

Bid Evaluation Report	
Health Insurance Services	
Name of procuring Agency	Sindh Insurance Ltd
Tender Ref no.	SIL/HI/STAFF/2015
Method of Procurement	Single Stage Two Envelope
Tender Description	Health Insurance Services
Tender Published	SPPRA S.no. 25693 Dated November 05, 2015
Total Bid Document Sold	4
Total Bid Received	3
Technical Bid Opening Date	27th November 2015 1600 Hrs
Financial Bid Opening Date	30th November 2015 1600 Hrs
No. of Bids Technically Qualified	3
Bids Rejected	2

S. No	Company Name	Qualified/Disqualified In Technical / Eligibility Inspection	Cost of Bid Offered	Ranking Interm of Cost	Comparison With Estimated Cost (Rs. 900,000/-)	Reason for Acceptance/Rejection	Remarks
1	2	3	4	5	6	7	
1	M/s Asia Care Health & Life Insurance	Qualified as per Eligibility Criteria	Rs. 816,682 /-	1	Rs.83,318/- Below the Estimated Cost	Accepted being the 1st lowest cost bidder	Recommended For Award of Contract
2	M/s Jubilee Life Insurance	Qualified as per Eligibility Criteria	Rs. 1,301,027/-	2	Rs. 401,027/- Above the Estimated Cost	2nd lowest bidder but above the estimated cost	
3	M/s Askari General Insurance	Qualified as per Eligibility Criteria	Rs. 1,781,413/-	3	Rs. 881,413/- Above the Estimated Cost	Rejected	In-sufficient bidd security
4	M/s UBL Insurers	Disqualified as per Eligibility Criteria	Rs. 1,132,058/-	4	Rs. 232,058/- Above the Estimated Cost	Rejected	Bid security not submitted

Note:- As M/s Asia Care Health & Life Insurance is selected for Health Insurance Services to Sindh Insurance Ltd. Being the 1st lowest qualified bidder.

#### Procurement Committee Members

- 1 **Mr. Muhammad Raza**  
Sindh Insurance Ltd  
(HO OP)  
Head of Procurement Committee
- 2 **Mr. Nadeem Akhter**  
Sindh Insurance Ltd  
CFO & Company Secretary  
Member
- 3 **Lt. Col.(R) Shahzad Begg**  
Sindh Bank Ltd  
Head of Administration  
Independent Member

Signature

Signature

Signature

Checked &amp; Approved By

**M. FAISAL SIDDIQUI**  
Chief Executive Officer  
Sindh Insurance Ltd

**MINUTES OF THE OPENING OF THE TENDER (TECHNICAL / FINANCIAL PHASE)**

TYPE OF PROCUREMENT: ADMIN / IT / CONSULTANT / MEDIA  
 TENDER NAME: Health Insurance Services  
 TYPE OF TENDER: SINGLE STAGE-ONE ENVELOPE / SINGLE STAGE-TWO ENVELOPE / TWO STAGE-TWO ENVELOPE

OPENING DATE: 27-NOV-2015

OPENING TIME: 1:00 PM

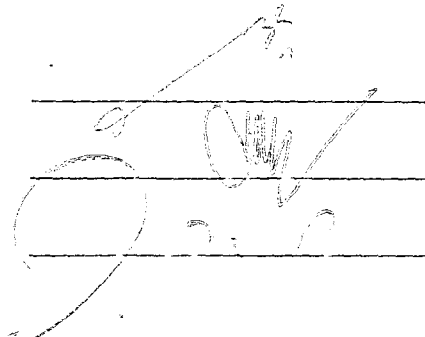
ATTENDANCE MEMBER (PC):  
Muhammad Raza  
Muhammad Akhter  
Lt. Col. (R) Saadizad Begg

ATTENDANCE (REPS. OF BIDDERS)	NAME	FIRM
	<u>Mr. Farukh Ahmad</u>	<u>ASIA Life Insurance</u>
	<u>Mr. Nawaz Siddiqui</u>	<u>Justice Life Insurance</u>
	<u>Mr. A. F.</u>	<u>ASKABI General Ins</u>
	<u>-</u>	<u>WIL Insurance</u>
	<u>-</u>	<u>-</u>

TOTAL BIDS ACCEPTED FOR EVALUATION: 6

TOTAL BIDS REJECTED: 02

REMARKS: \_\_\_\_\_

PROCUREMENT COMMITTEE:  


**MINUTES OF THE OPENING OF THE TENDER (TECHNICAL / FINANCIAL PHASE)**

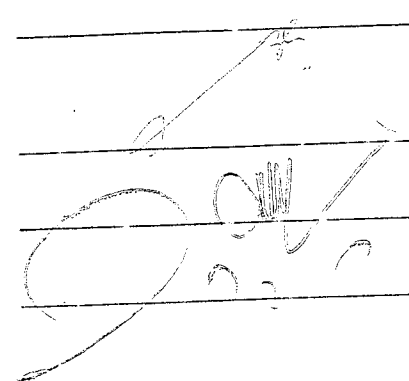
TYPE OF PROCUREMENT: ADMIN / IT / CONSULTANT / MEDIA  
 TENDER NAME: Health Insurance Services  
 TYPE OF TENDER: SINGLE STAGE-ONE ENVELOPE / SINGLE STAGE-TWO ENVELOPE / TWO STAGE-TWO ENVELOPE

OPENING DATE: 30.11.2015  
 OPENING TIME: 1:00 PM

ATTENDANCE MEMBER (PC):  
Muhammad Raza  
Nadeem Akhtar  
Lt. Col(R) Shauqat Begg

ATTENDANCE (REPS. OF BIDDERS)	NAME	FIRM
	<u>M. Y. Farooq, Ahmed</u>	<u>ASIA Life Insurance</u>
	<u>M. Y. Noman</u>	<u>Jubilee Life Insurance</u>
	<u>M. Y. Farooq</u>	<u>ASKARI General Ins.</u>
	<u>_____</u>	<u>UIBL Insurance</u>
	<u>_____</u>	<u>_____</u>

TOTAL BIDS ACCEPTED FOR EVALUATION: 04  
 TOTAL BIDS REJECTED: 01

REMARKS: \_\_\_\_\_  
 PROCUREMENT COMMITTEE: \_\_\_\_\_  


# Sindh Insurance Ltd

Health Insurance Tender CPPRA ID no. 25693

## 2.6.5 Scoring Criteria

SIL shall evaluate Technical Proposals using the following scoring criteria.

S. No.	Descriptions	Total Points	Points Obtained UBL Insurers Ltd.	Points Obtained Askari General Insurance Co. Ltd.	Points Obtained Jubilee Life Company Insurance Ltd.	Points Obtained AsiaCare Life & Health Insurance Company Ltd.	Remarks (Attachment of relevant evidence in each case is mandatory. In case of non-compliance no mark will be awarded)
1	Should have existing Health Insurance Portfolio	10	-		10		500 Million & above
		7	-	7		7	300 Million & above
		3	-				250 Million & above
2	Number of Corporate / Group Health Insurance Clients	10	-		10	10	100 & above
		7	-				70 & above
		3	-	0			50 & above
3	Experience in the field of Health Insurance in Pakistan (minimum 3 years)	10	-	10	10	10	5 years & above
		5	-				3 - 4 years
4	Hospitals on Panel all over Pakistan	10	-	10	10	10	150 & above
		7	-				100 & above
		5	-				50 & above
5	Hotline - 24 Hours Customer Service	10	-	10	10	10	Yes
6	Call Center Facility 24 Hours	10	-	10	10	10	Yes
7	Number of Doctors in Medical & Claim Department of the Insurance Company	10	-		10	-	8-10 & above
		7	-			-	7-5 & above
		3	-	3		-	3 & above
8	Paid up Capital	10	-		10	10	500 Million & above
		7	-	7			Less than 300-500 Million

9	Date of Incorporation of the Company	5	-	5	5	5	Above 5 years	Letter of Incorporation / Company Registration Letter / Letter or Declaration of Commencement of Business is required to be enclosed	Annexure "A"
		2	-				Above 3 years		
		1	-				Below 2 years		
10	Total No. of Branches in all provinces including AJK / GB	5	-		5		25 and above	Give complete address along with PTCL landline numbers	Annexure "B"
		3	-	3			10 and above		
		2	-			2	Below 10		
11	Total Assets as on 31/12/2014	5	-		5	-	2.5 Billion & Above	Audit Report to be attached	Annexure "H"
		3	-	3		-	2.0 Billion & Above		
		2	-			-	1.5 Billion & Above		
12	IFS Rating	5	-		5		AA	Certificate to be attached	Annexure "I"
		4	-	4			A+		
		3	-			3	A-		
		2	-				Below A-		
<b>TOTAL MARKS</b>		<b>100</b>	<b>-</b>	<b>72</b>	<b>100</b>	<b>77</b>	<b>QUALIFIED / DISQUALIFIED</b>		

**Mandatory to Enclose**

1. Profile of the company
  - a) Complete details of registered offices
  - b) Details of authorised person
  - c) Bio-Data of key Personnel
  - d) Certificate of Incorporation
  - e) NTN certificate
  - f) Selected list of clients
2. Detail of deviation if any on the benefit limits, eligibility criteria & coverages.
3. Affidavit from CFO of the company stated that the firm has never been blacklisted

**Note**

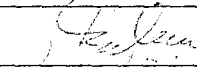
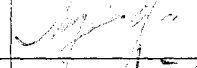


1. Acquiring of 70% marks of the total score will make the Bidder qualify for participating into ultimate phase of Financial Bid opening.
2. Percentage weightage of technical and financial proposal is 60:40

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OPENING OF BIDS  
FINANCIAL PROPOSALS

For Selection of : Health Insurance Services

Dated: 30th November, 2015

S.no	Company Name	Total Bid Offered	Signature of Company Representative	Remarks
1	Jubilee life Insura	1301000		
2	Asia Care Health Insura	816,682		
3	Asion general insurance	1781017		second bid submitted
4	LTBL insurance	1152,058		

Procurement Committee Members

1 Mr. Muhammad Raza (HO OP)

Head of Procurement Committee

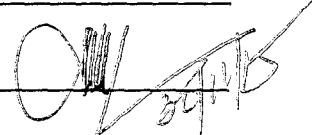
Signature



2 Mr. Nadeem Akhter

Sindh Insurance Ltd  
CFO & Company Secretary  
Member

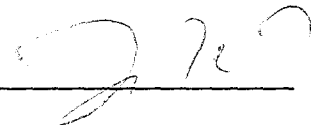
Signature



3 Lt. Col.(R) Shahzad Begg

Sindh Bank Ltd  
Head of Administration  
Independent Member

Signature



**JUBILEE HEALTH INSURANCE**  
**GROUP HEALTHCARE INSURANCE PROPOSAL FOR**  
**SINDH INSURANCE LIMITED**

H&R Limits (Per Person / Per Year) Room & Board (per day)	Hospitalization & Related Benefits				
	Plan A	Plan B	Plan C	Plan D	Plan E
Pre-Hospitalization Sub Limit (Diagnosis, Consultation, & Medicines)	Rs. 500,000	Rs. 400,000	Rs. 300,000	Rs. 250,000	Rs. 200,000
Post-Hospitalization Sub Limit (Follow-Ups)	Rs. 21,000	Rs. 14,000	Rs. 7,000	Rs. 4,000	Rs. 3,500
Daycare Surgeries & Specialized Investigations In Outpatient Settings	30 Days	30 Days	30 Days	30 Days	30 Days
Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Treatment of Fractures, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only).	30 Days	30 Days	30 Days	30 Days	30 Days
Normal Delivery	Rs. 50,000	Rs. 40,000	Rs. 35,000	Rs. 25,000	Rs. 20,000
Complicated Delivery	Rs. 100,000	Rs. 75,200	Rs. 60,200	Rs. 50,000	Rs. 45,000
<b>Maternity Benefits (Per Pregnancy / Per Person)</b>					
	Rs. 50,000	Rs. 40,000	Rs. 35,000	Rs. 25,000	Rs. 20,000
	Rs. 100,000	Rs. 75,200	Rs. 60,200	Rs. 50,000	Rs. 45,000

**Eligibility:** All full time Pakistani employees, Actively at work up to 65 years of age with their dependants

CEO  
SEVP-EVP-SVP  
VP-AVP

Plan "A"  
Plan "B"  
Plan "C"

Plan "D"  
Plan "E"

OG-I & OG- II  
OG-III & Junior Officers

All the rates are assumed on the basis of resident country as Pakistan

	Plan Wise Census Information					Total
	Plan A	Plan B	Plan C	Plan D	Plan E	
Total Number of Insured (for ages <=65)	5	7	4	40	9	65
Total Number of Employees	1	2	1	18	6	28
Total Number of Spouses	1	1	1	8	1	12
Total Number of Children	3	4	2	14	2	25

**Notes:**

- \* In case of treatment from Non-PPN facilities, reasonable and customary charges as in PPN facilities shall be paid.
- \* Eligibility Definition for the 5 Plans has to be provided before Policy Confirmation.
- \* Pre-existing Conditions shall be covered for up to 100% of the respective H&R Limits.
- \* Congenital conditions shall be covered for up to 100% of available H&R Limits
- \* 5 Executive Check-ups of AKUH(Package B) are covered for Employees & Spouses of Plan A & B only.
- \* Room Limits opted shall also apply to Hospitalization in Maternity Cases.
- \* Maternity and its related benefits are not covered under H&R benefit.
- \* For detailed Exclusions / Limitation, please refer to the policy document.

Total H & R Premium	Rs. 769,352
Total Maternity Premium	Rs. 120,648
<b>Total Premium Payable</b>	<b>Rs. 890,000</b>

Please note that the description of benefit, given in this proposal are for illustrative purpose. The actual terms and condition are given in policy document.



