



**SINDH INTEGRATED EMERGENCY AND HEALTH
SERVICES
TENDER DOCUMENTS**

LIFE INSURANCE



Tender Documents – T20/2022
Life Insurance Coverage of Staff

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TENDER NOTICE

**SINDH INTEGRATED EMERGENCY & HEALTH
 SERVICES**


TENDER NOTICE

Sindh Integrated Emergency & Health Services (SIEHS), a not for profit organization incorporated under Section 42 of Companies Act, 2017, is providing ambulatory and health services to the public in Sindh province. The Following tenders are advertised and relevant information & guidelines are available in each relevant tender document at company website <http://siehs.org/tender-documents/>

- Tender # 16 /2022- Staff Transportation service
- Tender # 17 /2022- Security Guard Services
- Tender # 18 /2022- Outsources Staff (Tea boys, Janitors, Technicians and Supervisors)
- Tender# 19/2022- Maintenance of communication towers and wireless base radios
- Tender # 20/2022 - Life insurance of employees

Supply Chain Department

Sindh Integrated Emergency & Health Services ,
 Plot No. 43-15 / K, Block 6, P.E.C.H.S, Karachi, Pakistan,
 UAN: +92-21-111-111-823 Ext: 2006 / 2022
www.siehs.org

سندھ انٹیگریٹڈ ایمرجنسی اینڈ ہیلتھ سروسز


ٹینڈر نوٹس

سندھ انٹیگریٹڈ ایمرجنسی اینڈ ہیلتھ سروسز (SIEHS)، کمپنیز ایکٹ 2017 کے سیکشن 42 کے تحت شامل ایک غیر منافع بخش تنظیم، جو صوبہ سندھ میں عوام کو ایمبولیٹری اور صحت کی خدمات فراہم کر رہی ہے۔ درج ذیل ٹینڈرز کی تشہیر کی جاتی ہے اور متعلقہ معلومات کمپنی کی ویب پر دستیاب ہیں۔

سائٹ: <http://siehs.org/tender-documents/>

• ٹینڈر # 16/2022- اسٹاف ٹرانسپورٹیشن سروس

• ٹینڈر # 17/2022- سیکیورٹی گارڈ سروسز

• ٹینڈر # 18/2022- آؤٹ سورس اسٹاف (ٹی بوائز، جنیٹرز، ٹیکنیشن اور سپروائزر)

• ٹینڈر # 19/2022- کمیونیکیشن ٹاورز اور وائرلیس بیس ریڈیوز کی دیکھ بھال

• ٹینڈر # 20/2022- ملازمین کی زندگی کی بیمہ پولیسی

مندرجہ ذیل سہ پتے پر رابطہ کریں

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Sindh Integrated Emergency & Health Services

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سندھ انٹیگریٹڈ ایمرجنسی اینڈ ہیلتھ سروسز


ٹینڈر نوٹس

سندھ انٹیگریٹڈ ایمرجنسی اینڈ ہیلتھ سروسز (SIEHS)، ہک غیر منافع بخش ادارو آھی جنہن کی کمپنیز ایکٹ 2017 جی سیکشن 42 تحت شامل کیو ویو آھی، سندھ صوبی ۾ عوام کی صحت جون ایمبولیٹری خدمتون فراہم کری رہی آھی. جیسا پنہنجی کم کی وسعت ڈین جو آغاز کری چکی آھی. جنہن لاء ہیٹ ڈنل ٹینڈر اشتہار ڈنا ویا آھن ۽ جنہن بابت لاگاپیل معلومات ۽ ہدایتون موجود آھن وڈیک تفصیل ۽ ٹینڈر دستاویز کمپنی جی ویب سائٹ تي موجود آھن <http://siehs.org/tender-documents>

• ٹینڈر # 16 / 2022 - اسٹاف ٹرانسپورٹ سروس

• ٹینڈر # 17 / 2022 - سیکیورٹی گارڈ سروسز

• ٹینڈر # 18 / 2022 - آؤٹ سورس اسٹاف (ٹی بوائز، جنیٹرز، ٹیکنیشن ۽ سپروائزر)

