



**Sindh Technical Education &
Vocational Training Authority (STEVTA)**
St-19, Block-06, Gulshan-e-Iqbal, Near NIPA, Karachi.
Phone: 99243818, Fax: 99244118.
Website: <http://www.stevta.gos.pk>



In the meantime, a draft contract agreement document was moved to Legal section of STEVTA for vetting thereof on 04.08.2014 (copy at Annexure-C) being a service related matter. The Legal Section took a period of almost couple of weeks and after conducting a meeting with the stack-holders as well representatives of successful bidding firm, which was held on 15.08.2014, returned the contract document duly vetted on 18.08.2014. Accordingly, matter was again referred to the competent authority on the same day for want of signing the contract document. Besides, approval also requested for extension of bid validity, as the same was nearing to expire. The requested approval was accorded by the competent authority (copy at Annex-D).

All this exercise resulted in some delay in award of formal work order despite of BER hoisting. Besides, the note sheets annexed herewith are also evident that each approval or communication involves a chain of officers, hence, sometime procedural delays also occur due to meetings, traveling or other official engagements of officers.

It is worth mentioning that the BER was already hoisted on SPPRA website on 25.07.2014 and the successful bidding firm has also given consent to extend the bid validity for 90 days, if a need is arises.

- iii) Standard Bidding document containing the evaluation criteria, was already sent to SPPRA while sending the RFP notice for hoisting thereof on its website. (copy enclosed at Annex-E, for ready reference). However, a copy of the same is being sent again, as desired, please.

Encl: As above.


(Muzaffar Ali Bhutto)
Deputy Director (Procurement)

Annex-A



**Sindh Technical Education &
Vocational Training Authority (STEVTa)**

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Phone: 99243818, Fax: 99244118

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No. STEVTA/Proc/Health/1(31)/2014/ 360 Karachi, dated the 26 Aug, 2014.

To,

The Managing Director,
Sindh Public Procurement
Regulatory Authority (SPPRA),
Government of Sindh,
Karachi.

**Subject: MEDICAL/ HEALTH CARE FACILITIES TO "STEVTa" EMPLOYEES &
THEIR DEPENDENTS - PUBLICATION OF THE AWARD OF
CONTRACT.**

Enclosed please find herewith the following documents in respect of the NIT pertaining to Medical/Health Care Facility to the STEVTA employees & their dependents, as required under Rule-50 of the Sindh Public Procurement Rules 2010:

- 1) Bid Evaluation Report.
- 2) Form of contract and letter of award.
- 3) Bill of quantities.

You are requested to kindly hoist the above said documents on the website of the SPPRA, at the earliest please.

Encl: As above.


26/8/14
(Muzaffar Ali Bhutto)
Deputy Director (Procurement)

Copy to the Director (MIS) STEVTA, with the request to get hoist the enclosed documents on the website of STEVTA, please.

**HEALTH CARE
INSURANCE**

Jubilee
HEALTH INSURANCE

**GROUP HEALTH
POLICY**

POLICY SPECIFICATION SCHEDULE

Policy Number JLIHCI-08201402330.
Policyholder **SINDH TECHNICAL EDUCATION & VOCATIONAL TRAINING AUTHORITY.**
Address St-19, Block 06, Gulshan-e-Iqbal, Karachi.
Policy Type HealthCare Group Insurance
Policy Wording HealthCare Group Policy
Policy Effective Date 01/09/2014.
Period of Insurance 01/09/2014 to 31/08/2015.
No. of Person Covered As per list Attached
Eligibility Definition
Plan "A" BPS 18 & above.
Plan "B" BPS 16 to 17.
Plan "C" BPS 1 to 15.
Plan of Benefit *Hospitalization & Related Benefit
* Maternity Benefit.

| | Plan A | Plan B | Plan C |
|--|----------------|----------------|----------------|
| H&R Limits (Per Person Per Year) | Rs.300,000 | Rs.200,000 | Rs.150,000 |
| Room & Board (per day) | Rs.8,000 | Rs.4,500 | Rs.1,500 |
| Per Disability | | | |
| Pre Hospitalization Sub Limit (<i>Consultation, Diagnosis & Medicines</i>) | No Inner Limit | No Inner Limit | No Inner Limit |
| Post Hospitalization Sub Limit (<i>Follow-Ups</i>) | No Inner Limit | No Inner Limit | No Inner Limit |
| Maternity Benefit | | | |
| Normal Delivery (<i>Per Pregnancy Per Year</i>) | Rs.50,000 | Rs.30,000 | Rs.20,000 |
| Complicated Delivery (<i>Per Pregnancy Per Year</i>) | Rs.80,000 | Rs.40,200 | Rs.30,000 |

Jubilee Life Insurance Company Limited (herein called the Company) in consideration of the Application for this Policy and of the payment of premium as provided in the Policy, hereby AGREES TO PAY benefits in accordance with and subject to the terms of the Policy.

IN WITNESS WHEREOF, Jubilee Life Insurance has caused this Policy to be executed as of the Policy Effective Date.



Authorized Official
Date of Issue: August 21, 2014
Date at Karachi

CHIEF EXECUTIVE AND MANAGING DIRECTOR




**GROUP HEALTH
POLICY**

Application and Acceptance

Application is hereby made to the company by the policyholder for the policy under which insurance is provided, the terms of which are approved and accepted by the policyholder to take effect on the Policy date following signature by the applicant. It is agreed that the application supersedes any *PREVIOUS* Application for the policy.

Date: Sindh Technical Education & Vocational Training Authority
(Name of Policy Holder)

Dated on:



(Signature and title)
MANAGING DIRECTOR
Sindh Technical Education &
Vocational Training Authority,
Karachi



ENDORSEMENT

SINDH TECHNICAL EDUCATION & VOCATIONAL TRAINING AUTHORITY

ATTACHED TO AND FORMING PART OF POLICY NUMBER JLIHCI - JLIHCI-08201402330.

Notwithstanding anything herein to the contrary, it is hereby declared and agreed that the Policy has been issued for the period 01-09-2014 to 31-08-2015.


Pre- Existing Condition Terms:-

In case of treatment from Non-PPN facilities, reasonable and customary charges as in PPN facilities shall be paid.
 Pre-existing Condition shall be covered for up to 100% of the respective H&R Limits.
 Interferon therapy for Hepatitis B&C Patients shall be covered for up to 100% of the respective H&R Limits.
 Exclusion # 13 has been waived.
 Room Limit opted shall also apply to Hospitalization in Maternity Cases.
 Maternity and its related benefits are not covered under H&R benefit.

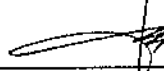
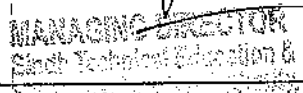
Except for the above, all other terms and conditions of this Policy will remain unchanged.

| | | | | | | |
|-----------|---------|---------|------------------|--------|--------|-------|
| Signed at | Karachi | on this | 21 st | Day of | August | 2014. |
|-----------|---------|---------|------------------|--------|--------|-------|

For and on behalf of JUBILEE LIFE INSURANCE COMPANY LIMITED

Authorized Official; 

For and on behalf of SINDH TECHNICAL EDUCATION & VOCATIONAL TRAINING AUTHORITY.

Signature: 
 Title & Seal: 



Jubilee

HEALTH INSURANCE

PROFIT COMMISSION RIDER

Jubilee Life Insurance will adjust the aggregate premium amount and credit a certain percentage of the profit to the company after accounting for claims, if any, and administration charges. This sometimes renders the cost of health insurance negligible for the employers. It is agreed that the rider will become applicable only if the policy remains continuously in force for a period of **one** consecutive policy years. Profit commission period, herein after referred to as a period, shall consist of one complete period.

CALCULATIONS

For each complete **Profit Commission Period**, hereinafter referred to as "period", as defined in (a) Profit Sharing Period - Rider Specifications, the Company shall determine the following amounts for all the coverage set forth in (b) Applicable Coverage- Rider Specifications:

Premium of the policy year
GP = **Gross premium**, whether paid or outstanding.

Loss for the policy year
IC = **Incurred Claims**, including those outstanding at the end of the policy period.

L = **Loss** brought forward from the previous period.

AD = JLI's **20%** charges for Administrative expenses & contingencies.

The Profit/Loss for the period, calculated as:

$$\text{Profit/Loss for the year} = \text{GP} - \text{IC} - \text{L} - \text{AD}$$

Profit Commission
Profit Percentage for **Sindh Technical Education & Vocational Training Authority**
is **80%**

DEPOSITION OF PROFIT COMMISSION BALANCE

If the above calculation shows a profit then **80%** of it shall be deductible from the premium payable by the Policyholder in the first policy years of the next Period. Any excess of Profit Commission balance over such premium shall be adjusted against subsequent premiums.

TREATMENT OF LOSSES

If the calculation of this Rider discloses a loss in the period, such loss shall be carried forward to the following period(s) until it is exhausted.

CLAIMS

Any claims pertaining to coverage which are included under the Rider, shall not be payable if they were incurred in period(s) for which profit sharing has been settled, and are reported after the end of such period(s).



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HEALTH INSURANCE

Specialised Investigation. (Outpatient Cover)

1. Endoscopy
2. Gastroscopy ,
3. MRI
4. Angiography,
5. Thallium Scan,
6. Colonoscopy,
7. Echo.
8. ETT
9. CT Scan
10. Mammography
11. Barium Meal
12. Barium Enema etc
13. Biopsy
14. Carotid Doppler.
15. EEG
16. EMG
17. HAULTER'S monitoring. etc

Day Care Surgical Procedure

1. Lithotripsy (Kidney Stone),
2. Dilation & Curettage (D&C),
3. Tonsillectomy
4. Adenoidectomy,
5. Varicose Veins
7. Cataract Surgery
8. Chemotherapy,
9. Radiotherapy,
10. Dialysis
11. Incision and drainage (I & D) etc
12. Sclerotherapy

Please note that it is not a final list and many more investigations and procedures can be added with time.



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HEALTH INSURANCE

**HEALTH CARE
INSURANCE**

GROUP HEALTH POLICY

INTRODUCTION

Certain words have been defined in this Policy. These have the same meaning wherever they are used in the Policy or, and are highlighted in the Policy by being shown in bold print, for example, Policyholder, Insured Person, etc.

Healthcare Insurance (the Policy) is a contract between Jubilee Life Insurance Company Ltd (formerly New Jubilee Life Insurance Company Ltd. (the Company), and the Policyholder named in the Policy Specification Schedule (Schedule). The information provided to the Company by or on behalf of the Policyholder or the Insured Person in or in connection with the Group Application Form (the Application Form), Group Enrolment Form (the Enrolment Form) or any form of data containing all the information as required by the Company is the basis of this contract and is deemed to be incorporated herein.

The extent of cover under the Policy is determined by reading this Policy together with the most recent Schedule. It is important to note that any Benefit mentioned in the Policy but which is not shown on the Schedule is not covered for the Insured Person under this Policy. Please examine the Policy and the Schedule carefully to make sure that the required protection has been provided.

Insurance hereunder is only effective after the Insured Person concerned is eligible for insurance according to such Eligibility Definition as may be specified on the Application Form or agreed in writing between the Policyholder and the Company prior to the inception of the Policy, and becomes and remains insured in accordance with such Eligibility Definition and the terms and conditions set out in the Policy and Policy Specifications Schedule.

In consideration of the Policyholder having paid the required premium the Company agrees to indemnify or compensate the Policyholder or the Insured Person in the manner and to the extent provided for in the Policy and the Schedule, for medical or other covered expenses incurred during the Period of Insurance stated on the Schedule or any subsequent period for which the Policyholder shall pay and the Company shall accept the required premium.



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HEALTH INSURANCE

DEFINITIONS AND SPECIFIC CONDITIONS

The following Definitions and Specific Conditions apply to the Policy:

'Accident' means bodily injury caused solely by violent, accidental, external and visible means and not by sickness, disease or gradual physical or mental process.

'Approved Hospital' means a Hospital approved and identified by the Company to provide Treatment to covered Persons, and which is included in the List of Approved Hospitals attached to this policy. The list may be amended from time to time by the Company.

'Company' means Jubilee Life Insurance Company Ltd (formerly New Jubilee Life Insurance Company Ltd).

'Covered Family' subject to the payment of the required premium, includes the Employee and, his Dependents, as defined herein, provided such coverage has been applied for and has been approved by the Company and is in force under the provisions of this policy.

'Dependant' means the spouse of the Insured Person and/or unmarried children who are dependent upon the Insured Person for support, provided always that such children are aged not more than 18 (eighteen) years at the date of enrolment (extended to 24 years old if in full time formal education). Thereafter children must pay the full adult premium rate.

'Due Date' means the date of commencement or renewal of cover as shown on the Policy Specifications Schedule or the date on which any subsequent payment of premium falls due

'Disability' means a Sickness or Injury necessitating medical treatment by a licensed physician.

'Eligible Expenses' means expenses incurred on treatment by a covered person that are payable by the company and which are:

- Reasonable and Customary
- Medically Necessary
- Within policy coverage and limits; and
- Not excluded under any of the terms and conditions of this policy.