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**JUBILEE HEALTH INSURANCE**  
**GROUP HEALTHCARE INSURANCE PROPOSAL FOR**  
**SINDH INSURANCE LIMITED**  
**Premium Calculation**

AGE BAND	Plan A			Plan B			Plan C			Plan D			Plan E		
	No. Of Insured	Premium	Rates	No. Of Insured	Premium	Rates	No. Of Insured	Premium	Rates	No. Of Insured	Premium	Rates	No. Of Insured	Premium	Rates
0-17	3	Rs. 26,085	Rs. 8,695	4	Rs. 15,627	Rs. 3,907	2	Rs. 10,123	Rs. 5,062	14	Rs. 7,287	Rs. 513	2	Rs. 14,573	Rs. 7,287
18-29	0	Rs. 18,887	Rs. 0	0	Rs. 11,315	Rs. 0	0	Rs. 7,900	Rs. 0	6	Rs. 6,233	Rs. 1,033	5	Rs. 5,276	Rs. 878
30-39	1	Rs. 25,039	Rs. 25,039	1	Rs. 15,000	Rs. 15,000	0	Rs. 9,784	Rs. 0	11	Rs. 8,264	Rs. 749	2	Rs. 4,994	Rs. 454
40-49	1	Rs. 34,575	Rs. 34,575	2	Rs. 20,713	Rs. 10,357	1	Rs. 13,510	Rs. 13,510	5	Rs. 11,411	Rs. 2,281	0	Rs. 9,654	Rs. 1,908
50-59	0	Rs. 58,384	Rs. 0	0	Rs. 34,976	Rs. 0	1	Rs. 22,814	Rs. 22,814	2	Rs. 19,268	Rs. 9,634	0	Rs. 15,220	Rs. 7,610
60-64	0	Rs. 85,576	Rs. 0	0	Rs. 51,266	Rs. 0	0	Rs. 33,439	Rs. 0	2	Rs. 28,243	Rs. 14,122	0	Rs. 23,905	Rs. 11,953
65	0	Rs. 98,203	Rs. 0	0	Rs. 59,430	Rs. 0	0	Rs. 38,764	Rs. 0	0	Rs. 32,740	Rs. 16,370	0	Rs. 27,711	Rs. 13,856
<b>Total</b>	<b>5</b>	<b>Rs. 137,869</b>		<b>7</b>	<b>Rs. 118,933</b>		<b>4</b>	<b>Rs. 56,710</b>		<b>40</b>	<b>Rs. 40,898</b>		<b>9</b>	<b>Rs. 54,942</b>	

Total H & R Premium

Rs. 769,352



Maternity Premium Details												
AGE BAND	No. Of Insured	Premium	Rates	No. Of Insured	Premium	Rates	No. Of Insured	Premium	Rates	No. Of Insured	Premium	Rates
upto 25	0	Rs. 50,359	Rs. 0	0	Rs. 38,535	Rs. 0	0	Rs. 31,972	Rs. 0	0	Rs. 23,726	Rs. 0
26-30	0	Rs. 38,280	Rs. 0	0	Rs. 29,287	Rs. 0	0	Rs. 20,312	Rs. 0	3	Rs. 60,936	Rs. 20,312
31-35	0	Rs. 23,416	Rs. 0	0	Rs. 17,974	Rs. 0	0	Rs. 14,863	Rs. 0	1	Rs. 12,425	Rs. 12,425
36-40	1	Rs. 10,232	Rs. 10,232	1	Rs. 7,828	Rs. 7,828	1	Rs. 6,495	Rs. 6,495	2	Rs. 5,439	Rs. 2,720
41-45	0	Rs. 1,441	Rs. 0	0	Rs. 1,103	Rs. 0	0	Rs. 915	Rs. 0	1	Rs. 765	Rs. 765
<b>Total</b>	<b>1</b>	<b>Rs. 10,232</b>		<b>1</b>	<b>Rs. 7,828</b>		<b>1</b>	<b>Rs. 6,495</b>		<b>7</b>	<b>Rs. 81,984</b>	

All Female spouses & married female employees are covered by Maternity benefit up to age 45 years.

Total Maternity Premium

Rs. 1,02,638



Total Premium Payable<sup>1</sup>  
 Rs. 890,000

<sup>1</sup> (Includes premium for Basic Hospitalization Benefit)

Please note that the description of benefit, given in this proposal are for illustrative purpose. The actual terms and condition are given in policy document.



**JUBILEE HEALTH INSURANCE**  
**GROUP HEALTHCARE INSURANCE PROPOSAL FOR**  
**SINDH INSURANCE LIMITED (PARENTS)**

	Hospitalization & Related Benefits				
	Plan A	Plan B	Plan C	Plan D	Plan E
<b>H&amp;R Limits (Per Person / Per Year)</b>	Rs.250,000	Rs.225,000	Rs.200,000	Rs.175,000	Rs.150,000
<b>Room &amp; Board (per day)</b>	Rs.21,000	Rs.14,000	Rs.7,000	Rs.4,000	Rs.3,000
<b>Per Hospitalization</b>	30 Days	30 Days	30 Days	30 Days	30 Days
<b>Pre-Hospitalization Sub Limit (Diagnosis, Consultation, &amp; Medicines)</b>	30 Days	30 Days	30 Days	30 Days	30 Days
<b>Post-Hospitalization Sub Limit (Follow-Ups)</b>	30 Days	30 Days	30 Days	30 Days	30 Days
<b>Daycare Surgeries &amp; Specialized Investigations In Outpatient Settings</b>	COVERED				
Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Treatment of Fractures, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only).	COVERED				



OG-I & OG- II  
 OG-III & Junior Officers

Plan "D"  
 Plan "E"

CEO  
 SEVP-EVP-SVP  
 VP-AVP

Parents of all Eligible Employees are covered upto 82 years of age.

All the rates are assumed on the basis of resident country as Pakistan

	Plan Wise Census Information					Total
	Plan A	Plan B	Plan C	Plan D	Plan E	
Total Number of Insured (for ages <=82)	2	3	-	13	1	19
Total Number of Parents	2	3	-	13	1	19

The actual terms and condition are given in policy document.

**Notes:**

- \* In case of treatment from Non-PPN facilities, reasonable and customary charges as in PPN facilities shall be paid.
- \* Pre-existing Conditions Exclusion Clause shall be applicable.
- \* Room Limits opted shall also apply to Hospitalization in Maternity Cases.
- \* For detailed Exclusions / Limitation, please refer to the policy document.

Rs.411,027

Rs.411,027

Total H & R Premium

Total Premium Payable

Please note that the description of benefit, given in this proposal are for illustrative purpose. The actual terms and condition are given in policy document.

**JUBILEE HEALTH INSURANCE**  
 GROUP HEALTHCARE INSURANCE PROPOSAL FOR  
**SINDH INSURANCE LIMITED (PARENTS)**  
**Premium Calculation**

**H & R Premium Details**

AGE BAND	Plan A		Plan B		Plan C		Plan D		Plan E	
	No. Of Insured	Rates	No. Of Insured	Rates	No. Of Insured	Rates	No. Of Insured	Rates	No. Of Insured	Rates
0-17	0	Rs.6,211	0	Rs.4,591	0	Rs.0	0	Rs.2,943	0	Rs.2,702
18-29	0	Rs.4,362	0	Rs.3,324	0	Rs.0	0	Rs.2,131	0	Rs.1,956
30-39	0	Rs.6,048	0	Rs.4,407	0	Rs.0	0	Rs.2,825	0	Rs.2,593
40-49	0	Rs.8,351	0	Rs.6,036	0	Rs.0	0	Rs.3,901	0	Rs.3,581
50-59	0	Rs.14,112	0	Rs.10,276	0	Rs.0	0	Rs.6,588	0	Rs.6,047
60-64	1	Rs.34,254	1	Rs.24,961	1	Rs.0	1	Rs.16,001	1	Rs.14,689
65-69	1	Rs.41,033	1	Rs.29,901	3	Rs.0	5	Rs.19,168	0	Rs.17,502
70-74	0	Rs.47,930	0	Rs.34,612	0	Rs.0	2	Rs.21,188	0	Rs.20,198
75-79	0	Rs.53,125	0	Rs.38,713	0	Rs.0	0	Rs.24,817	0	Rs.22,781
80-84	0	Rs.61,514	0	Rs.44,874	0	Rs.0	1	Rs.28,766	0	Rs.26,406
<b>Total</b>	<b>2</b>		<b>3</b>		<b>0</b>		<b>13</b>		<b>1</b>	
						<b>Rs.93,576</b>		<b>Rs.227,475</b>		<b>Rs.14,685</b>

**Total H & R Premium**

**Rs.411,027**

**Total Premium Payable<sup>1</sup>**  
**Rs.411,027**

<sup>1</sup> Includes premium for Basic Hospitalization Benefit

Please note that the description of benefits, given in this proposal are for illustrative purpose. The actual terms and condition are given in policy document.



**RENEWAL SCHEDULE**  
**HEALTH INSURANCE RENEWAL, BENEFITS & PREMIUM DETAILS**

INSURED NAME	Minth Insurance Co. Ltd.
ADDRESS	1st Floor, Imperial Court, Dr. Ziauddin Road, Karachi.
RENEWAL OF POLICY NO.	2014KARHPHDP16221
RENEWAL PERIOD OF INSURANCE	FROM 01-12-2015 TO 30-11-2016
PRODUCT NAME	CLASSIC CARE

DESCRIPTION OF BENEFITS	PLANS				
	EXECUTIVE (In Rs.)	MANAGEMENT (In Rs.)	STANDARD (In Rs.)	BASIC (In Rs.)	EXTENDED (In Rs.)
HOSPITALISATION - ANNUAL LIMIT PER PERSON	100,000	400,000	300,000	250,000	200,000
Daily Room & Board Sub Limit	21,000	14,000	7,000	4,000	3,000

**COMPLIMENTARY ACCIDENTAL COVER:**  
Enhancement Of Hospitalization Limit In Case Of Accidental Injuries 50% of the available Hospitalisation limit

**EMERGENCY TREATMENT**  
Emergency Room Treatment For Accidental Emergencies  
**SPECIALISED INVESTIGATION & DAY CARE SURGERIES**  
(Dialysis, MRI, CT-Scan, Thallium Scan, Angiography, Cataract &  
Endoscopy, treatment for fractures & Lacerated wound,  
Emergency dental treatment due to accidental injuries (within 48  
hours for pain relief only),  
**PRE & POST HOSPITALISATION**  
Diagnostic Test, Consultation Charges & Prescribed Medicines  
Within 30 Days Prior To Or After Hospitalization

**COVERED**

MATERNITY BENEFIT:	(In Rs.)	(In Rs.)	(In Rs.)	(In Rs.)	(In Rs.)
Normal delivery / forceps	50,000	40,000	35,000	25,000	20,000
Cesarean / multiple birth	100,000	75,000	60,000	50,000	45,000

(Circumcision of baby boys are covered upto 10% or Max Rs. 5,000/- subject to an availability of Maternity Limit.)  
(Cost of home delivery conducted by "DAI" payable upto Rs. 5,000/-.)

**COMPLEMENTARY EXECUTIVE MEDICAL CHECKUPS** COVERED COVERED N/A N/A N/A  
COMPLEMENTARY EXECUTIVE MEDICAL CHECKUPS AT AKUH  
PACKAGE B FOR PLAN A & B EMPLOYEES AND SPOUSES ONLY.

AGE LIMIT	Hospitalisation	Maternity
Employee	65	N/C
Spouse	65	45 Yrs.
Son	25 Yrs.	N/C
Daughter	Till get married	N/C
Parents	85	N/C

STRENGTH OF INSURED PERSONS	EXECUTIVE	MANAGEMENT	STANDARD	BASIC	BASIC
Employees	1	2	1	18	6
Spouses	1	1	1	8	1
Children	3	4	2	14	2
Parents	2	3	N/C	15	2
<b>Total</b>	<b>7</b>	<b>10</b>	<b>4</b>	<b>55</b>	<b>11</b>

**GRAND TOTAL LIVES** 87

**INSURED DETAILS** As per the list attached.  
**COVERAGE APPLICABLE TO** Employees, Spouses & Children Only  
**GEOGRAPHICAL LIMITS** Pakistan  
**MODE OF PAYMENT** Yearly

PREMIUM CALCULATION	
	(In Rs.)
HOSPITALISATION PREMIUM	709,297
MATERNITY PREMIUM	105,365
<b>GROSS PREMIUM</b>	<b>814,662</b>
5% ADMIN SURCHARGE (MAX RS.) & Stamp Duty	2,020
<b>NET PREMIUM</b>	<b>816,682</b>
Last Year Outstanding Premium	ADD : 2,302
<b>Total</b>	<b>818,984</b>

**Hospitalization PEC's Coverage:**  
Only those pre-existing conditions are COVERED under this rider, which occurred for the first time during the previous policy coverage.  
However for new entrants, Declared / Undeclared pre-existing conditions are not Covered.

**Maternity PEC's Coverage:**  
Only those pre-existing conditions are COVERED under this rider, which occurred for the first time during the previous policy coverage.  
However for new entrants, Declared / Undeclared pre-existing conditions are not Covered

**Additional Coverage (Complementary) :-**  
Physiatric treatments are covered.

Congenital ailments are covered under hospitalisation care only, for those new borns who were born while their parents were insured with AsiaCare.

Treatment of Hepatitis B & C (Interferon Therapy) is covered upto 25% of Basic Hospitalization limit.

The reimbursement of the non panel hospital claims shall be made on reasonable & customary charges instead of straight 20% deduction.

Dated : 27-11-2015



# askari general insurance co. ltd.

Office No. G-167, Mezzanine Floor, Marium Square, Main Khalid Bin Waleed Road, Karachi. Ph : 021 - 34306701-08 Fax : 021 - 34306709-10

E-mail : agicokch@agico.com.pk

November 26, 2015

THIP/KMH/QUO/0179/11/2015

**M/s. SINDH INSURANCE LIMITED.**  
KARACHI.

**Subject: GROUP MEDICAL INSURANCE**

Dear Sir,

Referring subject cited above, Thank you very much for showing your interest in our research based product "*askari health*". Please find hereunder our medical proposal as per data provided and desired.

**INSURED : SINDH INSURANCE LIMITED.**

**WHO IS COVERED : FOR EMPLOYEES, SPOUSES, CHILDREN AND PARENTS ONLY**

**PERIOD OF INSURANCE : TO BE ADVICE**

**STRENGTH OF YOUR ORGANIZATION:**

FOR OPTION-1

	CAT. A	CAT. B	CAT. C	CAT. D	CAT. E	TOTAL
<b>EMPLOYEES</b>	01	02	01	20	04	<b>28</b>
<b>SPOUSES</b>	01	01	01	08	01	<b>12</b>
<b>CHILDREN</b>	03	04	02	14	02	<b>25</b>
<b>PARENTS</b>	02	03	00	13	01	<b>19</b>
<b>TOTAL</b>	<b>07</b>	<b>10</b>	<b>04</b>	<b>55</b>	<b>09</b>	<b>84</b>

## DESIRED BENEFITS / COVERS ALONG WITH LIMITS:

OPTION NO.1

DESCRIPTION	BENEFIT CATEGORIES / LIMITS.				
	CAT. A	CAT. B	CAT. C	CAT. D	CAT. E
ROOM RENT	21,000	14,000	7,000	4,000	3,000
<b>TOTAL HOSPITALIZATION LIMIT PER INSURED PER ANNUM.</b> (COVER FOR EMPLOYEE, SPOUSE AND CHILDREN AND PARENTS ONLY)	500,000	400,000	300,000	250,000	200,000
Daily Room and Board charges In-hospital consultations charges Surgical Fees, Anaesthetist's Fee, Operation Theatre Charges Diagnostic Investigations Blood & Oxygen supplies, In-patient medicines expenses ICU / CCU charges Organ Transplant Local ambulance services Pre & post-hospitalization out-patient expenses such as; consultation charges, cost of prescribed medicines and diagnostic tests before & after hospital confinement of 30 days, are to be covered.	COVERED UNDER HOSPITALIZATION LIMIT				
Lithotripsy, Endoscopy, Excision Biopsy, Gastro copy Partial Mastectomy, Tonsillectomy / Adenoidectomy, Veins / Varicose, Non-malignant tumors / Abscess, Cholecystectomy, Herniorrhaphy, Appendectomy, Cataract Surgery, Angiography, MRI, CT Scan, Thallium Scan, Kidney Dialysis, Angiography/Angioplasty, Treatment of cancer (including chemotherapy with pre & post-hospitalization expenses of chemotherapy) up to full hospitalization limit. Treatment of Hepatitis B & C such as, interferon therapy, consultation & laboratory tests expenses) up to full hospitalization limit. Treatment of all injuries / fractures and lacerated wounds (outpatient/emergency within 24 hours) Accidental dental treatment (out-patient within 48 hours for pain relief only).	COVERED UNDER HOSPITALIZATION LIMIT				
<b>MATERNITY BENEFITS.</b> NORMAL DELIVERY. CESAREAN PREGNANCY	50,000 100,000	40,000 75,000	35,000 60,000	25,000 50,000	20,000 45,000
<b>PRE-EXISTING ILLNESS</b> DECLARED / UNDECLARED	COVERED UNDER HOSPITALIZATION LIMIT				

Hospitalization, surgical expenses and all above-mentioned benefits will be payable subject to predetermined limits in accordance with the designation of an employee and their respective category.

### ELIGIBILITY CRITERIA:

- Employees and spouses are to be covered up to 65 years of age with full insured limits.
- No age limit restriction on the employees and their eligible dependents falling under Plan "A".
- Children Coverage: Sons are to be covered up to 25 years of age & Daughter till Marriage.

Maternity: To be covered up to 45 years of age.

- Employees and spouses of category A & B are to be covered on complimentary executive medical checkup (AKUH-Package - category "B").
- Parents up the age of 85 years to be covered.

### BENEFITS TO BE COVERED:

- Pre-existing conditions (undisclosed) to be covered fully with full limits.
- No requirement to fill Health Declaration Form.

PRICE SCHEDULE

(Applicable for the year 2015)

Name of Bidder askari general insurance company limited

Amount of Bid

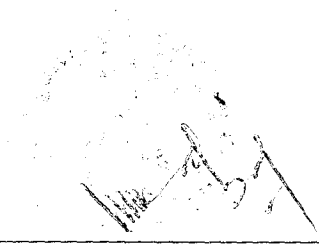

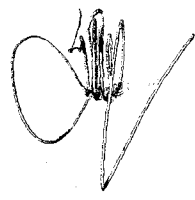
Net Premium Rs. 1,731,413.00

Note

The above Net Premium included all taxes and charges,

Signature & Stamp of Bidder \_\_\_\_\_

*stand bid security*  
*7/5/15*



**CINDY INSURANCE LIMITED**

DATED: 16-Nov-2015

PLANS>>	A	B	C	D	E	TOTAL
EMPLOYEES	1	2	1	18	6	28
SPOUSES	1	1	1	7	1	11
CHILDREN	3	4	2	14	2	25
PARENTS	2	3	0	11	1	17
<b>TOTAL</b>	<b>7</b>	<b>10</b>	<b>4</b>	<b>50</b>	<b>10</b>	<b>81</b>

**BENEFITS STRUCTURE**

CATEGORY WISE HOSPITALIZATION CARE BENEFIT LIMITS:	A (In Rs.)	B (In Rs.)	C (In Rs.)	D (In Rs.)	E (In Rs.)
ANNUAL LIMIT PER PERSON	500,000	400,000	300,000	250,000	200,000
ROOM AND BOARD LIMITS	21,000	14,000	7,000	4,000	3,000

• Pre-Hospitalization Diagnostic Tests (Within 30 days prior to Hospitalization)  
 • Post Hospitalization Diagnostic Tests (Within 30 days after Hospitalization)

• Day Care Surgeries: Dialysis, MRI, CT Scan, Thallium Scan, Angiography, Cataract & Endoscopy from OPD; Treatment of Fractures & Lacerated Wound; local road ambulance for emergencies only; emergency dental treatment due to accidental injuries (within 48 hours for pain relief only)  
 \* Emergency room treatment for accidental emergencies

**COVERED**

**COMPLIMENTARY ACCIDENTAL COVERAGE** THE MAXIMUM AVAILABLE HOSPITALIZATION LIMIT UNDER EACH CATEGORY WILL AUTOMATICALLY BE INCREASE BY 25% IN CASE OF HOSPITALIZATION DUE TO ACCIDENTAL INJURIES.

ANNUAL CATEGORY WISE MATERNITY LIMITS	A (In Rs.)	B (In Rs.)	C (In Rs.)	D (In Rs.)	E (In Rs.)
NORMAL (Other than Caesarian/Multiple Births)	50,000	40,000	35,000	25,000	20,000
CAESARIAN/MULTIPLE BIRTHS	100,000	75,000	60,000	50,000	45,000

• Congenital birth defect only for new born babies are covered upto all available limit  
 • Circumcision charges for new born baby boys are covered 10% or Rs.5,000/- in available Maternity Limit  
 • Pre & Post Natal Expenses are Covered upto Maternity Limit

EXECUTIVE MEDICAL CHECKUPS	A	B	C	D	E
At AKUH Package "B" (for Employees & Spouse only once in a Policy Period)	Covered	Covered	Not Covered	Not Covered	Not Covered

**PREMIUM CALCULATION**

HOSPITALIZATION PREMIUM	980,200
MATERNITY PREMIUM	138,600
<b>GROSS PREMIUM</b>	<b>1,118,800</b>
Add: 5% ADMIN SURCHARGE (MAX)	2,000
<b>SUB TOTAL</b>	<b>1,120,800</b>
Add: 1% FEDERAL INSURANCE FEE	11,208
STAMP DUTY	50
<b>NET PREMIUM</b>	<b>1,132,058</b>

PERIOD OF INSURANCE COVER:	12 MONTHS FROM A DATE TO BE AGREED			
MAXIMUM AGE LIMIT COVERAGE FOR:	EMPLOYEE	SPOUSE	CHILDREN	PARENTS
UNDER HOSPITALIZATION BENEFIT LIMIT:	UPTO 65 YEARS	UPTO 65 YEARS	SONS TILL 25 YEARS & DAUGHTER TILL MARRIAGE	UPTO 85 YEARS
UNDER MATERNITY BENEFIT LIMIT*:	UPTO 44 YEARS	UPTO 45 YEARS	NOT COVERED	

\*For Married Femal Employees and Female Spouses

OUT-PATIENT BENEFIT:	NOT COVERED
PROFIT SHARING FOR THE EMPLOYER'S:	N/A

**PRE-EXISTING COVERAGE - TERMS & CONIDITIONS**

HOSPITALIZATION BENEFIT: DISCLOSED / UNDISCLOSED PRE-EXISTING CONDITIONS ARE FULLY COVERED  
 MATERNITY BENEFIT:

HEALTH DECLARATION (QUESTIONNAIRE FORM)  REQUIRED  NOT REQUIRED

THE ABOVE QUOTED PREMIUM WILL VARY DUE TO ANY CHANGE IN THE ABOVE NUMBER OF PERSONS TO BE INSURED, THEIR AGES, LIMITS OF BENEFITS.

VALIDITY: ONE MONTH FROM THE DATE OF ISSUE.

Handwritten signatures and a circular stamp with the text "AUTHORIZED SIGNATURE" and "Branch".

# Sindh Insurance Limited

## ATTENDANCE SHEET

### BID OPENING

Date:- 27-11-15

FOR SELECTION OF:- Health Services

S.No.	Company Name	Name of Company representative	Contact No.	Company Address
01	Qubilee Life Insurance	M. Noorjahan Siddiqui	0345-2734533	M.T Khan Road Head Office
02	M.A. AITF BOLD	M/S. ANISA	0300-287667	3rd Floor A-7 Pkwy. Kih.
03	Asiacare-H	Farooq Ahmad	0300-957924	2nd floor Zam Zam DHA

Signature Procurement Committee

Mr. Muhammad Raza  
Head-Procurement Committee:-

Mr. Nadeem Akhter  
Member:-

Lt. Col. (R) Shahzad Begg  
Independent Member:-