• ٹینڈر # 19 / 2022 - کمیونیکیشن ٹاورز ۽ وائرلیس بیس ریڈیوز جی سار سنپال

• ٹینڈر # 20 / 2022 - ملازمین جی لائف انشورنس

سہلائی چین ڈپارٹمنٹ

سندھ انٹیگریٹڈ ایمرجنسی اینڈ ہیلتھ سروسز

پلاٹ نمبر 43-15/K، بلاک 6، P.E.C.H.S، کراچی، پاکستان

UAN: +92-21-111-111-823 Ext: 2006 / 2022

www.siehs.org



COMPANY INTRODUCTION

Sindh Integrated Emergency and Health Services (SIEHS), is a section 42 not-for-profit company formed in collaboration with the Government of Sindh. This service is a realization of Government of Sindh's commitment to strengthen the primary healthcare structure in Sindh through a public-private arrangement ensuring delivery of timely, effective, patient-focused ambulance and holistic healthcare services, free-of-cost.

SIEHS under its ambit operates and manages Pakistan's first and only ISO 9001:2015 certified ambulance service called Sindh Rescue and Medical Service (SRMS). SRMS operates according to international protocols, and is equipped with advanced medical equipment, life-saving drugs and qualified paramedics and nurses, providing immediate pre-hospital emergency care to those suffering with acute health trauma. The quality emergency services are available to all those who need it, across the social spectrum.

Our TeleHealth and Tele Medicine platform is designed to support health care solutions and capacity building across the general health continuum, free-of-charge. With 24/7 access to doctors, clinical psychologists and healthcare experts, supported by updated algorithms for common diseases and on-going pandemic, we ensure that people in need receive timely diagnostic and counselling services, anytime. Our state-of-the-art call center allows callers to access coordinated advice and counselling services from across Pakistan, by dialing "1123".

SIEHS invites sealed bids on single stage two envelopes procedure for the provision of life insurance for SIEHS employees from well reputed companies registered with SECP / federal / provincial tax authorities.

INVITATION TO BID

Sindh Integrated Emergency and Health Services (SIEHS), invites the sealed bids for LIFE INSURANCE SERVICES from SECP registered well-reputed Life Insurance Companies available on List of Active Tax Payers" of FBR (for Income Tax) & SRB (For Sales Tax) websites.

Tender fee	Rs. 1,000/- (Rupees one thousand rupees only) Non-Refundable
Bidding procedure	Single Stage – Two Envelope Procedure
Bid security	2% of the total bid value.
Last date of tender purchasing	14 September 2022
Deadline for submission of bids	15 September 2022, 9:00 am
Bid opening date and time	15 September 2022, 9:30 am

1. Bidding documents are available on the websites of Sindh Integrated Emergency and Health Services (SIEHS), (<http://siehs.org/tender-documents/>) bidder is required to enclose Pay Order / Demand Draft for the tender fee (Rs. 1,000/-) with their bid, which must be issued by a scheduled bank within the tender purchasing dates.
2. SIEHS may issue the clarifications or amendments in respect of the bidding documents which will be uploaded on the website, SIEHS will not be responsible of any confusion or misunderstanding in this regard.
3. In case of any unforeseen situation or government holiday resulting in closure of office on the date of opening, bids shall be submitted / opened on next working day at the given time and venue.
4. SIEHS reserves the right to reject any or all the bids subject to the relevant provisions of SPP Rules 2010 (Amended 2022).
5. No tender shall be sold on the date of opening of bid.

SCOPE OF WORK

Provision of life insurance coverage to the employees based on their gross salaries for a period of **9 MONTHS (1ST OCT 2022 – 30TH JUNE 2023)**.

- A) The insurance coverage shall include:
 - a. Death Benefit (death due to any cause including natural as well as accidental);
 - b. Additional Accidental Death Benefit;
 - c. Accidental Disability Benefit Including Permanent Partial And Permanent Total Disability;
 - d. Temporary Total Disability Benefit;
 - e. Natural Disability Benefit.

- b) Employees details are

	Total
Employees	764

c) The Benefits Plan for each category is detailed:

• Life	36 Salaries
• Accidental Death	36 Salaries
• Permanent Total Disability - Accidental	36 Salaries
• Temporary Total Disability	100% of Salary

d) The age band and gender wise details are:

Employees	Count
Male	
18-30	298
31-40	288
41-50	129
51-60+	24
Female	
18-30	17
31-40	6
41-50	1
51-60+	1
Total	764

e) Claim Ratio for the last insurance calendar year are given below:

Period	Months	Lives	Claims	Premium	Loss Ratio
2021-2022	12	759	0	1,356,241	0%

Terms

1. Swift turn-around of reimbursement of claims, less than 20 days.
2. Inclusion of employees from date of joining
3. Employee details will be added on 25th of every month
4. Contract will be for a period of 9 months from October 01, 2022 to June 30, 2023

BIDDING PROCEDURE

Bids should be submitted in accordance with instructions and bidding procedure shared in this document. Bids are invited as per Single Stage – Two Envelope Procedure in accordance with rule sub rule 2 of rule 46 of the Sindh Public Procurement Rules, 2010 (Amended 2022).

INSTRUCTIONS TO BIDDERS

1. Bidder must read all the contents of IFB/NIT as well as Bidding Document and understand all the requirements.
2. Bidder must ensure that the Bid Form is filled in all respect, without any confusion.
3. The Bid Form(s) shall be inserted in the Financial Proposal. However, a copy of the same shall be inserted in the Technical Proposal after hiding the amount.
4. Bid Security shall be inserted in the Financial Proposal. However, a copy of the same shall be inserted in the Technical Proposal after hiding the amount.
5. There should not be any over-writing, double writing, crossed, additional conditions.
6. Rates are to be quoted clearly in digits as well as in words.
7. Each document/paper submitted by the bidder shall be signed/stamped by the bidder on the face of document.
8. Bids shall be submitted in accordance with Single stage – Two Envelope Procedure.
9. Bidder shall prepare two separate envelopes for Technical as well as Financial Proposal.
10. Bidder shall examine the Bid Evaluation Criteria and insert appropriate document in the Technical / Financial Proposal accordingly.
11. Bidder(s) must write the “TECHNICAL PROPOSAL” and “FINANCIAL PROPOSAL” on the face of relevant sealed envelopes containing relevant bid/offer in it.
12. Conditional Bids, Telegraphic Bids, Bids not accompanied by Bid Security of required amount and form, without tender fee, bids received after specific date and time and bids of Black Listed firms shall be treated as rejected / non-responsive.

ELIGIBILITY CRITERIA FOR BIDDERS

1. Bidder which meets the following eligibility criteria / mandatory requirements would be declared responsive for further evaluation as per the Evaluation Criteria specified in this bidding document.
2. Verifiable documentary proof for all following requirements is a mandatory requirement, noncompliance will lead to disqualification.
3. Bidder shall complete all the terms & conditions of this Bidding Document.
4. Bidder able to enclose the documents as per the list of required bidding document.
5. Companies must be available on „List of Active Tax Payers” of FBR (for Income Tax) and SRB (For Sales Tax) websites.
6. Certificate of Incorporation issued by the Securities & Exchange Commission of Pakistan („SECP”)
7. Bidder has Credit Rating minimum “AA” of PACRA/JCR-VIS as on the date of submission of bid.

	SINDH INTEGRATED EMERGENCY AND HEALTH SERVICES TENDER DOCUMENTS	LIFE INSURANCE
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8. Equity / Net Worth of the bidder as on closing of last fiscal year should not be less than Rs. 2.5 billion and same shall be reflected in the Audited Accounts.
9. Existing and any past insurance providers are only eligible for bidding upon providing Satisfactory Performance Certificates for respective periods of services from SIEHS. No other certificates will be accepted for eligibility.

LIST OF DOCUMENTS TO BE ENCLOSED:

1. Bidder(s) must ensure that the following documents are enclosed with the Technical Proposal.
2. Complete Bidding Document, duly signed and stamped on its each/every page as acceptance of all terms & conditions.
3. Pay Order of Rs.1,000/- in the name of Sindh Integrated Emergency and Health Services (NTN: 4979065)
4. Copy of Pay Order in respect of Bid Security after hiding the amount
5. Attested copy of NTN / Income Tax Registration Certificate, Sales Tax Registration Certificate / On line verification of Active Tax Payer for Sales Tax;
6. Attested copy of CNIC of signatory of the Bid Form;
7. