agreed to enter into this Agreement with the Contractor for the execution of the Project, subject to and on the terms and conditions set forth herein;

NOW, THEREFORE, in consideration of the foregoing and the respective covenants and agreements set forth in this Agreement, the receipt and sufficiency of which is hereby acknowledged, and intending to be legally bound hereby, the Parties agree as follows:

1. DEFINITIONS

1.1. In this Agreement, the following words and expression shall, unless repugnant to the context or meaning thereof, have the meaning hereinafter respectively assigned to them:

“Agreement” means this Agreement, its Recitals, the Schedules hereto and any amendments thereto made in accordance with the provisions contained in this Agreement;

“Assumed Project Cost” means the cost, based on the assumption of 1,500 (fifteen hundred) people for each category, as quoted by the Contractor in its financial bid.

“Authority” shall have the meaning attributed thereto in the array of Parties hereinabove;

“Contractor” shall have the meaning attributed thereto in the array of Parties hereinabove;

“Corporate Medical Pool” means a pool of money, which shall be used where the prescribed limit fixed for hospital care including surgical and room rent charges has exceeded, and/or for any related reimbursements, subject to the approval of the Authority.

“Effective Date” means the date, which shall not be later than thirty (30) days from the Signing Date on which all the Conditions Precedent are fulfilled, deferred or waived.

“Employees” means the Sindh Secretariat employees (including pensioners) and officers and/or staff currently posted at the Sindh Secretariat, Karachi.

“Entitled Family Members” means the family members of the Employee limited to the Employee’s spouse, parents and children (up to the age of 28 years).

“Finance Department” means the Finance Department, Government of Sindh;

“Force Majeure Event” shall have the meaning ascribed thereto under Article 12 of this Agreement;

“Government Authority (ies)” means the Authority, any local government or any other ministry, governmental department, commission, board, body, bureau, agency, authority, instrumentality, inspectorate, statutory corporation or body corporate over which the Authority exercises control, court or other judicial or administrative body or official or Person, having jurisdiction over the Contractor, the Project or any portion thereof and the performance of obligations and exercise of rights of the Parties in accordance with the terms of the Agreement;

“Grant Period” shall have the meaning ascribed thereto under Article 2.21 of this Agreement;

“Health Insurance Card” means a temper-proof plastic card mentioning the complete details of employees and their Entitled Family Members including the name, age, address, category, policy number, validity of the card and any other relevant details; which will be used as an insurance identity for provision of health services;

“Independent Auditor” means the expert appointed in respect of the Project in accordance with Article 9 and in terms of the Independent Auditor Agreement;

“Independent Auditor Agreement” means the agreement to be entered into between the Authority, the Contractor, the Independent Auditor and any other Person agreed by the Parties in accordance with Article 9 of this Agreement;

“Indicative Independent Auditor Terms of Reference” means the duties, functions and the scope of work to be performed by the Independent Auditor, as indicatively attached herewith as Annex - B (Indicative Independent Auditor Terms of Reference); provided, however, upon execution of the Independent Auditor Agreement, the scope of work of the Independent Auditor set out therein shall be deemed to replace the Annex - B (Indicative Independent Auditor Terms of Reference);

“Material Adverse Effect” means a material adverse effect of any act or event on the ability of either Party to perform any of its obligations in accordance with the provisions of this Agreement.



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SYED HASAN ALAM
FINANCE SECRETARY
GOVT. OF SINDH

[Handwritten signature]
DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh

which act or event causes a material financial burden or loss to either Party;

“Parties” means the parties to this Agreement collectively and “Party” shall mean any of the parties to this Agreement individually;

“Performance Security” means a first demand irrevocable and unconditional guarantee, issued by a scheduled bank in Pakistan (with a minimum credit rating of at least ‘AA-’ as rated by JCR VIS or an equivalent rating by PACRA) acceptable to the GoS, in the form of a demand guarantee / pay order / standby letter of credit, guaranteeing the payment to the Authority of an amount equal to five (05) percent of Assumed Project Cost;

“Premium” means the yearly insurance premium of each category quoted by the Contractor in its financial bid;

“Project” shall have the meaning attributed thereto in the Recitals above.

“Project Account” shall have a meaning ascribed thereto in Article 8.4 of this Agreement;

“Public Representative(s)” mean an elected representative of the people of Sindh i.e. Member of Provincial Assembly, Sindh or Advisor / Special Assistant to the Chief Minister appointed as per the prescribed rules;

“Scope of Service(s)” shall mean the scope of services, as set out at Annex – A of this Agreement;

“SECP Approved Auditor List” means the list of Auditors approved by the Insurance Division of Securities & Exchange Commission of Pakistan.

“Smart Card (s)” means a plastic card with a built-in microprocessor including the Radio Frequency Identification (RFID) and 1½ X 1½ photo of each insured person, which will be used as an insurance identity to perform the financial transaction;

“Signing Date” shall mean the date of signing of this Agreement;



2. EFFECTIVENESS, COMMENCEMENT AND DURATION

2.1 EFFECTIVENESS OF THIS AGREEMENT

2.1.1 This Article 2 shall come into force on the Signing Date. The other provisions of this Agreement shall come into force on the Effective Date.

2.2 DURATION OF THIS AGREEMENT

2.2.1 This Agreement shall be for the duration of one (01) year, extendable to maximum of three (03) years subject to satisfactory performance, from the Effective Date (the Grant Period). The Grant Period may further be extended for an additional term of two (02) years subject to Article 3.2 of this Agreement, where the request for extension of Grant Period can be made only once.

2.2.2 Notwithstanding anything to the contrary, the first (01st) year of this Agreement, regardless of the Effective Date, shall end on the 30th of June of that financial year.

2.3 CONDITIONS PRECEDENT

2.3.1 The Contractor shall satisfy or procure the satisfaction of their respective Conditions Precedent as soon as reasonably possible and in any event within thirty (30) days (which may be mutually extended by the Parties) of the Signing Date (the Effective Date).

2.3.1.1 The Conditions Precedent to be satisfied by the Contractor are as follows:

(a) submitting to the Authority certified true copies of all resolutions adopted by the board of directors of the Contractor authorizing execution, delivery and performance of this Agreement;

(b) submitting to the Authority certified true copies of all resolutions adopted by the board of directors of the Contractor authorizing a specified person or persons to execute this Agreement on behalf of the Contractor; and all undertake all other acts specifically

DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh

SYED HASAN MOVI
FINANCE SECRETARY
GOVT. OF SINDH

- (c) The Contractor has provided the Performance Security to the Authority, which shall be effective and valid for at least ninety (90) days beyond the date of completion of contract.
- (d) The Contractor has carried out a survey for determining the total number of Employees of Sindh Secretariat.
- (e) The Contractor has carried out a survey and identified the Entitled Family Members of each Employee.
- (f) The Contractor has entered into the Independent Auditor Agreement for the appointment of Independent Auditor for the Project.
- (g) The Contractor has opened a Project Account with a reputable bank with the approval.

3. GRANT OF SERVICES AGREEMENT, GRANT PERIOD

3.1. GRANT PERIOD

3.1.1. In consideration of the Contractor's obligations contained in this Agreement and relying on the Contractor's warranties contained herein, the Authority, subject to the terms of this Agreement, hereby grants to the Contractor and authorizes it, for the duration of the Grant Period, to operate, maintain and implement the Project and to exercise and enjoy the rights, powers, benefits, privileges, authorizations and entitlements as set forth in this Agreement.

3.2. EXTENSION OF GRANT PERIOD

3.2.1. Notwithstanding anything to contrary stated in this Agreement, the Contractor may request an extension of the Grant Period at any time prior to the Expiry of the Grant Period; provided, that at the time of the request the Contractor is materially in compliance with its obligations under this Agreement and is not otherwise facing a default therein. The Authority has the right to accept or reject this request for extension at its sole and absolute discretion.



4. OBLIGATIONS OF THE AUTHORITY

- 4.1. The Authority hereby agrees and undertakes that:
- (a) The Authority shall provide and shall seek the co-operation of other relevant Government Authorities for providing such reasonable assistance as may be reasonably requested by the Contractor for determining the total number of Employees and their Entitled Family Members for the performance of the Contractor's obligations or the exercise of the Contractor's rights under this Agreement;
 - (b) The Authority shall bear the cost of Premium to be payable to the Contractor. The cost of Premium shall be based on the details provided under the Scope of Services;
 - (c) The Authority shall pay the Premium to the Contractor on quarterly in advance basis at the end of every quarter;
 - (d) The Authority shall pay the Premium to the Contractor on a quarterly basis in accordance with the government procedures and disbursement mechanisms;
 - (e) The Authority shall support, cooperate with and facilitate the Contractor in the implementation of the Project in accordance with the provisions of this Agreements;
 - (f) The Authority shall monitor and inspect the performance of the Contractor.

5. OBLIGATIONS OF THE CONTRACTOR

The Contractor hereby agrees and undertakes that:

The Contractor shall provide the services to the Employees, Public Representatives and their Entitled Family Members in accordance with the Scope of Services and the terms and conditions of this Agreement;

SYED HASAN NAJIB
FINANCE SECRETARY
GOVT. OF SINDH

DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh

Representatives and their Entitled Family Members, which will be used as an insurance identity for provision of health services;

- (c) At least **two (02)** Health Insurance Cards shall be issued to each Employee and the Public Representative mentioning all the details including the details of the Entitled Family Members.
- (d) The Contractor shall ensure the delivery of at least two (02) Health Insurance Cards to each Employee and Public Representative along with the pamphlet that shall be printed in Urdu and Sindhi languages detailing complete guidance of the coverage and method to be adopted in case of a claim;
- (e) The Contractor shall verify the particulars of each Entitled Family Member of the Employee from its family tree using the NADRA CNIC Verification System (VERISYS).
- (f) The Contractor shall set up a dedicated 24/7 Call Center for the efficient and effective coverage of the Project, which shall come into operations by the Effective Date;
- (g) The Contractor shall ensure that the Call Center and its employed staff are in line with good industry practices. The Contractor shall keep complete computerized log/record for all incoming and outgoing calls;
- (h) The Contractor shall keep and maintain record of complete details of the Employees and their Entitled Family Members, including their mailing addresses, email addresses, and contact / cell phone numbers using web portal and mobile application;
- (i) The Contractor shall develop a mobile application for the purposes at (h) above, and shall also provide SMS alert service on daily basis to inform the insured employees about the status of their usage and billing;
- (j) The Contractor shall develop and provide web portal to the Finance Department, Government of Sindh, for real time information of the insured employees for viewing the claim and payment system within a minimum time lag;
- (k) The Contractor shall depute a team of at least **One (01)** MBBS Doctor, **One (01)** licensed / experienced Accountant and **Three (03)** supporting paramedic staff at the Finance Department, Government of Sindh, at their own cost and expense. This team shall liaison and coordinates all the work under this Agreement between the Authority and the Contractor.
- (l) The Contractor shall submit any and/or all rejected claim to the Authority within **seven (07)** days;
- (m) The Contractor shall be responsible for all government taxes, duties and levies including local government tax during the term of this Agreement;
- (n) The Contractor shall ensure that if any office area is given to the Contractor for carrying out the purposes of this Agreement, it shall solely be used for carrying out the purposes of this Agreement, or any other additional services as determined by the Authority from time to time;
- (o) The Contractor shall use the logo of the Authority along with its own logo in all official publications including but not limited to signboards, letter head and official cards, and in any course of events organized in connection with the assignment under this Agreement;
- (p) The Contractor shall place signboards with logo of the Authority at the Sindh Secretariat, Karachi for visibility of the assignment under this Agreement;
- (q) The Contractor shall provide to the Authority, and the Independent Auditor, a quarterly progress report in relation to the services performed by the Contractor including the expenses incurred by the same;
- (r) The Contractor shall maintain a record of financial transactions and accounts in such manner as is expected of a corporate body;
- (s) The Contractor shall not assign rights or delegate obligations to any other party under this Agreement, without prior written consent of the Authority.
- (t) The Contractor shall transfer back to the Authority any and/or all computer database, computer program, inventory, design, library, work, improvement and/or data developed by



DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh

the Contractor in the course of assignment under this Agreement the at the expiry of the Grant Period or termination of this Agreement, whichever comes earlier.

- (u) At the end of the second year, if the Authority decides to review and introduce Smart Cards, then the Contractor shall:
 - a. Issue Smart Cards to each Public Representative, Employee and each of their Entitled Family Members separately with details of insurance coverage and policy details. The Smart Cards shall have Radio Frequency Identification (RFID) and 1½ X 1½ photo of each insured person;
 - b. Issue Smart Cards to the Public Representatives, Employees and their Entitled Family Members for storing and reading data of the insured persons.
- (v) The Contractor shall ensure:
 - a. Only the designated officers as identified by the Authority shall have the right to visit the project office of the Contractor at mutually agreed time and the Contractor shall facilitate such visits and shall take due notice of any action on the written observations made during their visits, under intimation to the Authority;
 - b. Only the designated officers and/or auditors as identified by the Authority shall have the right to inspect any and/or all administrative and financial records, oral or written, of the Project at mutually agreed time and the Contractor shall facilitate such inspections and shall take due notice of any action on the written observations made during their inspection visits, under intimation to the Authority;
 - c. The Independent Auditor shall have the right to inspect any and/or all administrative and financial records, oral or written, of the Project at any time and the Contractor shall facilitate such inspections and shall take due notice of any action on the written observations made during their inspection visits, under intimation to the Authority

6. REPRESENTATIONS AND WARRANTIES

6.1. Representations and Warranties of the Contractor

6.1.1. The Contractor represents and warrants to the Authority that:

- (a) it is a company incorporated under the laws of Pakistan, and has full power and authority to execute and perform its obligations under this Agreement and to carry out the transactions contemplated hereby;
- (b) its registered office is situated in the Province of Sindh;
- (c) it has taken all necessary corporate and other actions under applicable laws to authorize the execution and delivery of this Agreement and to validly exercise its rights and perform its obligations under this Agreement;
- (d) it has the financial standing, technical ability and capacity to perform its obligations under this Agreement;
- (e) this Agreement constitutes its legal, valid and binding obligation, enforceable against it in accordance with the terms hereof, and its obligations under this Agreement will be legally valid, binding and enforceable obligations against it in accordance with the terms hereof;



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it is subject to the laws of Pakistan, and hereby expressly and irrevocably waives any immunity in any jurisdiction in respect of this Agreement or matters arising hereunder including any obligation, liability or responsibility hereunder;

the execution, delivery and performance of this Agreement will not conflict with any law, regulation, order, decree or order to which it or they is or are a party or by which it or they or any of its or their properties or assets is bound or affected;

[Handwritten signature]
SYED HASAN NAQVI
 FINANCE SECRETARY
 GOVT. OF SINDH

[Handwritten signature]
DR. NOOR ALAM
 Special Finance Secretary (Res)
 Finance Department
 Government of Sindh

guarantee / pay order / standby letter of credit, guaranteeing the payment to GoS for any amount paid in advance and shall be utilized as per Services Agreement.

- 7.3. The Authority shall deposit a lump sum amount of PKR 50 million (Pak Rupees Fifty Million) in the Corporate Medical Pool within thirty (30) days of the Effective Date;
- 7.4. The Corporate Medical Pool will be replenished on the written request of the Contractor, which shall only be made if at least eighty (80%) percent of the funds in the Corporate Medical Pool have been utilized. The Contractor shall provide complete details of the utilization from the Corporate Medical Pool along with the written request for replenishment.
- 7.5. The Authority shall bear the cost of Premium to be payable to the Contractor;
- 7.6. The Authority shall pay the Premium to the Contractor on quarterly basis at the end of every quarter up till the expiry of the Grant Period or termination of this Agreement, whichever comes earlier;
- 7.7. The quarterly payments shall be dependent upon the number of Health Insurance Cards issued at the end of each quarter, and the calculation of the Premium on the issued Health Insurance Cards accordingly;
- 7.8. An annual profit/loss ratio and inflation rate shall be applied, in accordance with the table at Annex - C, on the Premium of each category quoted by the Contractor in its financial bid;
- 7.9. The Authority shall pay the Premium to the Contractor in accordance with the government procedures and disbursement mechanisms. The Contractor shall be free to utilize, as it deems most appropriate for the best delivery of the services under this Agreement;
- 7.10. The differential amount of premium shall be paid/returned by/to GoS, if there is any change in the tax-rate/tax-structure by the Federal or Provincial Government affecting the taxes applicable during the term of this Agreement.
- 7.11. The Contractor shall carry out the services under this Agreement in accordance with the Scope of Services and approved budget. The Authority shall not compensate for expenses beyond those approved in the budget.
- 7.12. The Contractor shall notify and seek written consent from the Authority if it obtains any financing or donation, charity, philanthropic gifts, including financial or non-financial, for providing services under the scope of this Agreement from a third party during the term of this Agreement.
- 7.13. The Contractor shall open and maintain a separate bank account to be operated by the Contractor solely for the purposes of this Agreement (the **Project Account**);
- 7.14. The Project Account in respect of this Project shall be audited by the Independent Auditor annually and a copy thereof shall be provided to the Authority within **thirty (30)** days of the approval of accounts.
- 7.15. In the event of any savings at the end of any quarter or year including the savings in the Corporate Medical Pool, the unspent amount shall remain with the Contractor for the next quarter or year respectively, subject to the consent of the Authority.
- 7.16. In the event of any savings at the end of the term of this Agreement including the savings in the Corporate Medical Pool, the unspent amount shall promptly be returned to the Authority.

8. INDEPENDENT AUDITOR

- 8.1. Within fifteen (15) days from the Signing Date, the Contractor shall provide the Authority with list of **three (3)** reputable firms of chartered accountants from SECP Approved Auditor List for appointment of the Independent Auditor (the **IA List**).

Within fifteen (15) days of receipt by the Authority of the IA List, the Authority shall select a reputed firm of chartered accountants from the IA List and the Authority and the Contractor shall appoint such firm as the Independent Auditor in terms of the Independent Auditor Agreement.

In the event the firms of chartered accountants identified by the Contractor in the IA List are not acceptable to the Authority, the Contractor and the Authority shall appoint (in terms of the Independent Auditor Agreement) such firm as the Independent Auditor as is mutually acceptable to the Authority and the Contractor and such appointment shall be in terms of the Independent

Health Insurance Cell (HIC) Sindh

DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh



SYED HASAN NOVI
FINANCE SECRETARY
GOVT. OF SINDH

- 8.4. The Independent Auditor shall provide the services set out in the Independent Auditor Agreement and as requested by the Parties with mutual consent from time to time.
- 8.5. The appointment of the Independent Auditor shall be for the Grant Period of **one (01)** year, extendable to maximum of **three (03)** years subject to satisfactory performance, from the Effective Date (the **Appointment Term**); provided, however, the Independent Auditor Appointment Term may be extended prior to expiry of the same so as to ensure that at all times during the Grant Period an Independent Auditor is retained/appointed, for the purposes set out in this Agreement.
- 8.6. The Parties shall require the Independent Auditor to designate and notify to the Authority and the Contractor of the authorized representatives of the Independent Auditor that shall be authorized by the Independent Auditor to sign for and on behalf of the Independent Auditor, and any communication or document required to be signed by the Independent Auditor shall be valid and effective only if signed by such authorized signatories on behalf of the Independent Auditor; provided, that the Independent Auditor may, by notice in writing to the Parties, substitute any of the authorized signatories.
- 8.7. The Contractor shall be solely responsible for the payment of the fees and expenses payable to the Independent Auditor pursuant to the Independent Auditor Agreement, notwithstanding that the Independent Auditor shall be appointed by and shall fulfill its obligations in accordance with the terms of the Independent Auditor Agreement.
- 8.8. The appointment of the Independent Auditor may be terminated:
 - 8.8.1. by either Party if, the Independent Auditor is adjudged insolvent and / or bankrupt and / or the winding up proceedings are filed against the Independent Auditor and/or the Independent Auditor files winding up proceedings in a court of law and / or any action for malpractice and / or misadministration is filed against the Independent Auditor in a court of law;
 - 8.8.2. by the Parties with the mutual consent of the Parties.
 - 8.8.3. by the Authority at its sole and absolute discretion;
- 8.9. The occurrence of any of the events listed in section 8.8, the Parties shall have the right to terminate the Independent Auditor Agreement in accordance with the terms of the same or and/or in the event of expiry of the Appointment Term, the Parties shall appoint a new Independent Auditor. In the afore-stated circumstances, the Parties shall replace the appointed Independent Auditor with another firm of chartered accountants provided by the Contractor pursuant to section 9.1 above; provided, however, that the termination and/or replacement of the Independent Auditor shall not have effect till such time as the replacement Independent Auditor has been appointed.
- 8.10. The Independent Auditor shall provide the services set out in the Independent Auditor Agreement and as requested by the Parties with mutual consent from time to time. Unless mutually agreed otherwise between the Parties, the Independent Auditor Agreement shall be in accordance with the Indicative Independent Auditor Terms of Reference;
- 8.11. The Contractor shall ensure that all provisions of this Agreement pertaining to the Independent Auditor and its responsibilities in respect of the matters set out herein are duly incorporated in the Independent Auditor Agreement.



9. DISPUTE RESOLUTION

- 9.1. Any dispute, difference or controversy of whatever nature howsoever arising under or out of or in relation to this Agreement (including its interpretation) between the Parties, and so notified in writing by either Party to the other Party shall, in the first instance, be attempted to be resolved amicably between the Parties.

The Parties agree to use their best efforts for resolving all disputes arising under or in respect of this Agreement promptly, equitably and in good faith, and further agree to provide each other with reasonable access during normal business hours to all non-privileged records, information and data pertaining to any dispute.

In the event that any dispute between the Parties as to matters arising pursuant to this Agreement is not resolved amicably within **thirty (30)** days of receipt by one Party of the other Party's

(Handwritten signature)
DR. NOOR ALAM
 Special Finance Secretary (Res)
 Finance Department
 Government of Sindh

(Handwritten signature)
SYED HASAN NAJIB
 FINANCE SECRETARY
 GOVT. OF SINDH

Health Insurance Cell, G.S.

request for such amicable settlement, it shall be resolved in accordance with the following provisions:

- (a) Each of the parties unconditionally and irrevocably agrees to the submission of such dispute to binding arbitration governed by the Arbitration Act, 1940, by appointment of a sole arbitrator that is acceptable to both the Parties.
- (b) Each of the Parties unconditionally and irrevocably agrees to accept the award rendered by the Arbitrator as final and binding and not to hinder, obstruct or nullify the enforcement or execution of any award rendered by the Arbitrator.
- (c) The cost of the arbitration shall initially be borne by both the Parties equally, however, at the time of award, the cost shall be borne by either of the Party or both the Parties as assessed by the arbitrator.
- (d) The venue of such arbitration, including the venue of hearings and meetings of the arbitral tribunal, shall be Karachi, and the language of arbitration proceedings shall be English.
- (e) The Parties agree and undertake to carry out the award made by the Arbitrators without delay.
- (f) The Contractor and the Authority agree that an award may be enforced against the Contractor and/or the Authority, as the case may be, and their respective assets wherever situated.
- (g) This Agreement and the rights and obligations of the Parties shall remain in full force and effect, pending the award in any arbitration proceedings hereunder.



11. FORCE MAJEURE

11.1 A "Force Majeure Event" shall mean any event or circumstance or combination of events or circumstances (including the effects thereof) that is beyond the reasonable control of a Party and that on or after the Effective Date materially and adversely affects the performance by such affected Party (the **Affected Party**) of its obligations under or pursuant to this Agreement; provided, however, that, such material and adverse effect could not have been prevented, overcome or remedied in whole or in part by the Affected Party through the exercise of diligence and reasonable care.

11.2 Without limiting the generality of the foregoing, Force Majeure Events hereunder shall include each of the following events and circumstances (including the effects thereof), but only to the extent that each satisfies the requirements above:

- i. any act of war (whether declared or undeclared), invasion, armed conflict or act of foreign enemy, blockade, embargo, revolution, , riot, insurrection, civil commotion, or act or campaign of terrorism or political sabotage; or
- ii. any strike & lockout, work-to-rule, go-slow, or analogous labour action that is politically motivated or is widespread or nationwide; or
- iii. any lightning, fire, earthquake, tsunami, flood, storm, cyclone, typhoon, or tornado; or
- iv. any change in law or legislation, any decision or order of governmental authorities or judicial authorities that impedes the performance under this Agreement.

11.3 Notwithstanding anything contained herein, the Affected Party shall, as soon as practicable, and in any case within seven (7) days of the date of occurrence of a Force Majeure Event or from the date of having knowledge thereof, notify the Independent Auditor and the other Party, of the occurrence of the Force Majeure Event by the issuance of a notice in writing (**Force Majeure Notice**).

The Parties shall, as soon as practicable upon the receipt of the Force Majeure Notice and in any case within five (5) days from the date of receipt of the same, convene a meeting, along with the Independent Auditor, to: i) assess the impact of the underlying Force Majeure Event; ii) determine the likely duration of Force Majeure Event; and iii) formulate damage mitigation measures and the steps to be undertaken by the Parties for resumption of the obligations, the performance of which had been affected by the Force Majeure Event.

Upon occurrence of the Force Majeure Event, the obligations of the Parties under this Agreement shall be suspended for the duration of the Force Majeure Event, provided however

11.4

SYED HASAN KHAN
FINANCE SECRETARY
GOVT. OF SINDH

DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh

that the suspension of performance shall be of no greater scope and of no longer duration than is reasonably required by the Force Majeure Event and/or of the effects of the same.

- 11.6 If a Force Majeure Event subsists for a continuous period of ninety (90) days, either Party may in its discretion terminate this Agreement by issuing a notice of termination to the other Party.

12. TERMINATION

- 12.1. This Agreement shall be automatically terminated at the expiry of the Grant Period, unless otherwise renewed by the Authority based on performance of the Contractor as determined by the Authority and the Independent Auditor.
- 12.2. Upon occurrence of the Force Majeure Event, either Party may in its discretion terminate this Agreement by issuing a notice of termination to the other Party subject to Article 12.6 of this Agreement;
- 12.3. If at any stage, the object of this Agreement is not being adequately achieved based on the assessment of the Authority, the Authority may issue a show cause notice to the Contractor, with response time of maximum eight (08) weeks. Following the Contractor's response, the Authority may allow a maximum period of ninety (90) days to the Contractor to rectify its non-performance and align to the object of this Agreement. If such fault persists at the expiry of the rectification period, the Authority shall have the discretion to terminate this Agreement by issuing a notice of termination. In such a case, the Performance Security shall be encashed by the Authority and the Contractor shall promptly return any and/or all unspent amount to the Authority.
- 12.4. Upon termination, the Contractor shall transfer back to the Authority any and/or all computer database, computer program, invention, design, literary work, improvement or idea developed by the Contractor in the course of assignment under this Agreement.

13. MISCELLANEOUS

13.1. ENTIRE AGREEMENT

- 13.1.1. The Parties hereto acknowledge, confirm and undertake that this Agreement, as at the date hereof, constitutes the entire understanding between the Parties regarding this assignment and supersedes all previous written and/or oral representations and/or arrangements regarding this assignment.

13.2. AMENDMENT

- 13.2.1. The provisions of this Agreement may be amended or modified in writing only with the prior written consent of each of the Parties, except for the factors on which the bidder was declared successful including the Premium quoted in its financial bid.

- 13.2.2. This Agreement may be executed in multiple counterparts with the same effect as if all signing parties had signed the same document. All counterparts shall be construed together and constitute the same instrument.

13.3. SEVERABILITY

- 13.3.1. The failure by any Party to exercise any right or remedy herein or permitted by law shall not constitute or be construed as a waiver or relinquishment for the future exercise of such right or remedy, but the same shall continue and remain in full force and effect. All rights and remedies that any party may have at law, in equity or otherwise upon breach of any term or condition of this Agreement, shall be distinct, separate and cumulative rights and remedies and no one of them, whether exercised or not, shall be deemed to be in exclusion of any other right or remedy.

- 13.3.2. Wherever possible, each provision of this Agreement will be interpreted in such manner as to be effective and valid under applicable law but if any provision of this Agreement is held to be invalid, illegal, or unenforceable in any respect under any applicable law or rule in any jurisdiction, such invalidity, illegality, or unenforceability will not affect any other provision of the effectiveness or validity of any provision in any other jurisdiction, and this Agreement will be construed, and enforced in such jurisdiction as if such invalid, illegal, or unenforceable provision had never been contained herein.

- 13.5. Any notice or request in reference to this Agreement shall be written in English language and shall be sent by mail, facsimile or email and shall be directed to the other Party at the address




DR. NGOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh

SYED HASAN NAQVI
FINANCE SECRETARY
GOVT. OF SINDH
NOTICES

Authority: Finance Department, Government of Sindh.
 Attention: Additional Secretary (SR/Admn.) Finance Department, Government of Sindh.
 Address: Room No.119, 6th Floor, Finance Complex, A.K Lodhi Block,
 Sindh Secretariat Building No.06, Kamal Atta-Turk Road, Karachi-Pakistan.
 Tel: 021-99222198
 Fax: 021-99222199
 Email: [REDACTED]

Contractor: The United Insurance Company Pakistan Limited
 Attention: Senior General Manager
 Address: 201-A, 2nd Floor, Aamir Trade Center, PECHS, Block-II,
 Allah Wali Chowrangi, Main Shahrah-e-Quaideen, Karachi
 Tel: 021-34304848-9
 Fax: 021-34304850
 Email: omerulislam@uicwindotakaful.com

- 13.6. Any notice or communication by a Party to the other Party, given in accordance herewith, shall be deemed to have been delivered when in the normal course of post it ought to have been delivered and in all other cases, it shall be deemed to have been delivered on the actual date and time of delivery; provided that in the case of facsimile or email, it shall be deemed to have been delivered on the working day following the date of its delivery.
- 13.7. Each Party may change the above address by prior written notice to the other Party.
- 13.8. GOVERNING LAW
- 13.8.1. This Agreement shall be governed by and construed in accordance with the laws of Pakistan.


SYED HASAN NAQVI
 FINANCE SECRETARY
 GOVT. OF SINDH





DR. NOOR ALAM
 Special Finance Secretary (Re)
 Finance Department
 Government of Sindh

Health Insurance Cell, F.D., G.O.S.

SIGNATURE PAGE

IN WITNESS WHEREOF the Parties have caused this Agreement to be duly executed by their duly authorized officers as of the date first above written.

AS GOS

For and on behalf of GOVERNMENT OF SINDH through SECRETARY, FINANCE DEPARTMENT its authorized signatory

SIGNATURE

Name: SYED HASAN NAQVI
Designation: SECRETARY TO GOVT. OF SINDH, FINANCE DEPARTMENT

[Handwritten Signature]

SYED HASAN NAQVI
FINANCE SECRETARY
GOVT. OF SINDH
Finance Department (Admin/SR)
Addl. Finance Secretary
Government of Sindh

in the presence of:
signature of witnesses

1- Name: NISAR AHMED SHAIKH
Address:
NIC No: NISAR AHMED SHAIKH
Addl. Finance Secretary (Admin/SR)
Finance Department
Government of Sindh

NISAR AHMED SHAIKH
Addl. Finance Secretary (Admin/SR)
Finance Department
Government of Sindh

2- Name: SHAHAB UDDIN ANSARI
Address:
NIC No: Additional Finance Secretary (B&E)
Finance Department
Government of Sindh

Additional Finance Secretary (B&E)
Finance Department
Government of Sindh

AS CONTRACTOR

For and on behalf of UNITED INSURANCE COMPANY PAKISTAN LTD through its authorized signatory

SIGNATURE

Name: Mr. Omer ul Islam
Designation: Senior General Manager

[Handwritten Signature]

in the presence of:
signature of witnesses

1- Name: Dr. Humaira Fakher
Address: 201, 2nd Floor, Aamir Trade Centre, PECHS Block-2, Karachi

SIGNATURE

[Handwritten Signature]

NIC No: 42101-9885855-2

2- Name: Mr. Kashif Hussain
Address: 201, 2nd Floor, Aamir Trade Centre, PECHS Block-2, Karachi

[Handwritten Signature]

NIC No: 42101-8577625-3

DR. NOOR ALAM
Special Finance Secretary (Res)
Finance Department
Government of Sindh



[Handwritten Signature]

ANNEX - A

SCOPE OF SERVICES

The scope of services will be based on the following benefits:

1. In-Patient Treatment (Hospitalization) and/or Day Care Treatment;
2. Maternity.
3. Reimbursement of Out-Patient Treatment (OPD);
4. Other Medical Services/Facilities.

I. IN-PATIENT TREATMENT (HOSPITALIZATION & DAY CARE) BENEFITS

The In Patient (hospitalization and day care) benefit must cover all medical expenses incurred up to the specified limit while an insured is hospitalized due to illness, surgery, operative procedures or accident.

DESCRIPTION OF BENEFITS / PLAN	PLAN - A	PLAN - B	PLAN - C
	GRADE / BPS: 19 - 22	GRADE/ BPS: 16 - 18	GRADE/ BPS: 01 - 15
HOSPITAL CARE: <ul style="list-style-type: none"> • Total Hospital, Surgical and Misc. Expenses inclusive of Daily Room Rent Charges Per Annum Per Life	Rs.1,000,000	Rs.700,000	Rs.500,000
HOSPITAL ACCOMMODATION & BOARD: (Ward/Room. ICU. CCU & SCU will be allowed for 09 days each time for all categories)	PRIVATE	SEMI - PRIVATE	GENERAL WARD
MATERNITY CARE: <ul style="list-style-type: none"> • Any hospitalization related to pregnancy per annum: <ul style="list-style-type: none"> - Caesarean Section - Normal & Miscarriage related treatment 	Rs.200,000 Rs.100,000	Rs.150,000 Rs.75,000	Rs.100,000 Rs.50,000
Corporate Medical Pool (Whole Group)	A Corporate Medical Pool of Rs.50.000 Million shall be established with the insurance company, which shall be utilized with the approval of GoS, in case of exceeding prescribed limit fixed for hospital care including surgical & daily room rent charges, reimbursement etc,subject to recommendation of the medical board and proper verification. The insurance company shall forward a request for the replenishment of the fund on its 80% utilization along with complete utilization details. Any unused balance shall be carried forward for the next contract year or shall be refunded to GoS.		
OPD Reimbursement for treatment of chronic diseases from panel hospitals only (as per clause 4.3)	Rs.300,000/- per family annual limit. (The Corporate Medical Pool shall be used up for OPD Reimbursement. The mechanism for payment shall remain same as of Corporate Medical Pool)		

Eligible medical expenses shall include hospitalization and Day Care as follows:

HOSPITALIZATION	DAY CARE
Daily Room and Board charges; In-hospital consultations charges; Surgical Fees; Anesthetist's Fee; - Diagnostic Investigations; - Operation Theatre Charges; - Blood & Oxygen supplies; - In-patient medicines expenses;	- Lithotripsy; - Endoscopy; - Excision Biopsy; - Gastroscopy; - Partial Mastectomy; - Tonsillectomy/Adenoidectomy; - Veins/Varicose; - Non-malignant tumors/Abscess;

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 FINANCE SECRETARY
 GOVT. OF PUNJAB



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 Special Finance Secretary (Re)
 Finance Department
 Government of Punjab

<ul style="list-style-type: none"> - Organ Transplant; - Burns - Stroke/CVA - Local ambulance services; - Pre & post-hospitalization out-patient; - Expenses, such as; consultation charges, cost of prescribed medicines and diagnostic tests before & after (30 days). - Angioplasty/By-Pass Heart Surgery; - Thyroid Dichotomy - Other Operative Procedures 	<ul style="list-style-type: none"> - Herniorrhaphy; - Appendectomy; - Cataract Surgery; - Angiography; - MRI; - CT Scan; - Thallium Scan; - Kidney Dialysis; - Treatment of cancer (including chemotherapy with pre & post-hospitalization expenses of chemotherapy) up to full hospitalization limit; - Treatment of Hepatitis B & C such as, Inj. Interferon therapy/ Tab. Sovaldior equivalent along with all combination therapy, consultation & laboratory tests such as PCR/LFT) up to full hospitalization limit; - Treatment of all injuries/fractures and lacerated wounds (outpatient within 24 hours) Accidental Dental treatment (out-patient within 48 hours for pain relief only). - Other Operative Procedures
---	--

- a. Congenital Birth Defects (CBD) should be fully covered under basic hospitalization;
- b. Interferon/ Sovaldi or equivalent along with all combination therapy with & PCR and other relevant lab tests for Hepatitis B & C should be fully covered under basic hospitalization limit;
- c. No deductions or comparison for re-imburement on Pre & Post 30 days related hospitalization claims except non-medical items & medical equipment;
- d. In case of emergency medical treatment from any non-panel hospital, the company shall reimburse the amount of expenditure incurred on such treatment subject to strict verification and counter check on its own.
- e. Ambulance charges would be covered from hospitalization benefit (In case of accident and life threatening situations).
- f. In cases of emergency or life threatening situations, if the prescribed limit of Hospital Care per annum per life is reached, the medical services shall not be stopped/blocked. In such cases, the Contractor may claim such additional amount from the Authority on actual basis. The reimbursement under such claim shall be made by the Authority within the period of thirty (30) working days from the receipt date of the claim or the date of the quarterly payment, whichever is earlier. No late penalty shall be charged from the Authority in case of delay of reimbursement.

2. MATERNITY

- a. Follow-up visits of patients during or after pregnancy;
- b. Normal/Caesarean/Multiple Birth/Force/Complicated;
- c. Pre & Post Natal Expenses are to be covered up to the maternity limit (after Delivery);
- d. Obstetrician's Fee for delivery & Consultation during hospitalization;
- e. Coverage of congenital birth defect/illness under all benefits;
- f. New born babies are to be covered from very 1st day of birth;
- g. New born baby's nursery care charges during mother's hospitalization, including incubator facility;
- h. Miscarriage resulting into D&C or D&E payable from normal maternity limit once in a year.



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3. REIMBURSEMENT OF OPD BENEFITS

The Out-Patient benefits are covered for the following services:

- a. Diagnostic Test/Executive Checkup once in a year for insured persons of age 40 years and/or above.
- b. Physicians' or Consultants' fee;
- c. Prescribed Medicines;
- d. Prescribed Diagnostic tests;
- e. Medical Emergencies not leading towards hospitalization;
- f. Psychiatric treatments;
- g. Intra-Ocular lens implants of premium quality;
- h. Dental (complete treatment excluding for cosmetic purposes);
- i. For the following Chronic disease all kinds of consultation, investigation, diagnosis, procedures and medicines shall be allowed:

SNO.	NAME OF DISEASES	SNO.	NAME OF DISEASES
1.	Cerebro Vascular Accident	13.	Hemophilia
2.	Epilepsy	14.	Polycystic Ovarian Diseases
3.	Chronic Renal Failure	15.	COPD
4.	Nephrolithiasis	16.	Valvular Heart Diseases
5.	Hepatitis A, B, C & E	17.	Bronchial Asthma
6.	Cancers	18.	Thyroid Disorder
7.	Diabetes Mellitus	19.	Osteoporosis
8.	Hypertension	20.	Systemic Lupus Erythematosus
9.	Ischemic Heart Diseases	21.	Endometriosis
10.	Thalassemia	22.	Cholesterol
11.	Osteoarthritis	23.	Any other Chronic ailment apart from the mentioned diseases.
12.	Pulmonary Tuberculosis		

4. OTHER MEDICAL FACILITIES /SERVICES.

- a. Health Questionnaire Forms are not required to declare any medical condition to the insurance company,
- b. Number of employees/lives can be increased/ decreased from time to time at no extra cost; however, the premium for the addition of the insured person(s) shall remain the same as mentioned in the age band wise premium in the financial proposal of the successful bidder, and the premium shall be refunded/adjusted for all deletions on pro-rata basis.

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 Finance Department
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ANNEX - B

INDICATIVE INDEPENDENT AUDITOR TERMS OF REFERENCE

The Independent Auditor shall:

- a. perform random verification of hospital bill/s (sample not more than 05%);
- b. checking of service quality at regular time intervals;
- c. The payment of Premium to the Contractor on quarterly in advance basis at the end of every quarter. Such payments, shall be verified and certified by the Independent Auditor;
- d. The quarterly payments will be dependent upon the number of Health Insurance/Smart Cards issued, and the calculation of the Premium on the issued Smart Cards accordingly. The Independent Auditor shall ascertain and verify the number of Health Insurance/Smart Cards issued;
- e. The Project Account in respect of this Project shall be audited by the Independent Auditor annually and a copy thereof shall be provided to the Authority within thirty (30) days of the approval of accounts;
- f. In cases of emergency or life threatening situations, if the prescribed limit of Hospital Care per annum per life is reached, the medical services shall not be stopped/blocked. In such cases, the Contractor may claim such additional amount from the Authority on actual basis. Such additional amounts shall be verified by the Independent Auditor.

Hence quarterly billing shall be dependent upon the certification from the Independent Auditor. An unsatisfactory report by such firm shall entitle the Authority to withheld payments of unverified amounts and may even lead to discontinuation of the contract in case of severe observation/gap in service delivery.

Health Insurance Cell, FOS



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ANNEX - C

TABLE OF PROFIT LOSS RATIO & INFLATION CHARGES

SR.#	CLAIM/LOSS RATIO RANGES	INFLATION CHARGES	PROFIT SHARING WITH GoS
1.	10-20.99%	0%	60%
2.	21-39.99%	0%	40%
3.	40-60.99%	0%	20%
4.	61-70.99%	0%	15%
5.	71-80.99%	0%	7%
6.	81-85.99%	0%	3%
7.	86-90.99%	0%	0%
8.	91-99.99%	5%	0%
9.	100-109.99%	12%	0%
10.	110-119.99%	22%	0%
11.	120-140.99%	40%	0%
12.	141-160.99%	60%	0%
13.	161-199.99%	100%	0%
14.	ABOVE 200%	MAY BE DECIDED ON MUTUAL UNDERSTANDING, IF GoS DEEMS APPROPRIATE OR OTHERWISE.	


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Health Insurance for M/s. Sindh Secretariat Government of Sindh

Date: 19-12-2016

Description of Benefits	Plan A	Plan B	Plan C
	(in Rs.)		
Hospital Care Limit	1,000,000	700,000	500,000
Total Hospital Care Limit (Per Person Per Year)	Private	Semi-Private	General Ward
<ul style="list-style-type: none"> → Room & Board entitlement (Per day) → Pre-Hospitalization Diagnostic Charges (30 days prior to Hospitalization) → Post-Hospitalization Follow-up Charges (30 days after discharge) → Physician's Visit (in-Patient visit) Charges → Specialist Consultation (in-Patient visit) Charges → Intensive Care Unit (ICU) Charges → Miscellaneous Hospital Expenses → Surgical Operation Charges → Day-care Surgery Charges → Hospital Casualty Ward Accident & Emergency Services → Specialized Investigations Outpatient Cover (Magnetic Resonance Imaging (MRI), Computed Tomography (CT) Scan, Endoscopy, Thallium Scan, Angiography) → Treatment of Fractures & Lacerated Wound, Local road ambulance for → Emergency Dental Treatment due to Accidental Injuries within 48 hours for → Treatment for Interferon Therapy for Hepatitis B&C 	COVERED		
Maternity Benefit			
Normal Delivery (other than caesarean section)	100,000	75,000	50,000
Maternity Caesarean /Multiple Births	200,000	150,000	100,000
Corporate Medical Pool (Whole Group)	(50 Million)		
OPD Benefit	300,000/-		
OPD Reimbursement for treatment of chronic diseases from panel hospitals only (Per Family annual limit)	(The Corporate Medical Pool shall be used up for Chronic OPD Reimbursement. The mechanism for payment shall remain same as of Corporate medical Pool, 1% Service Charges will be applicable)		

Terms & Conditions

- Pre-Existing Conditions are covered under any benefits
- Congenital illness will be covered.
- OPD Reimbursement of Rs. 300,000/- per family per annum. 3% Service Charges will be applied on reimbursement services from Corporate Pool Limit as per Govt instructions.
- Payment terms will be on quarter basis in advance

Categories	Group Census			Total
	Plan A	Plan B	Plan C	
Employees	258	1,855	6,279	8,392
Spouses	258	1,113	3,767	5,138
Children	774	3,333	11,302	15,415
Parents	400	2,500	4,000	6,900
	1,690	8,807	25,349	
Pensioners & Dependants	12,154 (A, B & C)			12,154
Total Lives				48,000

Total Net Premium in words: Three Hundred Sixty Two Million Five Hundred Seventy Five Thousand Two Hundred and Fifty Two Rupees Only
 Total Net Premium in PKR (including taxes etc) **362,575,252/-**



Handwritten signatures and initials.

DR. NOOR ALAM
 Special Finance Secretary (Res)
 Finance Department
 Government of Sindh

ZONAL OFFICE:
 201, 2nd Floor, Amin Trade Centre,
 PECHS Block-II, Alim Wali Chowrangi,
 Main Shahrah-e-Quaideen, Karachi.

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 Website: www.theunitedinsurance.com

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S. NO	GoS - Working Sheet	Age Bands	Lives (Plan A, B & C)	Premium per person	Premium Per 1,500 persons
1	Employee Male	18-25	1,500	4,000	6,000,000
2	Employee Male	26-35	1,500	4,500	6,750,000
3	Employee Male	36-45	1,500	4,800	7,200,000
4	Employee Male	46-55	1,500	6,000	9,000,000
5	Employee Male	56-60	1,500	7,000	10,500,000
6	Employee Female	18-25	1,500	5,200	7,800,000
7	Employee Female	26-35	1,500	5,600	8,400,000
8	Employee Female	36-45	1,500	6,000	9,000,000
9	Employee Female	46-55	1,500	6,500	9,750,000
10	Employee Female	56-60	1,500	7,000	10,500,000
11	Employee Spouse (Male)	18-25	1,500	4,000	6,000,000
12	Employee Spouse (Male)	26-35	1,500	4,500	6,750,000
13	Employee Spouse (Male)	36-45	1,500	4,800	7,200,000
14	Employee Spouse (Male)	46-55	1,500	6,000	9,000,000
15	Employee Spouse (Male)	56-60	1,500	7,000	10,500,000
16	Employee Spouse (Female)	18-25	1,500	5,200	7,800,000
17	Employee Spouse (Female)	26-35	1,500	5,600	8,400,000
18	Employee Spouse (Female)	36-45	1,500	6,000	9,000,000
19	Employee Spouse (Female)	46-55	1,500	6,500	9,750,000
20	Employee Spouse (Female)	56-60	1,500	7,000	10,500,000
21	Employee Son / Daughter	0-11	1,500	5,000	7,500,000
22	Employee Son / Daughter	12 to 25	1,500	4,500	6,750,000
23	Employee Parents	Below / upto 60 years	1,500	12,000	18,000,000
24	Employee Parents	Above 60 years	1,500	22,000	33,000,000
25	Pensioners	Below 60 years	1,500	12,000	18,000,000
26	Pensioners	Above 60 years	1,500	22,000	33,000,000
27	Public Representatives	18-25	1,500	4,800	7,200,000
28	Public Representatives	26-35	1,500	5,200	7,800,000
29	Public Representatives	36-45	1,500	5,500	8,250,000
30	Public Representatives	46-55	1,500	6,500	9,750,000
31	Public Representatives	56-60	1,500	7,000	10,500,000
32	Public Representatives	Above 60 years	1,500	22,000	33,000,000
			Total Lives		Net Premium
			48,000		362,575,200

Total Net Premium in Pak Rupee: 362,575,200/-

(Three Hundred Sixty Two Million Five Hundred Seventy Five Thousand Two Hundred Twenty Two Rupees Only)

ZONAL OFFICE

201, 2nd Floor, Aamir Trade Centre,
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