'Emergency' means a sudden illness or injury which raises a professional concern that there may be a significant medical problem jeopardizing the Insured's life and which necessitates Treatment which must not be delayed and which requires confinement to the emergency facility of a Hospital.

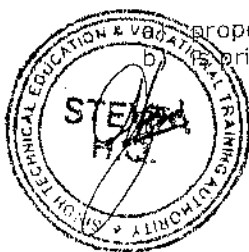
'Employee' means, any regular, and permanent employee of the Policyholder who is regularly working in an established job, position or office and is in full time active service of the Policyholder. The definition may include a sole proprietor or partner or director of the Policyholder. The class or classes of Employees eligible for insurance under this policy shall be as set forth in the Policy Specifications Schedule.

'Full Time Active Service': An Employee will be considered to be in Full Time Active Service on any day if he or she is then performing or is capable of performing in the customary manner all of the regular duties of his or her employment as performed or was capable of being performed on the last regularly scheduled work day. A Dependant will be considered to be in Full Time Active Service on any day if he or she is then able to perform all the normal activities of a typical person of the same age and sex, and is confined neither at home nor in a Hospital or any other medical facility.

'Group Scheme' means membership of a Group Scheme accepted by the Company. Groups of Employees accepted as Insured Persons under the Policy must be employed by one employer identified as the Policyholder in the Policy Specifications Schedule.

'Hospital' means an institution that is:

properly licensed to provide medical care in accordance with the laws of Pakistan;
primarily engaged in providing diagnostic, medical and surgical facilities;



Jubilee

HEALTH INSURANCE

- c) has 24 hours-a-day nursing service by registered graduate nurses under the permanent supervision of the Physician in charge;
- d) maintains in-patient facilities; and
- e) maintains a daily medical record for each of its patients, which is accessible to the Company."

'Hospital Confinement' means that a covered person is registered as a bed-patient in a hospital and incurs a daily room charge.

'Injury' means any bodily injury caused in an accident by violent, external and visible means, and which shall have occurred solely by and independently of any other cause.

'Insured' or 'Covered Person' means either an Employee or a Dependant provided such coverage has been applied for and has been approved by the Company and is in force under the provisions of this policy.

'Medically Necessary' means Treatment for the Insured's Disability, provided by a Hospital or Physician which is appropriate and consistent with the customary medical practices and not just for the convenience of the Insured.

'Non Approved Hospital' means any Hospital other than an Approved Hospital.

'Outpatient' means any Treatment without the Insured being hospitalized as a bed patient

'Physician' means an individual who is legally licensed in Pakistan, under a degree recognized by the Government of Pakistan, and who:

- a) is someone other than the Covered Person;
- b) is not related by blood or marriage to the Covered Person;
- c) is not an Employee of or connected in any way to the Employer.
- d) is qualified to treat the Disability for which the claim is being made."

'Policy Effective Date' means the date and time from which this policy takes effect, and as shown on the Policy Specifications Schedule.

'Policy Expiry Date' means the date and time when cover ceases.

'Policyholder' means a body (the employer/sponsoring organization of the Insured) through which the Policy is offered, effected or administered.

'Pre-Existing Conditions' means any injury, illness, condition or symptom:-

- for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the commencement of the Policy for the Insured Person concerned, or
- Which originated or was known or reasonably should have known by the Policyholder or the Insured Person (or anyone insured under the Policy) to exist prior to the commencement of the Policy whether or not treatment, or medication, or advice, or diagnosis was sought or received.

'Reasonable and Customary Charges' means charges for medical care which shall be considered by the Company or its medical advisers to be reasonable and customary to the extent that they do not exceed the general level of charges being made by others of similar standing in the locality where the charges are incurred when giving like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar disease or injury. The scales of charges agreed from time to time between the Company and Approved Hospitals and Physicians shall be indicative of such Reasonable and Customary Charges.

'Renewal Date' means any subsequent anniversary of the Policy Effective Date.

Sickness means a physical condition marked by a pathological deviation from the normal healthy



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HEALTH INSURANCE

'Surgical Operation' means only the following:

- A cutting operation
- Suturing a wound
- Treatment of a fracture
- Reduction of a dislocation
- Radiotherapy (excluding radioactive isotope therapy) if used in lieu of a cutting operation for the removal of tumors
- Electrocauterization
- Therapeutic endoscopic procedures.

Successive surgical operations, performed as a result of the same or related causes, and not separated by more than ninety days, and a resumption of full normal activities for that period, shall be considered as one surgical operation unless the second operation results from a wholly unrelated cause or causes.

'Waiting Period' means the period of time (specified in the Policy Specifications Schedule or Policy if applicable) from the original inception date of the insurance cover during which treatment necessitated by any cause other than Accident is not covered.

ADMINISTRATION AND GENERAL CONDITIONS

ENTIRE CONTRACT

This policy, the application of the Policyholder, endorsements and riders, if any, the individual health questionnaires, where applicable, in respect of the Insured, and the list of Insured attached hereto, constitute the entire contract between the Company and the Policyholder.

ALTERATIONS TO THIS POLICY

The terms, conditions and benefits provided by this policy may be altered at any time by mutual agreement between the Company and the Policyholder, which alterations shall be in writing and deemed to be an endorsement of the policy and shall be binding on all Insured whether insured under this policy prior to or on or after the date such change becomes effective.

COOPERATION

As a condition precedent to the Company's liability the Policyholder and/or the Insured Person or his representatives shall co-operate fully with the Company and its medical advisers and will fully and faithfully disclose all material facts and matters which the Policyholder and/or the Insured Person knows or ought to know and will upon request execute any document to empower the Company to obtain relevant information, at the Policyholder's or the Insured Person's expense, from any doctor or Hospital or other source.

Neither clerical error, by the Policyholder or by the Company, in maintaining any records concerning the insurance hereunder, nor delays in compiling such records shall invalidate insurance otherwise validly in force or continue insurance otherwise validly terminated, or establish any insurance not otherwise in existence, but upon discovery of such error or delay an equitable adjustment of premium shall be made.

REASONABLE PRECAUTIONS AND MATERIAL CHANGES

The Policyholder and/or the Insured Person shall take all reasonable precautions to prevent and minimize any Accident, Injury, death or expense and the Company must be informed immediately in writing of any material information or change of circumstances whether relating to job occupation, sporting activity or otherwise which may increase the possibility or likely quantum of a claim under the Policy. The Company reserves the right to continue cover on terms and conditions it considers appropriate to such changes in material information or circumstances or to decline to continue cover under the Policy.



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MISSTATEMENT OF FACTS

If relevant facts pertaining to any Insured concerned with insurance under this policy shall be found to have been misstated, either by the Policyholder or by the Insured, then insurance on the Insured shall be voidable at the option of the Company. The Company reserves the right to make adjustments in premium and/or amounts of insurance as the Company may consider appropriate, had the facts been declared correctly.

DISCLOSURE OF MULTIPLE INSURANCE COVER

If an Employee or Dependant included in this scheme carries other insurance covering any Injury or Disability that is also covered by this policy, then he must inform the Company of such duplicate cover at the time of enrolment for cover under this policy. The total benefit paid for a claim, for which more than one insurance policy is applicable, shall not exceed the total of Eligible Expenses incurred. The Company reserves the right to pay a proportional amount of benefit in relation to its share of the total benefits available to the Insured, under all policies.

POLICYHOLDER'S OBLIGATIONS:

1. The Policyholder will inform all of its covered persons regarding the terms and conditions of this Policy, and any notices issued by the Company regarding the Policy.
2. The Policyholder will immediately inform its covered person as soon as it becomes aware that this policy is to be terminated for any reason and the date of termination.
3. The Policyholder undertakes to reimburse the Company for any expenses or losses incurred by the Company in respect of Treatments by covered Persons which were not covered by the terms and conditions of this Policy, including but not limited to payments in excess of the applicable benefit limits; payments in cases where a policy exclusion applies and payments incurred after the termination of coverage of a Covered Person or termination of this Policy.
4. The Policyholder undertakes to reimburse the Company for any expenses or losses incurred by the Company due to the failure by the Policyholder to discharge its responsibilities under the Policy.
5. The Policyholder undertakes the responsibility to enroll all the eligible Employees and their Dependants in the Policy.
6. The Policyholder shall inform the Company immediately if it goes into liquidation or is in the process of being dissolved or if an administrator or receiver is appointed in respect of all or any part of the business or assets of the Policyholder.
7. The Policyholder will reimburse the Company for any unauthorized use of the Company's Credit Letter after the termination of cover of any Insured. It shall also be the Policyholder's responsibility to gather and return Credit Letter OR health cards to the Company immediately upon termination of any individual's Cover.
8. The Policyholder will reimburse the Company for any benefit paid or expenses or losses incurred by the Company on account of any Pre-existing Condition which is not revealed to the Company at the time of commencement of coverage.

ELIGIBILITY

Insured Persons of all nationalities and their Dependants are eligible for insurance, provided that they are in Full Time Active Service and at all times satisfy the requirements of the Eligibility Definition specified in the Application Form or otherwise agreed in writing between the Company and the Policyholder. Persons who are not eligible may not be enrolled in the Policy and no cover is in force until confirmed in writing by the Company.

Prospective Insured Persons not in Full Time Active Service at the date of commencement of the Policy for reasons other than authorised routine paid leave-of-absence shall be eligible for insurance



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after completing one calendar month's Full Time Active Service within a class of Insured Persons covered by the Eligibility Definition. Future Employees of the Policyholder shall be eligible for insurance from the first day of Full Time Active Service with the Policyholder in a covered class of Employees.

Dependants (other than newly-born children) shall be eligible for insurance on the same date that the Insured Person to whom they are related becomes eligible, or on the date the Insured Person acquires such Dependents, whichever is the later. Newly-born children shall be eligible for insurance from the date of normal healthy birth.

Evidence of insurability, satisfactory to the Company, must be submitted in respect of any Insured Person, Employee or Dependant who:

- (i) applies to be enrolled in the Policy after more than 31 (thirty-one) days have lapsed since the date he or she first became eligible, or
- (ii) applies to reinstate insurance after it has lapsed, or
- (iii) Who is proposed for insurance without being able to satisfy the definition of Full Time Active Service.

Persons whose Usual Country of Residence is other than Pakistan are not eligible for insurance unless otherwise agreed in writing by the Company prior to the date of commencement of the Policy.

SELECTION OF EMPLOYEES AND COVERED DEPENDANTS

As a condition precedent to the Company's liability the Policyholder must take reasonable steps to establish the good health and suitability for employment of all new staff and/or their Dependents as appropriate and shall not permit to be insured hereunder any person known by the Policyholder at the date of employment or enrolment in the Policy to be in need of or likely to require in-Hospital treatment and/or Organ Transplantation and/or Emergency Medical Evacuation benefits covered by the Policy unless such facts are fully disclosed to and accepted by the Company in writing prior to commencement of cover for the Insured Person concerned.

COMMENCEMENT, RENEWAL AND TERMINATION

The Period of Insurance is stated in the Policy Specifications Schedule. The Policy may be renewed thereafter by mutual agreement. The Policy may be terminated with effect from any Due Date by either the Company or the Policyholder giving 30 (thirty) days notice in writing of intention not to renew the insurance. The renewal terms, conditions and premium required by the Company may be increased or varied at the Company's discretion. Premium will increase upon entering each higher premium rating age band and may also be adjusted annually for inflation and loss experience respectively.

(a) Automatic Commencement of Insurance

Insurance shall commence automatically in respect of new eligible Insured Persons, Employees and Dependents from the date(s) of their respective eligibility provided:

- (i) application for enrolment is made within 31 (thirty-one) days thereafter,
- (ii) the person concerned satisfies the Eligibility Definition and is in Full Time Active Service,
- (iii) the appropriate premium is paid or agreed to be paid, and
- (iv) the Policy is still in force.

(b) Automatic Termination of Insurance

Insurance shall automatically be terminated on the date whichever of the following events occurs first:

- (i) the Policy or cover thereunder properly terminates, or
- (ii) the Insured Person, Employee or Dependant ceases to be eligible, or
- (iii) the Eligibility Definition is changed to exclude the Insured Person, Employee or Dependant concerned, or
- (iv) the Employee's employment with the Policyholder terminates, or



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- (v) the Insured Person or Employee or Dependant ceases to be in Full Time Active Service, except that insurance may continue during periods of injury, sickness or disease provided the Policy remains in force.

(c) Automatic Termination of Dependant's Insurance

In addition to the foregoing Conditions, insurance shall terminate automatically in respect of any Dependant on the date whichever of the following events occurs first:

- (i) cover terminates for the Insured Person or Employee to whom the Dependant is related, or
(ii) the Dependant ceases to be a Dependant as defined in the Policy.

CONTINUITY OF BENEFITS AFTER TERMINATION

In the event of termination or non-renewal of the Policy or termination of insurance thereunder in respect of any Insured Persons, Employees or Dependents, Benefits covered in respect of such persons shall continue to be payable for up to a maximum period of 30 (thirty) days in respect only of any claim which has been reported to and accepted by the Company prior to such termination or non-renewal, subject to the Limits and Sub-limits set out in the Policy Specifications Schedule, and provided that the Insured Person is not residing or seeking covered treatment outside Pakistan. In the event that an Insured Person becomes resident or seeks covered treatment outside Pakistan no such continuity of covered Benefits shall apply.

CANCELLATION

In the event of the cover provided by this Policy being cancelled by the Policyholder, the Company shall retain a premium in accordance with the following scale for the time this Policy has been in force:

| | | |
|------------------------|---|-----------------------------|
| For 1 month | - | 20% of the annual premium |
| For 2 months | - | 30% of the annual premium |
| For 3 months | - | 40% of the annual premium |
| For 4 months | - | 50% of the annual premium |
| For 5 months | - | 60% of the annual premium |
| For 6 months | - | 70% of the annual premium |
| For 7 months | - | 80% of the annual premium |
| For 8 months | - | 90% of the annual premium |
| In excess of 8 months. | - | 100% of the annual premium. |

In the event of a claim at any time, the Company reserves the right to retain 100% of the annual premium.

PREMIUM

The Company reserves the right to underwrite and to impose special terms, conditions and premiums in respect of any Insured Person based on evidence of insurability, occupational, geographical and/or sporting hazards.

Premiums of Hospital & Related Services may be adjusted by means of a debit/credit note issued by the Company for Insured Persons added or deleted to or from the Policy by the Policyholder during the Period of Insurance. Premium for employee(s) who joins during the policy and left before the end of policy period, company will charge premium on number of days during which insured remain covered and such premium adjustments for both additions and deletions will be accounted in the subsequent billing. If a claim is paid in respect of an Insured Person during the Period of Insurance, then no premium refund will be given for that Insured Person.

Premium of other benefits, however, will not be adjusted for Insured Persons addition or deletion during the Period of Insurance.



Jubilee

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FRAUD

If any claim shall be false or fraudulent in any respect, then the Company will be entitled to undertake any or all of the following actions:

- 1) To refuse to pay any benefits in relation to the Claim.
- 2) To cancel the cover for the Employee and his or her Dependents immediately, without returning the premium payments made on behalf of the Employee and Dependents.
- 3) To recover any monetary amounts already paid on behalf of the Employee.

WAIVER OF PRE-EXISTING CONDITIONS EXCLUSIONS

The Company may agree in writing at the inception or renewal of the Policy to waive the Pre-Existing Conditions Exclusion or to amend the terms and conditions of cover based upon submission at the Policyholder's expense of health declarations or such medical evidence of insurability as the Company may require or the avoidance of any doubt, the Pre-Existing Conditions Exclusion shall always apply unless waived by the Company in writing on the Policy Specifications Schedule or official endorsement thereto.

LOCAL TREATMENT

Unless agreed in writing by the Company prior to the inception of the Policy and the appropriate additional premium having been paid by the Policyholder, premium rates under the Policy have been charged on the basis of medical treatment costs prevailing in Pakistan. It is understood and agreed that Insured Persons shall, whenever possible, obtain covered treatment in Pakistan except for the immediate treatment of accidents or acute medical emergencies arising during short period business or holiday travel outside Pakistan (not exceeding 90 days in the aggregate during any one Period of Insurance) and excluding treatment of non-urgent or chronic conditions or treatment that can reasonably wait until return to Pakistan.

Should the Policyholder and/or the Insured Person choose to be treated outside Pakistan, then covered treatment costs will be met up to an amount not exceeding the Reasonable and Customary Charges for medical treatment of a standard and type usually available and customarily provided for the medical condition concerned in Pakistan and subject to transportation costs being excluded.

APPROVED HOSPITALS

The Company has made direct billing arrangements with many leading Hospitals and Physicians, details of which will be provided at inception and from time to time thereafter. Use of other Hospitals and Physicians will not invalidate a covered claim provided that the Company's liability shall not exceed the average of the charges that would have been made at such Approved Hospitals for providing similar treatment or services. The Company reserves the right to make appropriate reductions to the benefits payable in respect of treatment obtained from a Hospital which is not an Approved Hospital.

NOTIFICATION OF CLAIM

Before covered treatment is undertaken as a Hospital in-patient (except in cases of Accident or acute medical emergency), the Policyholder and/or the Insured Person must inform the Company or its appointed representatives immediately in writing giving full details of the proposed treatment and the names and addresses of the Physician and Hospital concerned. A fully completed Claim Form should be submitted to the Company prior to undertaking covered Hospital in-patient treatment and supporting medical information submitted not later than 30 days thereafter. In cases of Accident or acute medical emergency, written notification together with supporting medical information must be submitted to the Company as soon as possible after Hospital confinement but not exceeding 30 days thereafter.

Failure to observe these Notification of Claim conditions may invalidate a claim.



Jubilee

HEALTH INSURANCE

PROOF OF CLAIM

Original documentation and receipts together with a fully completed Claim Form signed by the treating Physician must be submitted to the Company within the time limits defined above. Photocopies are not acceptable. If it is appropriate for the Company to decline a claim by virtue of the Pre-existing Conditions Exclusion, the Insured Person shall have the right to produce such medical evidence as the Company may reasonably require to enable it to re-consider a claim under the Policy.

Claims are payable either to the Policyholder or to the Insured Person or to the Approved Hospital of covered medical, transportation or other services, whose official receipt shall be a valid discharge of the Company's liability to pay in respect thereof. Only the usual Reasonable and Customary charges in the geographic area where covered treatment or service are provided will be paid.

VALIDATION OF INSURANCE COVER AND PAYMENT GUARANTEES

Upon receipt of adequate prior notification of a claim for Hospital in-patient treatment in Pakistan the Company will confirm the extent of insurance benefits, monitor claims procedures, issue appropriate payment guarantees and/or arrange direct settlement to the Hospitals, Physicians or service providers concerned, subject always to Policy terms and conditions. No such payment guarantees or direct settlements will be made to Hospitals outside Pakistan but such expenses approved in advance by the International Emergency Assistance Centre and paid by the Insured Person will be reimbursed by the Company in Pakistan Rupees in Pakistan.

In respect of Emergency Medical Evacuation or repatriation services being rendered outside Pakistan, appropriate payment guarantees will be issued and/or direct settlement made to the service providers concerned, provided the International Medical Assistance Centre is contacted in advance and its approval obtained prior to transportation.

EXAMINATIONS

The Company shall have the right and opportunity through its medical representative to examine the person of the Insured when and as often as it may reasonably require during the pendency of a claim hereunder. The expenses of such examinations shall be borne by the Company.

LEGAL PROCEEDINGS

No action in law or equity shall be brought to recover under the Policy until after the expiration of 60 (sixty) days from the date Proof of Claim has been furnished in accordance with the Policy Conditions. The parties have agreed that the law of Pakistan shall govern and control in the event of any conflict or dispute between the parties with regard to the Policy, and that the parties submit themselves to the exclusive venue and jurisdiction of the Courts of Pakistan for the resolution of any such conflict or dispute.

ARBITRATION

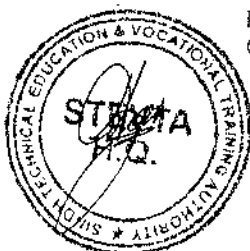
Any difference of medical opinion in connection with the results of any accident, illness, death or expense will be settled between two medical experts appointed respectively in writing by the two parties to the dispute. Any difference of opinion between the two medical experts shall be referred to an umpire, who shall have been appointed in writing by the two medical experts at the outset.

SUMMARY OF AVAILABLE BENEFITS

The following Benefits are available. Please refer to the Policy Specifications Schedule to determine the cover actually provided to the Insured Person concerned.

1. HOSPITAL & RELATED SERVICES
2. Hospital Treatment & Services

All medically necessary treatment and services provided by or on the order of a Physician to the Insured Person when admitted as a registered in-patient to a Hospital. Cover includes Hospital accommodation (up to the cost of the Room & Board Sub-limit



stated in the Policy Specifications Schedule), nursing care, diagnostic, laboratory or other medically necessary facilities and services, physician's/surgeon's/anaesthetist's or physiotherapist's fees, operating theatre charges, intensive care unit charges, specialist consultations or visits and all drugs, dressings or medications prescribed by the treating physician for in-hospital use. The costs of non-medically necessary goods or services including such items as telephone, television, newspapers or accommodation for the Insured Person's family members, are not covered.

(ii) Day Care Surgery
The cover provided by the Hospital Treatment & Services benefit extends to include Day Care Surgery. Day Care Surgery means all medically necessary surgical procedures and related treatment provided by or on the order of a Physician to the Insured Person at a Hospital. Day Care Surgery cover excludes all non-surgical procedures and related treatment, e.g. Lithotripsy (Kidney Stone), Dilation & Curettage (D&C), Tonsillectomy, Adenoidectomy, Varicose Veins, Cataract Surgery, Chemotherapy, Radiotherapy, Etc
Dialysis, Incision and drainage (I & D), Sclerotherapy Etc

(iii) Pre-Hospital Diagnostic Services
Laboratory, X-ray or other medically necessary diagnostic procedures ordered by a Physician and which within 30 (thirty) days of being carried out, results in the Insured Person being admitted as a registered in-patient to a Hospital for the treatment of the specific medical condition diagnosed, provided that such medical condition is covered by the Policy.

(iv) Post-Hospital Follow-up Treatment
The medically necessary follow-up treatment ordered by a Physician to be rendered for up to 30 (thirty) days from the Insured Person's discharge from Hospital and in total for any one claim or event. Cover is restricted to follow-up treatment of the specific medical condition for which the Insured Person received in-hospital treatment covered by the Policy.

(v) Local Ambulance Services
The medically necessary transportation of the Insured Person by road vehicle to a local Hospital

(vi) Specialized Investigations
The cover provided by the Hospital & Related Services Benefit extends to include Specialized Investigations provided by or on the order of a Physician to the Insured Person. Specialized Investigations means all medically necessary haematological, radiological and other diagnostic investigations costing Rs.4,000/- or more per investigation and given in the Specialized Investigations List appended hereto, e.g. Endoscopy, Gastroscopy, MRI, Angiography, Thallium Scan, Colonoscopy, Echo, ETT, CT Scan, Mammography, Barium Meal, Barium Enema etc, Biopsy, Carotid Doppler, EEG, EMG, HAULTER'S monitoring. Etc

(vii) Accidental Injuries
Injuries caused by an Accident are covered under Hospital & Related Services.

2. OUTPATIENT SERVICES

Medically necessary treatment provided to an Insured Person who is not a registered in-patient at a Hospital and defined as:

- (i) General Outpatient Services
Outpatient Services provided by or on the order of a Physician who is licensed as a General Practitioner.
- (ii) Specialist Outpatient Services
Outpatient Services provided by or on the order of a Physician who is licensed as a Specialist or Consultant and to whom the Insured Person has been referred by a General Practitioner.

Not Applicable





When the Maternity Benefit is in force and unless otherwise stated on the Policy Specifications Schedule, it will apply only to pregnancies where the date of birth is at least first (1) day after the mother's first enrolment as an Insured Person with the Maternity Benefit in force and provided also that the Maternity Benefit is in force at the date of birth and has remained continuously in force from such first enrolment.

No other charges for complications of pregnancy, childbirth or ante-natal treatment are covered under the Complicated Delivery Benefit. Operations upon unborn foetuses are not covered. No other type of Benefit insured by the Policy (including but not limited to Emergency Medical Evacuation) covers expenses incurred in connection with maternity or childbirth.

- a) charges for surgery and related medical care during hospitalisation for caesarean section when a Physician has certified in writing and the Company's medical advisers agree that a natural delivery will endanger the life of the mother and/or child(ren).
- b) charges for surgery and related medical care during hospitalisation for the treatment of extra-uterine pregnancy or Complications requiring intra-abdominal surgery after necessary termination of pregnancy for medical reasons,
- c) charges for other necessary care which is provided during hospitalisation for pernicious vomiting in pregnancy, toxæmia with convulsions or spontaneous abortion (miscarriage).

Ante-natal, childbirth and post-natal treatment for the mother but only up to the Sub-limit stated in the Policy Specifications Schedule for Normal Delivery. In the event that covered Complications arise, this Sub-limit is increased to the amount stated in the Policy Specifications Schedule for Complicated Delivery. In this case covered Complications are defined as:

MATERNITY BENEFIT OPTION

3.

- (iii) Outpatient Laboratory and X-ray Services
 - (iv) Laboratory, testing, radiographic and nuclear medicine procedures used to diagnose or treat medical conditions. Such services must be provided by or ordered by a Physician. Outpatient Prescription Drugs
 - (v) Drugs and medications, the sale and use of which is legally restricted to the order of a Physician, and presented for use by the Insured Person as an Outpatient.
- Cover for Outpatient Services is subject to the Sub-Limits, Deductibles, Co-insurance and maximum number of doctor's visits stated on the Policy Specifications Schedule. Cover for Outpatient Services does not include expenses recoverable under any other type of Benefit insured by the Policy.

insured by the Policy.

HEALTH INSURANCE

Jubilee

EXCLUSIONS

The exclusions in this section are in addition to any other exclusion that may be contained in a specific benefit section.

This policy does not insure and no benefits shall be paid for expenses resulting from:

1. Pre-Existing Conditions unless fully disclosed to the Company and accepted on terms confirmed by the Company in writing prior to the inception date of cover for the Insured Person concerned.

2. Any Treatment not recommended by a legally licensed Physician or which is not medically necessary.
3. Routine physical check-ups, rest cures, services including immunization.
4. Treatment of mental illness, psychiatric disorders, self-inflicted injury, suicide, abuse of alcohol, drug addiction or its abuse.
5. Supply or fitting of eye glasses, contact lenses, hearing aids, wheelchairs and medical appliances not required surgically.
6. Any dental Treatment, X-rays, extractions or fillings unless necessitated due to accidental injury occurring and up to the extent of pain relief.
7. Cost of limbs of any other organ (prosthesis) or any kind of supporting equipment for revival or correction of the function of body.
8. Treatment of any refractive errors of the eyes including cost of procedures such as 'Radial Keratotomy' and 'Excimer Laser'. Obesity, weight reduction/enhancement.
9. Cosmetic/plastic surgery, unless medically necessitated due to accidental injuries occurring while the Insured was covered under the scheme.
10. Injury or illness while serving as a full-time member of a police or military unit including reservist service and treatment resulting from participation in war, riot, civil commotion or any illegal act including resultant imprisonment.
11. Engaging in air travel, except when travelling in a licensed aircraft being operated by a licensed airline according to published schedules.
12. Any kind of inpatient treatment which could generally be done on an Outpatient basis or any Hospital Confinement primarily for diagnostic purposes, unless specifically authorized by the Company in writing.
13. Treatment or surgical operation for congenital defects or deformities, including physical and mental defects present from birth.
14. Pregnancy and complications thereof, childbirth (including surgical delivery), miscarriage, abortion and/or any related prenatal or postnatal care, circumcision unless stated on the Policy Specification Schedule as being covered under the Maternity Benefit and that also up to the limit stated on the Policy Specifications Schedule.
15. Treatment of infertility, impotency, sterilization & contraception including any complication relating hereto.
16. Treatment for injuries sustained as a result of participation by the Insured in any dangerous sport, pastime or competition, including but not restricted to riding, driving in any race or competition and engaging in professional sport.





17. Any increase in the expenses incurred for the treatment on account of the Insured being admitted to a more expensive room than allowed by his daily room rent limit.

18. Outpatient Services unless stated on the Policy Specifications Schedule and then only to the extent such Clause is stated on the Policy Specifications Schedule as being covered by the Policy.

19. Experimental or pioneering or advanced medical and surgical techniques not commonly available and elected by the Insured Person in lieu of treatment usually and customarily provided for the medical condition concerned in Pakistan, except with the Company's prior approval in writing.

20. Costs arising under any legislation which seeks to increase the cost of medical treatment and services actually received above charge levels which would be considered Reasonable and Customary in the absence of such legislation.

21. Costs arising out of any litigation or dispute between the Insured Person and any medical person or establishment from whom treatment has been sought or given, or any other costs not specifically related to the payment of the medical expenses covered by the Policy.

22. Second Opinions in respect of medical conditions which have already been diagnosed and/or treated at the date such Second Opinions are obtained, unless considered by the Company's medical advisers to be reasonable and necessary having regard to the medical facts and circumstances.

23. Sexually transmitted disease and any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions or diseases.

24. Services or treatment in any home, spa, hydro-clinic, sanatorium or long term care facility that is not a Hospital as defined.

25. Continuance of fees from a referring Physician after the date on which an Insured Person has been referred to another Physician or Specialist.

26. Costs or treatment after an annual renewal date (Due Date) arising from accident, illness or death occurs during the previous Period of Insurance except as hereinbefore defined.

27. Costs or benefits payable under any legislation or corresponding insurance cover relating to occupational death, injury, illness or disease. This Policy is not in lieu of and does not affect any requirement for coverage under the Workmen's Compensation Act.

28. Any treatment or expense in respect of persons more than 66 (Sixty-Six) years old at the date of the onset of the event giving rise to a claim, unless agreed otherwise by the Company in writing prior to the inception of the Policy.

ENDORSEMENT

CASH BEFORE COVER

It is a fundamental and absolute special condition of this contract of insurance that the premium for the first year of insurance must be paid and received by the Company before cover commences. A maximum of 31 Days of Grace may be allowed from the renewal date of the policy and if the renewal premium is not fully paid within the Days of Grace the Policy shall terminate from the Due Date.

METHOD OF OBTAINING BENEFIT

With regard to in-patient treatment, the Company has made credit arrangements with a number of Approved Hospitals. These arrangements may change at any time and full credit facilities may not be available at all Hospitals. In the event of a claim under this Policy, the Insured Person will, where appropriate, be issued with a Credit Letter.

Where such arrangements are available, the Insured Person must submit an attested copy of the Credit Letter together with photo identification (National Identity Card in the case of adults) to the Approved Hospital. In such Hospitals, bills would be settled directly by the Company except for charges for services which may not be covered and the Hospital requests payment by the Insured Person for any reason.

RECOVERY OF UNINSURED EXPENSES

If the Company pays expenses incurred by an Insured Person which are not covered under the terms and conditions of the Policy, then the Policyholder shall repay such amounts to the Company upon demand. Such expenses shall include amounts in excess of Policy Limits and other expenses not covered under this Policy.

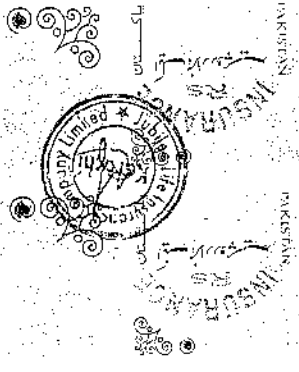
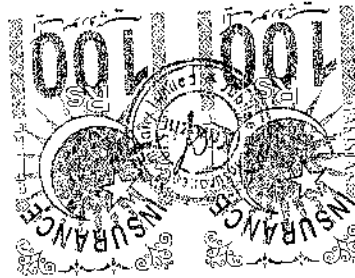
AMENDMENT TO THIS POLICY

This Policy may be amended or changed at any time, without the consent of the Insured Person(s) hereunder, upon written request made by the Policyholder and agreement by the Company. Any amendment or change to this Policy shall be binding on all Insured Persons whether insured under this Policy prior to or on or after the date such amendment or change becomes effective.

STATUTORY FUND

For the purpose of Section 16(2) of the Insurance Ordinance 2000, this Policy shall be referable to the "Accident & Health" Statutory Fund of the Company.





STAMPS

1000 = 2

1000 = 10

✓ 10,200/-

10,126.5818

RS. 100 + 1.658

Jubilee
HEALTH INSURANCE

Subject: APPROVAL TO AWARD CONTRACT FOR PROVIDING MEDICAL/HEALTH CARE FACILITIES THROUGH INSURANCE COMPANY TO THE 'STEVTA' EMPLOYEES & THEIR DEPENDENTS.

As per approval accorded by worthy Managing Director STEVTA, at para-44/N supra, Request for Proposals (RFPs) were invited through press for providing medical/health care facilities to the STEVTA employees & their dependents through Insurance Company.

The RFP was published in leading newspapers; Daily Dawn Karachi, Daily Jang Karachi and Daily Kawish Hyderabad on 7th May 2014 (copies at flag-A) and was also hoisted on the website of STEVTA and SPPRA on the same date (Flag-B).

Single stage-one envelope RFPs were invited for the purpose, containing Technical details; viz. Company profile, business experience, customer support capabilities; specifically the credit rating of the companies and the Financial Proposal; viz. rates of annual premium.

In response to RFP Notice, Nine (9) interested firms purchased the bidding documents, out of which following Five (5) firms participated and submitted their proposals:

- i) The United Insurance Company of Pakistan Ltd.
- ii) East West Life Assurance Co. Ltd.
- iii) Asia Care Health & Life Assurance Co. Ltd.
- iv) Jubilee Life Insurance Co. Ltd.
- v) Allianz EFU Health Insurance Ltd.

The RFPs were opened by the Procurement Committee 'STEVTA' on 22nd May 2014 at 03:30 p.m. as per schedule given in the RFP Notice. Committee preliminary evaluated the RFPs technically with regard to availability of required documents; viz. NTN, Certificate of Incorporation, Registration with SECP, Business experience, Clients details, Panel Hospitals, Helpline facility and the Credit Rating etc.



Committee deeply reviewed the financial strength and the Credit Rating of the Bidding Companies. According to the eligibility criteria given in the RFP document, a bidding insurance company must possess minimum "AA" credit rating as per PACRA. In this regard, the details were obtained from the website of PACRA and JCR-VIS, mentioning the credit rating of the companies and the periodical press releases issued by PACRA/JCR-VIS with regard to credit ratings were also reviewed, which were provided by the bidding companies with their technical documents. The position of quoted rates and the credit rating of bidding companies is given as follows:

| Name of Bidding Company | Quoted Rate | Credit Rating |
|--|-------------|---------------|
| 1) The United Insurance Company of Pakistan Ltd. | 8,974,880 | A+ |
| 2) East West Life Assurance Co. Ltd. | 11,495,170 | A |
| 3) Asia Care Health & Life Assurance Co. Ltd. | 12,248,809 | A- |
| 4) Jubilee Life Insurance Co. Ltd. | 16,877,636 | AA |
| 5) Allianz EFU Health Insurance Ltd. | 20,108,818 | AA |

The Committee discussed the Credit Rating of the above companies and observed that the required Credit Rating was "AA" according to the RFP/Bidding document, whereas the first, second & three lowest bidders were not possessing the required Credit Rating. Accordingly, the Committee prepared Comparative Statements (both of technical specifications and Financial) (copies at Flag-C and D) and recommended to award the contract to the first lowest bidder possessing "AA" Credit Rating; viz. M/s. Jubilee Life Insurance Co. Ltd. in amount of Rs.16,877,636/- to provide Health Care Facilities to approximate 1,920 employees of STEVTA and their dependents.





Note Sheet
**Sindh Technical Education &
 Vocational Training Authority (STEVTA)**
 ST-19, Block-6, Gulshan-e-Iqbal, Karachi.



61

An allocation of Rs.20.00 million is available under the relevant head of account for the financial year 2014-15, for providing medical/health care facilities to the STEVTA employees & their dependents.

62

In view of the recommendations of Procurement Committee 'STEVTA', if agreed to, competent authority may kindly accord approval to award the contract to M/s. Jubilee Life Insurance Co. Ltd. in amount of Rs.16,877,636/- for providing medical/health care facilities to the STEVTA employees & their dependents for a period of one year and to sign the agreement in this regard, so as the Bid Evaluation Report could be get hoisted on the website of SPPRA and after stipulated time of hoisting, work order may be issued to successful firm, as per provisions of SPPRA rules.

Deputy Director (Proc) 15/7/14

63

Director/Operations

para. 62 may be approved.

64

Manager/ Director

15/7/14

Who is the competent authority in this matter?

65

P. quote relevant rule.

66

Dis (Ops)

15/7/14



Note Sheet
**Sindh Technical Education &
 Vocational Training Authority (STEVTA)**
 ST-19, Block-6, Gulshan-e-Iqbal, Karachi.



Subject: APPROVAL TO AWARD CONTRACT FOR PROVIDING MEDICAL/HEALTH CARE FACILITIES THROUGH INSURANCE COMPANY TO THE 'STEVTA' EMPLOYEES & THEIR DEPENDENTS.

67

Reference is requested to para-64/N ante, query raised by worthy Managing Director STEVTA regarding competency, reproduced as follows:

68

**"Who is the competent authority in this matter ?
 Pl. quote relevant rule."**

Sd/-
 Managing Director
 15.07.2014

69

In this respect, it is submitted that the Procurement Committee STEVTA has recommended to award the contract for providing Medical/Health care facilities to the STEVTA employees & their dependents to M/s. Jubilee Life Insurance Co. Ltd. in amount of Rs.16,877,636/-. As far as competency is concerned, according to sub-rule I(e) of Rule-2 of the Sindh Technical Education and Vocational Training Authority (Finance, Accounts, Works, Property) Rules 2013, (copy at Flag-E), the worthy Managing Director STEVTA has "full powers" in respect of "Medical & Health Expense/Insurance of Employees".

70

In view of above, worthy Managing Director STEVTA, may kindly accord approval to award the contract to M/s. Jubilee Life Insurance Co. Ltd. in amount of Rs.16,877,636/- for providing medical/health care facilities to the STEVTA employees & their dependents for a period of one year and to sign the agreement in this regard, so as the Bid Evaluation Report could be get hoisted on the website of SPPRA and after stipulated period of hoisting thereof, work order could be issued to M/s. Jubilee Life Insurance Co. Ltd.

71

Dir. Proc. (Proc.)

Deputy Director (Proc)

Para-70/N may be approved.

72

M.D. (Proc.)

Approved.

17/7/14

73

DD (Proc.) Dir. (Proc.)

S.I. 17/7/14

Jubilee

LIFE INSURANCE

15.08.2014.

To,

The Deputy Director (Procurement)
Sindh Technical Education &
Vocational Training Authority,
Karachi.

Sub: MEDICAL/HEALTH CARE FACILITIES TO THE 'STEVTA' EMPLOYEES.

Dear Sir,

This is with reference to our discussion held in a meeting in your office, today on 15.08.2014.

While discussion different issues as well benefits of medical/health care to be available to the employees of STEVTA, the issue regarding bid validity was also discussed.

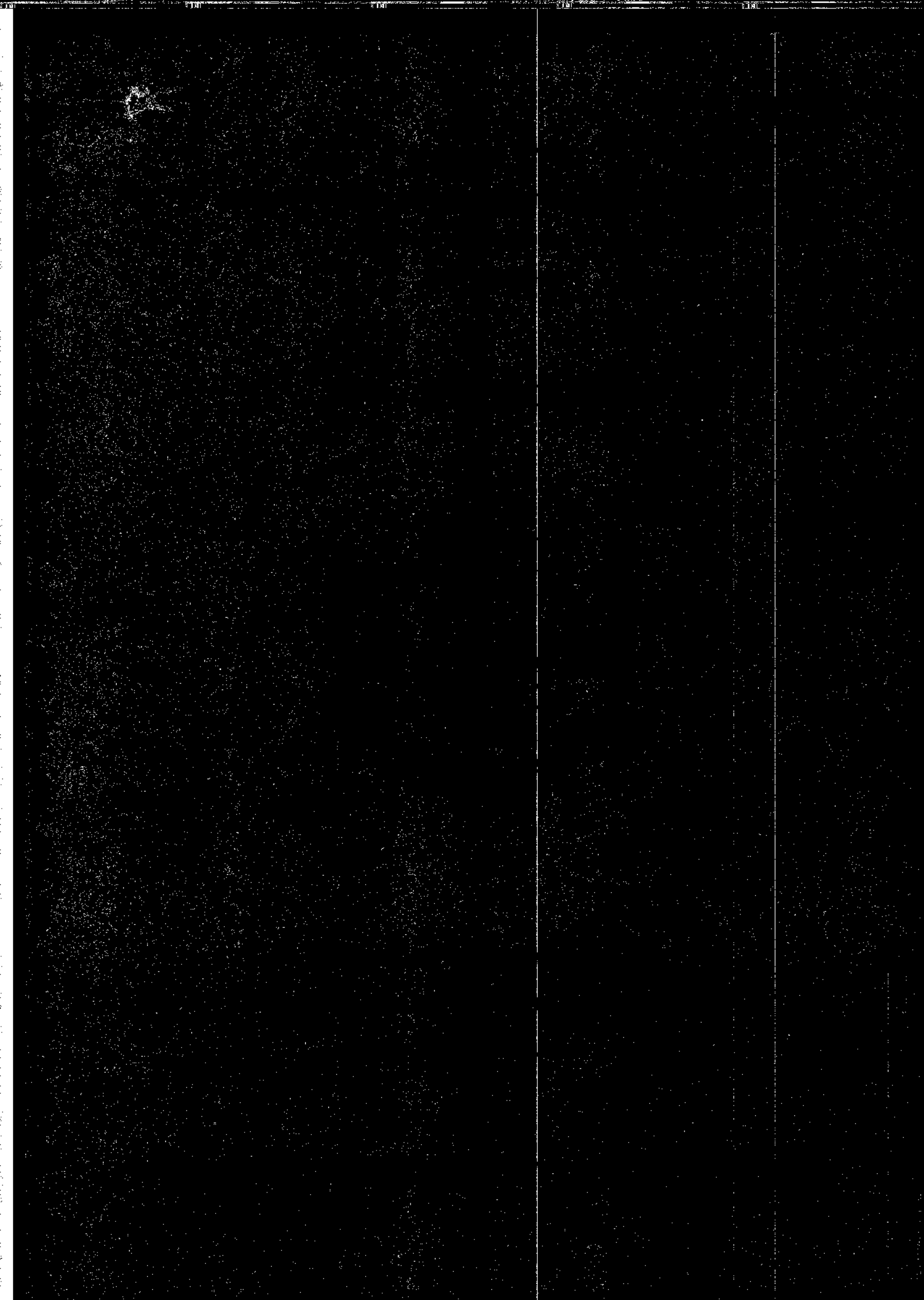
In this respect, we submitted our Group Health Proposal number 6175 has already been accepted in bid of STEVTA. In this connection we hereby acknowledged that our proposal vide number is 6175 is Valid as well as rates and premium will be the same up to 30th August-2015 so that the premium in billing will be charge as per our proposal rates, in accordance to Rule-38 of Sindh Public Procurement Rules,2010.

Best regards.

Sincerely yours



Faiz-Ul-Hassan
Area Sales Director & Asst. General Manager
Corporate Distribution



Employment through Skill



**Sindh Technical Education &
Vocational Training Authority (STEVTA)**
ST-19, Block 6, Gulshan-e-Iqbal, near NIPA, Karachi.
Phone No. 99244112-7 Fax No. 99244118
Website: <http://www.stevta.gos.pk>



Request for Proposal (RFP)

Sindh TEVTA has been established by Government of Sindh as an autonomous body to manage and regulate Technical Education & Vocational Training in the Province of Sindh. The Authority intends to provide Health coverage to its employees under a Health Insurance Plan. Sindh TEVTA invites "Requests For Proposal (RFP) Single Stage – Single Envelop" from leading Insurance companies registered with Income Tax and Sales Tax Department.

RFP Document may be obtained on payment of Rs. 1,000/- payable in the form of Bank Draft / Pay Order in favour of STEVTA (Non-refundable) and submit alongwith Bid Security @Rs. 2% of offered value in shape of Bank Draft / Pay Order at the office of undersigned by May 22, 2014 before 03:00 p.m. The bids will be opened on same day at 03:30 p.m in the presence of the representatives of the firms.

The Authority may cancel / reject all or any bid(s) as per provision in Sindh PP Rules.

Deputy Director (Procurement)

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1. Introduction

1.1 Purpose of RFP

Sindh TEVTA intends to insure in-patient treatment (hospitalization and maternity benefit) for its employees and their dependents (spouse & children), from well-reputed Insurance Companies who qualify eligibility criteria.

1.2 The Overall Task to be performed by Responding Organization (RO)

- a) Provide Medical Benefits in line with the Scope of Work at all Panel Hospitals across Sindh.
- b) Provide guidance on health benefits to the employees / dependents.

1.3 Responsibility of STEVTA

- a) STEVTA will provide the Scope of Work outlining the details of the employees and their dependents to be insured along with their individual benefit plans, medical benefit structure and details of the coverage required for the dependents / employees of STEVTA.
- b) STEVTA will bear cost of premium based on the details provided under scope of Work.

2. Scope of Work

The Hospitalization and Maternity benefit must include the following coverage:

Hospitalization Benefit:

The Hospitalization Benefit must cover all medical expenses incurred up to the specified limit while an insured is hospitalized due to illness, surgery or accident etc. Eligible medical expenses include:

- Daily Room Rent.
- I.C.U., C.C.U., & N.C.U Charges.
- Specialist (Consultation) / RMO Charges / Nursing Charges.
- Surgeon fee.
- Anesthetist fee / Anesthetist Charges.
- Operation Theatre Charges / Rehabilitation Charges.
- Medicines used during Hospitalization.
- Blood & Oxygen.

- Ventilators and Allied Services.
- Kidney Dialysis / Blood Transfusion.
- Cancer Treatment (Chemo / Radio therapy).
- Daycare surgeries / Investigations
- Diagnostic Investigations during hospitalization.
- MRI, CT Scan, Biopsy, Thallium Scan etc.
- Endoscopies.
- Dpen Heart Surgery and related surgeries.
- Drgan Transplant.
- In-Hospital Consultation.
- Fractures and Lacerated Wounds.
- Local Ambulance Charges.
- Pre & Post Hospitalization

Maternity Benefit:

This Maternity benefit must cover all expenses related to pregnancy and childbirth. Eligible expenses include:

- Obstetrician's Fee for Delivery & Consultation
- Labour Room / Dperation Theatre Charges
- Diagnostic Tests & Medicines during hospital stay
- Baby's nursery care charges during mother's hospitalization
- Normal Deliveries, complicated deliveries, multiple births
- Miscarriages resulting into D&C
- Pre & Post Natal Expenses
- Circumcision Expenses

***Please do refer to Medical Benefit Structure, details of additional benefits to be covered.**

OPD Benefit (Optional):

Please quote OPD benefit rates on optional basis for the employees of Headquarters only.

2.1 Age Limit

- Employees & Spouses to be covered up to 65 years of ages.
- Dependent Sons to be covered up to 25 years of age.
- Dependent Daughters to be covered till Marriage.

2.2 Category & Approx. No. of Employees/Dependents to be covered

| DESCRIPTION | A | B | C | TOTAL |
|-------------|----------------|--------------|-------------|-------|
| | BPS 18 & above | BPS 16 to 17 | BPS 1 to 15 | |
| Employees | 80 | 40 | 1,800 | 1,920 |
| Spouse | 70 | 20 | 800 | 890 |
| Children | 250 | 30 | 2,200 | 3,370 |
| Total:- | 400 | 90 | 4,800 | 6,180 |

2.3 Medical Benefit Structure:

| CATEGORY-WISE HOSPITALIZATION | A | B | C |
|--------------------------------------|------------|------------|------------|
| Maximum Annual Limit (Per insured) | Rs.300,000 | Rs.200,000 | Rs.150,000 |
| Room & Board Limit | 8,000 | 4,500 | 1,500 |
| MATERNITY BENEFIT LIMIT | | | |
| Normal | 50,000 | 30,000 | 20,000 |
| Caesarian / Multiple Births / Forcep | 80,000 | 40,000 | 30,000 |

2.4 Additional Benefits To Be Covered:

- Pre – Existing conditions shall be fully covered up to 65 years of age and up to full limits. (100% Covered)
- Pre & Post Hospitalization covering Consultation, prescribed medicines and diagnostic tests within 30 days before and after hospital confinement with no financial sublimit.
- Day Care Surgeries / Procedure such as Lithotripsy, Excision Biopsy, Gastroscopy, Tonsillectomy / Adenoidectomy, Veins / Varicose, Non-malignant tumors / Abscess, Herniorrhaphy, Appendectomy, Cataract Surgery, Angiography, Endoscopy.
- Specialized Investigations from OPD such as MRI / CT Scan / Thallium scan (covered even if no hospitalization takes place).
- Treatment of Cancer, (including Chemotherapy with Pre & Post hospitalization expenses of Chemotherapy).
- Coverage of Congenital birth defects for all under all the benefits.
- Coverage of Hepatitis B & C (Interferon Therapy from hospitalization limit).
- Emergency dental treatment due to accidental injuries (within 48 hours for pain relief only).
- Treatment of Fractures & Lacerated Wounds (within 24 hours).
- Local Road Ambulance (for Emergency Only).
- Emergency Room Treatment for Accidental Injuries.
- Pre & Post Natal Expenses shall be covered up to the maternity limit (subject to the availability of the Maternity Limit).
- Circumcision Charges shall be covered up to 10% or Rs.2,000/- whichever is low (subject to the availability of the Maternity Limit).
- Newly Born Babies shall be covered from the day 1.

***P.S. Any deviation on the above benefits may kindly be mentioned separately addressed to the RFP Coordinator.**

3 Response Process

3.1. Definitions

The following definition will apply when used in this RFP and any contact resulting from this RFP.

| Subscribing organization | Responding Organization |
|--------------------------|--|
| Sindh TEVTA, Karachi | The Organization submitting a Response to this RFP |

3.2. RFP Communications Contacts

All Communications regarding this RFP, whether written or oral, must be directed exclusively to the under mentioned officer. Any oral communications from the RFP Coordinator will be considered unofficial and non-binding on Govt. of Sindh (Sindh TEVTA). The RO should rely only on written statements issued by the RFP Coordinator.

Officer: Muzaffar Ali Bhutto.

Address: Sindh TEVTA

ST-19, Block 06, Gulshan-e-Iqbal, Karachi

Tel: 021-99243818

Fax: 021-99244118

Email: info@stevta.gos.pk

***The RO questions regarding this RFP must be in writing and addressed to the RFP Coordinator.**

3.3. Bid Bond

A bid bond of 2% of the total amount quoted in the name of Sindh TEVTA, in the form of a Pay Order (refundable after 6 months) must be deposited and placed in the Financial Proposal Envelope. Proposal submitted without a bid bond will not be considered.

3.4. Other Response Information

- **No Obligation to buy**

Sindh TEVTA reserves the right to refrain from contracting with any RO. Neither the release of this RFP nor the execution of subsequent contacts obligates Sindh TEVTA to enter into contract with any Insurance Company. Sindh TEVTA additionally reserves the right to acquire services from other sources, at its sole discretion, subject to provision of SPPRA rules.

- **Cost of RFP Response Preparation**

Sindh TEVTA will not be liable for any costs associated with the preparation of a RO's response to this RFP.

- **Response Property of Sindh TEVTA**

All information/material/services provided in response to this solicitation will become the property of Sindh TEVTA which has the right to use any of the ideas presented with such materials. Selection or rejection of a response does not affect this right.

4. General Terms & Conditions

4.1. Bid Proposal

Two separate sealed envelopes containing separate Technical and Financial Proposals and marked as such at the top. Technical Proposal to contain documentary evidence as specified in Eligibility Criteria. Financial Proposals to contain lump sum bid amount on the prescribed Form. Financial proposals of the bidders (containing Bid Form) whose technical proposals qualify will be opened in the presence of bidders at a date to be informed after scrutiny of technical proposal. The financial proposal of will be returned un-opened to the bidders where technical proposals do not qualify.

4.2. Validity of Proposal

All proposal and price shall remain valid for 60 days from the date of submission of the proposal. However, the responding organization is encouraged to state a longer period of validity for the proposal.

4.3. Penalty Clause

The contract to be executed between Sindh TEVTA and the selected RO will contain penalty clauses for delay in the services. STEVTA also reserves to seek other legal remedies if the insurer fails to provide the services as per schedule or if the insurer violates the terms and conditions of the contract.

4.4. Currency

All currency in the proposal shall be quoted in Pakistan Rupees (PKR).

4.5. Contracting

The selected R.O will submit Contract, as per draft to be provided by Sindh TEVTA within 7 days of issuance of PO

4.6. Government law

This RFP and any contract pursuant to this RFP shall be governed by and construed in accordance with the SPPRA Rules.

4.7. Acceptance of Proposal

Sindh TEVTA reserves the right not to accept the lowest evaluated or any proposal and to annul the bidding process without assigning any reason whatsoever.

5. Technical Proposals

Sindh TEVTA will evaluate Technical Proposals using the following criteria. RO will be considered disqualified and will not be considered for tendering Process from the very outset, if not approved from SECP. Technical Proposal must contain documentary evidence as specified in Eligibility Criteria.

5.1 Eligibility Criteria

The following criteria will be used to evaluate Technical Proposal. Please note that the Bidder must possess minimum AA Plus rating by Pakistan Credit Rating Agency (PACRA), and certified Qualify for participating into ultimate phase of Financial Bid Opening:

- a) Health Insurance Portfolio
- b) List of Corporate Clients in Health Insurance
- c) Experience in the Field of health Insurance
- d) Hospitals on Panel all over Pakistan particularly Sindh
- e) Hotline – 24/7 Customer Service
- f) Panel of Doctors & Medical Claims Section of the Company
- g) Average Turn Over of Last 5 years

5.2. General

The responding organization should provide the following:

- Company Profile
- Complete Details of the Registered Office
- Details of Authorized Person
- Bio-Data of Key Personnel
- Selected List of Clients
- Documentary Evidence to evaluate Technical Proposal
- Annual Audited Financial Statements
- Minimum 5 years Health Insurance Certificate

5.3. Registration Documents

The R.O must be registered in Pakistan. The RO must submit the following documents:

- Certificate of Registration
- Certificate of Incorporation
- NTN Certificate
- Listed with Major Stock Exchange
- AA Plus Rating certificate - by Pakistan Credit Rating Agency (PACRA) and JCR

5.4. Affidavit

The RD must submit an Affidavit from CFD stating that the "firm has never been blacklisted".

5.5. Description of Benefit

The RO will be required to submit the following details:

- Description of Benefit
- Procedure to avail benefits at Panel Hospital.
- Procedure to Reimburse Claim of Non-Panel Hospital
- Documents required for Non-Panel Hospital Claim
- List of Treatments / Procedures not covered (exclusions).

5.5. Turn Around Time (TAT).

The Turn Around Time (TAT) will be as follows:

- Issuance of Health Cards / Credit Letter after the receipt of Health Declaration Forms within 7 working days.
- TAT for Reimbursement Claims after received of complete documents within 10 working days

5.6. Value Added Feature

The selected bidder will be required to provide the following service with no additional cost.

- Provide Benefit Guidelines in English and Urdu for better understanding on Health Benefits
- Conduct Education Sessions (awareness sessions) for employees on Health Benefits.
- Web Portal Facility – to track claims status online.

6. Financial Proposal

PRICE SCHEDULE

Name of Bidder: M/s

Amount of Bid (Net Premium) Rs.

Premium Mode:

Notes:

1. The above rates quoted must include all taxes and charges, if any.
2. In addition to above also include detail of quotation, terms and conditions, procedures to avail benefits and list of exclusions.

Authorized Signature: _____

Stamp: _____

Name & Designation: _____

Date: _____

6. Financial Proposal

PRICE SCHEDULE

Name of Bidder: M/s

Amount of Bid (Net Premium) Rs.

Premium Mode:

Notes:

1. The above rates quoted must include all taxes and charges, if any.
2. In addition to above also include detail of quotation, terms and conditions, procedures to avail benefits and list of exclusions.

Authorized Signature: _____

Stamp: _____

Name & Designation: _____

Date: _____



Official Website of Sindh Technical Education & Vocational Training Authority (STEVTVA)

**Sindh Technical Education &
Vocational Training Authority (STEVTVA)**
St-19, Block-06, Gulshan-e-Iqbal, Near NIPA, Karachi.
Phone: 99243818, Fax: 99244118
Website: <http://www.stevta.gos.pk>



Annex-E

No. STEVTA/Proc/RFP/1(31)/2014/220 Karachi, dated the 8 May, 2014

To, ✓
The Managing Director,
Sindh Public Procurement
Regulatory Authority (SPPRA),
Government of Sindh,
Karachi.




Subject: HOISTING OF 'R.F.P' NOTICE.

Enclosed please find herewith a hardcopy and a softcopy of R.F.P Notice inviting proposals from reputed Insurance Companies to provide medical/health care facilities to the employees & their dependents of this Authority. The Softcopy of the RFP documents and a copy of the notification of Procurement Committee STEVTA is also enclosed.

You are requested to kindly hoist the RFP Notice on the website of the SPPRA, at the earliest please.

Encl: As above.


(Muzaffar Ali Bhutto)
Deputy Director (Procurement)

Copy to the Director (MIS) STEVTA, alongwith a copy of above said RFP Notice, with the request to kindly hoist the same on the website of STEVTA, at the earliest please.



No.Dir(Enf-II)STEVTA-25/SPPRA/49-9/13-14 / 6847
GOVERNMENT OF SINDH
SINDH PUBLIC PROCUREMENT REGULATORY
AUTHORITY
 Karachi, Dated: May 12th 2014

The Deputy Director (Procurement),
 Sindh Technical Education & Vocational Training Authority,
Karachi

Subject:

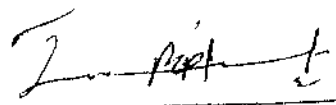
RFP FOR MEDICAL/HEALTH CARE INSURANCE FACILITY DATED
07.05.2014

I am directed to refer to the subject NIT published in Daily 'Kawish, Dawn & Jang dated 07.05.2014 and convey this Authority's observations as follows:

'Deadline/last date of issuance of bidding documents in terms of Rule-17(3)(e) of SPP Rules, 2010 is not mentioned.'


2. Accordingly, it is advised to rectify the above infirmity by issuing a corrigendum, under intimation to this Authority. It is also advised to furnish the following:

- i) A soft/hard copy of bidding documents in terms of Rule-21(4) of SPP Rules, 2010.
- ii) A copy of notification of Procurement Committee issued by Head of Department or with the approval of Head of Department in terms of Rule-7 & 8 of SPP Rules, 2010.


 (JUNAID AHMED)
 MANAGER (ENFORCEMENT-II)

A copy is forwarded for information to:

- 1. The Managing Director, Sindh Technical Education & Vocational Training Authority, Karachi
- 2. The Director (Enf-II), SPPRA, Karachi

Already responded.

 19/5/14

STEVIA
 19 Street Block, 6 Near
 Nipa Chowrangi Karachi

15
19/5/14
19/5/14



**Sindh Technical Education &
Vocational Training Authority (STEVTA)**

St-19, Block-06, Gulshan-e-Iqbal, Near NIPA, Karachi.

Phone: 99243818, Fax: 99244118

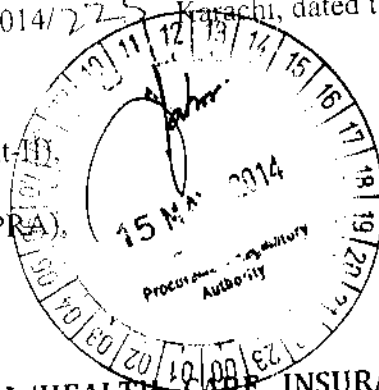
Website: <http://www.stevta.gos.pk>



No. STEVTA/Proc/IT Lab/1(32)/2014/2725 Karachi, dated the 17 May, 2014

To,

The Manager (Enforcement-II),
Sindh Public Procurement
Regulatory Authority (SPPRA),
Government of Sindh,
Karachi.



**Subject: RFP FOR MEDICAL/HEALTH CARE INSURANCE FACILITY DATED
07.05.2014.**

Kindly refer to your letter No. Dir(Enf-II)STEVTA-25/SPPRA/49-9/13-14/6847,
dated 12th May 2014, on the subject noted above.

As pointed-out vide letter referred above, a Corrigendum regarding date of issuance
of RFP/Bidding document is being sent herewith for hoisting on the website of SPPRA.

As far as, the soft copy of bidding document and the notification of the
Procurement Committee is concerned, both the documents have already been furnished to
SPPRA vide this Authority's letter dated 08.05.2014 (copy enclosed for ready reference).

You are requested to kindly hoist the Corrigendum on the website of the SPPRA, at
the earliest please.

Encl: As above.


(Muzaffar Ali Bhutto)
Deputy Director (Procurement)

Copy to the Director (MIS) STEVTA, alongwith a copy of above said
Corrigendum, with the request to kindly hoist the same on the website of
STEVTA, at the earliest please.

Subject: VETTING OF THE CONTRACT AGREEMENT PERTAINING TO MEDICAL/HEALTH CARE FACILITY TO THE EMPLOYEES OF STEVTA THROUGH
JUBILEE LIFE INSURANCE CO. LTD.

With the approval of worthy Managing Director STEVTA at para-72/N supra, Bid Evaluation Report regarding NIT pertaining to the Medical/Health Care Facilities to the employees of STEVTA was sent to SPRA for hoisting thereof at Authority's website. The BER was hoisted on SPRA website on 25.07.2014 (Flag-A).

According to Rule-45 of the Sindh Public Procurement Rules 2010, the formal work order/contract can be awarded to successful bidder after seven days of hoisting of Bid Evaluation Report, subject to non-receipt of any grievance from any bidder.

As the stipulated period of seven days of hoisting of BER has already been completed, hence STEVTA can now issue formal work order/contract to the successful bidder. But, for the formal contract with the successful bidder, an agreement is required to be get signed by both the parties; viz. the STEVTA and Jubilee Life Insurance Co. Ltd. In this respect, a draft agreement document has been provided by the successful bidder (Flag-B), containing the standards/criteria for different categories of employees given in the bidding document as well other terms & conditions.

If agreed to, approval may please be accorded to send the draft contract agreement to the Legal Section of STEVTA for vetting of the contents of document as well terms & conditions given therein. In anticipation of approval, a draft letter addressed to the Director (Legal) STEVTA is placed below on board for kind approval and signature, please.

Deputy Director (Proc)

Director (Ops.)

As proposed.

~~Director (Proc)~~

~~Director (Legal)~~

2.1
4/11/14
4/18

52

52

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Subject: SIGNING OF THE CONTRACT AGREEMENT PERTAINING TO MEDICAL/HEALTH CARE FACILITY TO THE EMPLOYEES OF STEVTA THROUGH JUBILEE LIFE INSURANCE CO. LTD.

With the approval of worthy Managing Director STEVTA at para-72/N supra, Bid Evaluation Report regarding NIT pertaining to the Medical/Health Care Facilities to the employees of STEVTA was sent to SPPRA for hoisting thereof at Authority's website. The BER was hoisted on SPPRA website on 25.07.2014 (Flag-A).

According to Rule-45 of the Sindh Public Procurement Rules 2010, the formal work order/contract can be awarded to successful bidder after seven days of hoisting of Bid Evaluation Report, subject to non-receipt of any grievance from any bidder. As none of the grievance was received to STEVTA, hence, on completion of stipulated time period, a letter of intent was issued to the Jubilee Life Insurance Co. Ltd. vide letter dated 18.08.2014 (Flag-B).

In the meantime, a draft agreement document was provided to the Director (Legal) for vetting thereof vide letter dated 04.08.2014 (Flag-C). The Director (Legal) has returned the said contract document, by referring the proceedings of a meeting held on 15.08.2014, with the following observations/recommendations:

- i) Limit should be combined whole family.
- ii) Medicine should be provided as long the patient needed and also no need to admit in hospital.
- iii) Remaining all facilities mutually agreed by both parties as per rules and policy of STEVTA and Government of Sindh in the interest of authority and employees.

In this respect, it is submitted that the subject NIT was opened on 22.0.2014 by the Procurement Committee STEVTA. The BER of the said NIT was hoisted on SPPRA website on 25.07.2014 and the draft contract document furnished to Director (Legal) for vetting thereof, as the formal work order could be issued on acceptance of letter of intent and signing of agreement by the successful bidding company.



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Besides, despite of in-house medical facility, the JLICL has also provided a list of approximately 17 different tests, which are costly in nature, but the same are covered under this in-house medical facility. Moreover, in case of accident, all sort of medicines, tests and treatment (whether in-door or outdoor) shall also be covered under this policy.

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It has been mentioned that the Medicine should be provided as long the patient needed and also no need to admit in hospital. In this respect, it is clarified that the provision of medicine without hospitalization covers under OPD, whereas the Bid was invited as well award recommended by Procurement Committee for In-house medical treatment facility and not for the OPD facility. The employees of STEVTA has already been getting Medical Allowance for the OPD medical treatment.

Observation at Sr. (ii)

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The above limit is assigned to employees according to hierarchy of their grades. If an employee of BPS-1 has an yearly limit of Rs.150,000/-, it means his spouse and each of his dependent children also possess the same yearly limit separately; viz. Rs.150,000/- for employee himself, Rs.150,000/- for his spouse and Rs.150,000/- for each of his dependent child. Besides, the officials of JLICL also excused to do the same, as neither their computerized system nor the database management could support this. The SPPRA rules also prohibit any negotiation on a NIT after opening of Bid. Resultantly, the yearly limit of whole family could not be combined.

| | | |
|------------------|---------------|---------------|
| Plan-A | Plan-B | Plan-C |
| (BPS-18 & above) | (BPS-16 & 17) | (BPS-1 to 15) |
| RS.300,000/- | RS.200,000/- | RS.150,000/- |

86

While inviting RFPs for medical facility, the yearly limit was the basic criteria and it was invited (per insurer) in the bidding document, as per categories of employees given as follows:

Observation at Sr. (i)

85

As far as the observations of Director (Legal) mentioned above, the position on each observations is given as follows:





In addition to above, the Insurance Company has also provided a provision of pre-hospitalization and post hospitalization (both for 30 days) provision in the policy for all the insured persons.

Observation at Sr. (iii)

As far as other medical facilities mutually agreed by both the parties are concerned, the officials of JLICL and the STEVTA mutually agreed the following:

- The insured persons shall be entitled to avail the benefits from any of the hospital on the penal list of JLICL, throughout Pakistan.
- In case if a hospital in a specific area is not available on the panel hospitals list, the STEVTA may refer the name(s) of a good standard hospital located at such specific district/city and the JLICL shall take that hospital on the panel list after codal formalities.

- All the pre-existing conditions of patients or diseases shall be covered.
- Interferon therapy for Hepatitis B & C patients shall be covered.
- The JLICL shall provide a client portal facility on its website to STEVTA with an Id and password, to check the status of medical facility availed by STEVTA employees.
- In case of maternity, all the expenditure of OPD treatment in previous nine months shall be reimbursed to the employee concerned.

- In case if a panel hospital is not available at a certain area/district, the amount spent by the insured employee on his own or his dependents treatment shall be reimbursed to him.

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Note Sheet
Sindh Technical Education & Vocational Training Authority (STEVTA)
 ST-19, Block-6, Gulshan-e-Iqbal, Karachi.



The above position reveals that the observations at Sr. No. (i) and (ii) conveyed by Director (Legal) could not be incorporated in the contract document. As far as the observation at Sr.No. (iii) is concerned, the matters which were mutually agreed by both the parties have already been given in the contract document.

In view of above, if agreed to, worthy Managing Director STEVTA may kindly accord approval to award the formal contract to M/s. Jubilee Life Insurance Company Limited to provide medical/health care facilities to STEVTA employees & their dependents. The draft agreement returned by the Director legal (duly vetted) is placed below on board for kind signature, please. Besides, approval may also be accorded for extension of bid validity under Rule-38 of SPP Rules 2010, please.

[Signature]
 Deputy Director (Proc)
 18/8/14

[Signature]
 Addl: Director (Admin)
 94

[Signature]
 Dir (Operations)
 Managing Director
 95

[Signature]
 20/8/14

[Signature]

[Signature]
 21/8/14

[Signature]
 97

[Signature]
 24/8
 99

[Signature]
 21/8/14

[Signature]
 21/8

[Signature]
 21/8/14

93

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No. Dir(Ent-II)SPPRA/STEVTA-25/49-9/2013-14/4176

GOVERNMENT OF SINDH
SINDH PUBLIC PROCUREMENT REGULATORY AUTHORITY

Karachi, dated the 26 September, 2014



The Deputy Director (Procurement),
Sindh Technical Education & Vocational Training Authority,
Karachi

Subject: **MEDICAL/ HEALTH CARE FACILITIES TO "STEVTA" EMPLOYEES & THEIR
DEPENDENTS - PUBLICATION OF THE AWARD OF CONTRACT.**

I am directed to refer your letter NO.STEVTA/Proc/Health/31/2014/385
dated 17th September, 2014 on the subject cited above and to observe that:

i. Bid validity of subject NIT expired on 19.08.2014 in terms of Rule-38(1) of SPP Rules, 2010 (Amended 2013) and approval of competent authority of the procuring agency for extension of bid validity has been obtained on 21.08.2014; after obtaining such approval, procuring agency is required to request all bidders to extend the bid validity period and such request shall be made before the expiry of the original bid validity period as required by Rule-38(3) of SPP Rules, 2010 (Amended 2013).

ii. Copy of approval of all bidders regarding extension of bid validity period is also required in terms of Rule-38(3) of SPP Rules, 2010 (Amended 2013)

iii. Standard bidding documents were not appended with RFP notice that was received on 08.05.2014; therefore, this Authority already communicated you vide letter dated 21.05.2014 to furnish the same (copy enclosed); therefore, Rule-21(4) of SPP Rule, 2010 (Amended 2013) has been violated.

2. In view of the aforementioned position, procuring agency is advised to furnish documents/ clarification regarding observations at para-1, above.

3. An early response, in this regard, will be appreciated and non-compliance of SPP Rules, 2010 (Amended 2013) shall render the procurement "mis-procurement" under relevant provisions of SPP Rules, 2010.

(MUSHARAF AHMED BHATTI)
MANAGER (ENFORCEMENT-II)

A copy is forwarded for information to the Managing Director, Sindh Technical Education & Vocational Training Authority, Karachi.



Employment through Skill
**Sindh Technical Education &
Vocational Training Authority (STEVTA)**
ST-19, Block-6, Near NIPA, Gulshan-e-Iqbal, Karachi.



BID EVALUATION REPORT

| | | |
|-----|---------------------------------------|--|
| 1) | Name of Procuring Agency: | Sindh Technical Education & Vocational Training Authority (STEVTA) |
| 2) | Tender Reference No. | STEVTA/Health-Care/2014. |
| 3) | Tender Description/Name of work/item: | Health Care Facilities to the STEVTA Employees & their dependents. |
| 4) | Method of Procuring: | Single Stage – One Envelope. |
| 5) | Tender published: | Tender notice published in Daily Dawn, Jang & Kawish and hoisted on the website of STEVTA & SPPRA on 07.05.2014. |
| 6) | Total Bids Documents Sold: | Nine (9) |
| 7) | Total Bids Received: | Five (5) |
| 8) | Technical Bids Opening Date: | Not applicable. |
| 9) | No. of Bids Technically Qualified: | Not applicable. |
| 10) | No. of Bids Rejected: | Not applicable. |
| 11) | Financial Bid Opening Date: | 22.05.2014 at 03:00 p.m. |

Bid Evaluation Report

| Job # | Job/Service Description | Name of Bidding Firm | Quoted Rate (PKR) | Ranking in Terms of Cost | Reason for Acceptance/Rejection (Remarks) |
|-------|---|--|-------------------|--------------------------|---|
| 1) | Health Care Facilities to approximate 1,920 Employees of STEVTA and their Dependents. | The United Insurance Company of Pakistan Limited. | 8,974,880 | 1st Lowest | Bid Rejected. Company does not possess required "AA" Credit Rating. |
| | | East West Life Assurance Company Limited. | 11,495,170 | 2nd Lowest | Bid Rejected. Company does not possess required "AA" Credit Rating. |
| | | Asia Care Health & Life Assurance Company Limited. | 12,248,809 | 3rd Lowest | Bid Rejected. Company does not possess required "AA" Credit Rating. |
| | | Jubilee Life Insurance Company Limited. | 16,877,636 | 4th Lowest | Substantially Responsive. Recommended to place order. |
| | | Allianz EFU Health Insurance Limited. | 20,108,818 | 5th Lowest | Substantially Responsive. |

Following members of Procurement Committee after due considerations have recommended to accept the bid, amounting Rs.16,877,636/- in favour of Jubilee Life Insurance Company Limited.

| Committee Members | Signature | Committee Members | Signature |
|--|-----------|--|-----------|
| Muzaffar Ali Bhutto Deputy Director (Procurement) STEVTA | | Mubarak Hussain Section Officer, Finance Department, Govt. of Sindh. | |
| Abdul Rasheed Memon Addl. Director, Industries Department, Govt. of Sindh. | | Manzoor Hussain Vistro, Additional Director (Admn) STEVTA | |
| Abid Altaf Mian, Director (MIS) STEVTA | | Muhammad Yousf Baloch Director (Finance) STEVTA | |
| Syed Nazar Ali, Director (Operations) STEVTA | | | |



**Sindh Technical Education &
Vocational Training Authority (STEVTA)**

St-19, Block-6, Gulshan-e-Iqbal, Karachi.



**Minutes of the meeting of Procurement Committee 'STEVTA'
held on 22.05.2014 at 03:30 p.m., to open the Bids/RFPs invited
for providing Health Care Facilities to STEVTA Employees &
their dependents.**

A meeting of the Procurement Committee 'STEVTA' was held on 22.05.2014 at 03:30 p.m. in the Committee room of STEVTA, under the Convenership of Director (Operations) STEVTA to open the Bids/RFPs invited for providing Health Care Facilities to STEVTA Employees & their dependents.

Following attended the meeting:

- | | | |
|----|--|----------|
| 1. | Syed Nazar Ali, Director (Operations) STEVTA. | Convener |
| 2. | Mr. Abid Altaf Mian, Director (MIS) STEVTA. | Member |
| 3. | Mr. Muhammad Yousif Baloch Director (Finance) STEVTA. | Member |
| 4. | Mr. Manzoor Hussain Vistro, Additional Director (Admn) STEVTA. | Member |
| 5. | Mr. Abdul Rasheed Memon, Additional Director, Industries Deptt: Govt. of Sindh, Karachi. | Member |
| 6. | Mr. Mubarak Hussain, Section Officer, Finance Deptt: Govt. of Sindh, Karachi. | Member |
| 7. | Mr. Muzaffar Ali Bhutto, Deputy Director (Procurement) STEVTA | Member |

The Committee was informed that RFPs were invited through press for providing Health Care Facilities to STEVTA Employees & their dependents. The tender notice was published in leading newspapers; Daily Dawn (English), Daily Kawish (Sindhi) and Daily Jang (Urdu) on 7th May 2014. The same was also hoisted/put on the website of STEVTA and SPPRA on the same date. According to SPPRA Rules, Single stage - one envelope bids, containing Technical details and Financial Proposals, were invited for the purpose.

Abid

In response to advertisement, Nine (9) interested firms purchased the bidding documents, out of which following Five (5) firms participated and submitted their Bids:

- i) The United Insurance Company of Pakistan Ltd.
- ii) East West Life Assurance Co. Ltd.
- iii) Asia Care Health & Life Assurance Co. Ltd.
- iv) Jubilee Life Insurance Co. Ltd.
- v) Allianz EFU Health Insurance Ltd.

Committee preliminary evaluated the bids technically with regard to availability of required documents; viz. NTN, Certificate of Incorporation, Registration with SECP, Business experience, Clients details, Panel Hospitals, Helpline facility and the Credit Rating etc. All the bidding firms provided the said documents. A detailed Comparative Statement with regard to Technical Specifications/details was prepared and Annexed at "A".

Committee deeply reviewed the financial strength and the Credit Rating of the Bidding Companies. In this regard, the website of PACRA and JCR-VIS were obtained, mentioning the credit rating of the companies (Annexed at "B") and the documentary evidences of credit ratings provided by the bidding companies with their technical documents were also reviewed. The position of quoted rates and the credit rating of bidding companies is given as follows:

| <u>Name of Bidding Company</u> | <u>Quoted Rate</u> | <u>Credit Rating</u> |
|--|--------------------|----------------------|
| 1) The United Insurance Company of Pakistan Ltd. | 8,974,880 | A+ |
| 2) East West Life Assurance Co. Ltd. | 11,495,170 | A |
| 3) Asia Care Health & Life Assurance Co. Ltd. | 12,248,809 | A- |
| 4) Jubilee Life Insurance Co. Ltd. | 16,877,636 | AA |
| 5) Allianz EFU Health Insurance Ltd. | 20,108,818 | AA |

Committee discussed the Credit Rating of the above companies and observed that the required Credit Rating was "AA" according to the RFP/Bidding document, whereas the first, second & three lowest bidders do not possess the required Credit Rating, hence, Committee recommended to award the contract to the first lowest bidder possessing "AA" Credit Rating.

Abid

RECOMMENDATION:

Committee recommended to award the Contract to the Fourth lowest bidder, who possesses "AA" Credit Rating; viz. M/s. Jubilee Life Insurance Co. Ltd. in amount of Rs.16,877,636/- to provide Health Care Facilities to approximate 1,920 employees of STEVTA and their dependents.

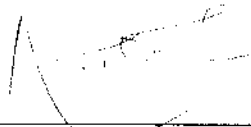
The meeting ended with a vote of thanks to and from the Chair.



(Muzaffar Ali Bhutto)
Deputy Director (Proc) STEVTA



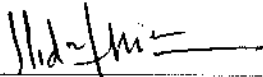
(Mubafak Hussain)
Section Officer, Finance Deptt:



(Abdul Rasheed Memon)
Addl: Director, Industries Deptt:



(Manzoor Hussain Vistro)
Addl: Director (Admn), STEVTA



(Abid Altaf Mian)
Director (MIS) STEVTA



*Report should be submitted
immediately (Finance Deptt report only)*

(Muhammad Yousif Baloch)
Director (Finance) STEVTA



(Syed Nazar Ali)
Director (Operations) STEVTA



**Sindh Technical Education &
Vocational Training Authority (STEVTA)**

St-19, Block-6, Gulshan-e-Iqbal, Karachi.



"R.F.P" INVITED TO PROVIDE HEALTH CARE FACILITIES TO 'STEVTA' EMPLOYEES

COMPARATIVE STATEMENT (TECHNICAL SPECIFICATIONS)

| Description of RFP | NAME OF BIDDING FIRMS | | | | |
|---|---|--|---|---|---|
| | The United Insurance Company of Pakistan Ltd. | East West Life Assurance Co. Ltd. | Asla Care Health & Life Assurance Co. Ltd. | Jubilee Life Insurance Co. Ltd. | Allianz EFU Health Insurance Ltd. |
| a) Health Insurance Portfolio | Attached (O.K) | Attached (O.K) | Attached (O.K) | Attached (O.K) | Attached (O.K) |
| b) List of Corporate Clients in Health Insurance | Attached (O.K) | Attached (O.K) | Attached (O.K) | Attached (O.K) | Attached (O.K) |
| c) Experience in the field of Health Insurance | 9 Years | 21 Years | 5 Years | 17 Years | 14 Years |
| d) Hospitals on Panel all over Pakistan; particularly Sindh | Available (O.K) | Available (O.K) | Available (O.K) | Available (O.K) | Available (O.K) |
| e) Hotline - 24/7 Customer Service | Available (O.K) | Available (O.K) | Available (O.K) | Available (O.K) | Available (O.K) |
| f) Panel of Doctors & Medical Claims Section of Company | Available (O.K) | Available (O.K) | Available (O.K) | Available (O.K) | Available (O.K) |
| g) Average Turnover of last 5 years. | 701.981 M | 183.556 M | 599.783 M | 9,022.853 M | 715.947 M |
| ➤ Company approved by SECP | Yes | Yes | Yes | Yes | Yes |
| ➤ Affidavit of Non-Black listing of Bidding firm | Available | Available | Available | Available | Available |
| ➤ Credit Rating at PACRA/JCR-VIS : | A+ (Non-Conform to required Rating) | A (Non-Conform to required Rating) | A- (Non-Conform to required Rating) | AA (Conform to required Rating) | AA (Conform to required Rating) |

Offered Bid Value :-

| | | | | |
|-----------|------------|------------|------------|------------|
| 8,974,880 | 11,495,170 | 12,248,809 | 16,877,636 | 20,108,818 |
|-----------|------------|------------|------------|------------|

Amount of Bid Security :-

| | | | | |
|---------|---------|---------|---------|---------|
| 224,372 | 230,000 | 244,976 | 340,000 | 402,177 |
|---------|---------|---------|---------|---------|

Percentage of Bid Security (Required was 2%) :-

| | | | | |
|-------|-------|-------|-------|-------|
| 2.50% | 2.00% | 2.00% | 2.01% | 2.00% |
|-------|-------|-------|-------|-------|

C.I.

[Signature]

Abdul

[Signature]



**Sindh Technical Education &
Vocational Training Authority (STEVTa)**

St-19, Block-6, Gulshan-e-Iqbal, Karachi.



"R.F.P" INVITED TO PROVIDE HEALTH CARE FACILITIES TO 'STEVTa' EMPLOYEES

COMPARATIVE STATEMENT (FINANCIAL)

| Description of RFP | NAME OF BIDDING FIRMS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|-----------------------------------|--|---------------------------------|----------------------------------|------------------|----|----|-------|-------|---------------|----|----|-----|-----|-----------------|-----|----|-------|-------|-----------------|------------|-----------|--------------|--------------|----------|-------|-------|-------|-------------------------|--|--|--|------------------|-------|-------|-------|---------------------|---------|---------|---------|-------------------|--|--|--|--------|--------|--------|--------|-----------|--------|--------|--------|--|----|---|----|----|----|--|----------------------------------|----------------------------------|----------------------------------|------------------------------|------------------------------|--|-----------|------------|------------|------------|------------|---|-----------|-----------|------------|---|---|---|--|--|---|---|
| | The United Insurance Company of Pakistan Ltd. | East West Life Assurance Co. Ltd. | Asia Care Health & Life Assurance Co. Ltd. | Jubilee Life Insurance Co. Ltd. | Allanz EFU Health Insurance Ltd. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Medical Care Facility to the STEVTa Employees & their dependents through Insurance Company. Details are:</p> <table border="1"> <thead> <tr> <th>No. of Insured</th> <th>Cat-A</th> <th>Cat-B</th> <th>Cat-C</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>No. of Employees</td> <td>80</td> <td>40</td> <td>1,800</td> <td>1,920</td> </tr> <tr> <td>No. of Spouse</td> <td>70</td> <td>20</td> <td>800</td> <td>890</td> </tr> <tr> <td>No. of Children</td> <td>250</td> <td>30</td> <td>2,200</td> <td>2,480</td> </tr> <tr> <td>Total :-</td> <td>400</td> <td>90</td> <td>4,800</td> <td>5,290</td> </tr> </tbody> </table> <p>Structure of Medical Benefits:</p> <table border="1"> <thead> <tr> <th>Benefits</th> <th>Cat-A</th> <th>Cat-B</th> <th>Cat-C</th> </tr> </thead> <tbody> <tr> <td>Hospitalization:</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Room Charges/day</td> <td>8,000</td> <td>4,500</td> <td>1,500</td> </tr> <tr> <td>Limit/Insured/annum</td> <td>300,000</td> <td>200,000</td> <td>150,000</td> </tr> <tr> <td>Maternity:</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Normal</td> <td>50,000</td> <td>30,000</td> <td>20,000</td> </tr> <tr> <td>C-Section</td> <td>80,000</td> <td>40,000</td> <td>30,000</td> </tr> </tbody> </table> <p>Credit Rating at PACRA/JCR-VIS :</p> <table border="1"> <thead> <tr> <th></th> <th>A+</th> <th>A</th> <th>A-</th> <th>AA</th> <th>AA</th> </tr> </thead> <tbody> <tr> <td></td> <td>(Non-Conform to required Rating)</td> <td>(Non-Conform to required Rating)</td> <td>(Non-Conform to required Rating)</td> <td>(Conform to required Rating)</td> <td>(Conform to required Rating)</td> </tr> </tbody> </table> <p>Annual Premium Hospitalization :-</p> <table border="1"> <thead> <tr> <th></th> <th>8,974,880</th> <th>11,495,170</th> <th>12,248,809</th> <th>16,877,636</th> <th>20,108,818</th> </tr> </thead> <tbody> <tr> <td>Annual Premium OPD (Optional) :-</td> <td>5,000,000</td> <td>9,614,000</td> <td>25,330,000</td> <td>-</td> <td>-</td> </tr> </tbody> </table> | No. of Insured | Cat-A | Cat-B | Cat-C | Total | No. of Employees | 80 | 40 | 1,800 | 1,920 | No. of Spouse | 70 | 20 | 800 | 890 | No. of Children | 250 | 30 | 2,200 | 2,480 | Total :- | 400 | 90 | 4,800 | 5,290 | Benefits | Cat-A | Cat-B | Cat-C | Hospitalization: | | | | Room Charges/day | 8,000 | 4,500 | 1,500 | Limit/Insured/annum | 300,000 | 200,000 | 150,000 | Maternity: | | | | Normal | 50,000 | 30,000 | 20,000 | C-Section | 80,000 | 40,000 | 30,000 | | A+ | A | A- | AA | AA | | (Non-Conform to required Rating) | (Non-Conform to required Rating) | (Non-Conform to required Rating) | (Conform to required Rating) | (Conform to required Rating) | | 8,974,880 | 11,495,170 | 12,248,809 | 16,877,636 | 20,108,818 | Annual Premium OPD (Optional) :- | 5,000,000 | 9,614,000 | 25,330,000 | - | - | Offered Benefits according to Specs. mentioned in Bidding document. | Offered Benefits according to Specs. mentioned in Bidding document. OPD A) 10,000 B) 8,000 C) 5,000 (annually) | Offered Benefits according to Specs. mentioned in Bidding document. OPD A) 25,000 B) 20,000 C) 15,000 (annually) | Offered Benefits according to Specs. mentioned in Bidding document. | Offered Benefits according to Specs. mentioned in Bidding document. |
| No. of Insured | Cat-A | Cat-B | Cat-C | Total | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| No. of Employees | 80 | 40 | 1,800 | 1,920 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| No. of Spouse | 70 | 20 | 800 | 890 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| No. of Children | 250 | 30 | 2,200 | 2,480 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total :- | 400 | 90 | 4,800 | 5,290 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benefits | Cat-A | Cat-B | Cat-C | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Hospitalization: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Room Charges/day | 8,000 | 4,500 | 1,500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Limit/Insured/annum | 300,000 | 200,000 | 150,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maternity: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Normal | 50,000 | 30,000 | 20,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| C-Section | 80,000 | 40,000 | 30,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | A+ | A | A- | AA | AA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | (Non-Conform to required Rating) | (Non-Conform to required Rating) | (Non-Conform to required Rating) | (Conform to required Rating) | (Conform to required Rating) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 8,974,880 | 11,495,170 | 12,248,809 | 16,877,636 | 20,108,818 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annual Premium OPD (Optional) :- | 5,000,000 | 9,614,000 | 25,330,000 | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Handwritten signatures and initials at the bottom of the page.



**SINDH TECHNICAL EDUCATION &
VOCATIONAL TRAINING AUTHORITY**
Directorate of Manpower & Training Wing,
ST-19, Block-6, Near N.I.P.A., University Road,
Gulshan-e-Iqbal, Karachi. Tel.: 021-9243894



ORDER

With the approval of competent authority, a '*Procurement Committee*', comprising the following is hereby constituted to invite, evaluate and finalize the Bids for Procurement of Goods & Services for all the Wings/Sections of STEVTA and recommend the successful Bidder/Firm to the competent authority for award of contract:

- | | |
|---|----------|
| 1) Director (Operations) | Convener |
| 2) Director (MIS) | Member |
| 3) Director (Finance) | Member |
| 4) Additional Director (Admn) | Member |
| 5) Deputy Secretary, Finance Department, Govt. of Sindh (or authorized representative) | Member |
| 6) Deputy Director, Industries Department, Govt. of Sindh (or authorized representative) | Member |
| 7) Deputy Director (Procurement) STEVTA | Member |

Terms of Reference:

- To select appropriate method of procurement, as specified in SPPRA Rules.
- To prepare bidding / pre-qualification documents;
- To prepare invitation of bids / pre-qualification notice;
- To short-list the contractors/firms for pre-qualification (where applicable);
- To carry-out technical as well as financial evaluation of the bids;
- To prepare bid evaluation report;
- To make recommendations for the award of contract or otherwise, to the competent authority;
- To perform any other function ancillary and incidental thereto.

DIRECTOR (ADMN)



**SINDH TECHNICAL EDUCATION &
VOCATIONAL TRAINING AUTHORITY**

Directorate of Manpower & Training Wing,
ST-19, Block-6, Near N.I.P.A., University Road,
Gulshan-e-Iqbal, Karachi. Tel.: 021-9243894



Endst. No. STEVTA/Proc/1(3)/2013/2870 Karachi, dated the 19th Dec. 2013.

Copy to:

- 1) The Secretary to Govt. of Sindh, Finance Department, with the request to nominate one officer of Grade-18 for the above Committee.
- 2) The Secretary to Govt. of Sindh, Industries Department, with the request to nominate one officer of Grade-18 for the above Committee.
- 3) The Director (Finance) STEVTA, Karachi
- 4) The Director (Operations) STEVTA, Karachi.
- 5) The Director (MIS) STEVTA, Karachi.
- 6) The Director (Works & Services) STEVTA, Karachi.
- 7) The Director (A&T), Karachi.
- 8) The Additional Director (Admn) STEVTA, Karachi.
- 9) The Deputy Director (Procurement) STEVTA, Karachi.
- 10) P.S. to Managing Director STEVTA, Karachi.
- 11) Office Order File.

Handwritten notes:
M.K. Ahmad
H.S. D.K.O.

Signature
DIRECTOR (ADMN)

Handwritten notes:
537/
23/12/13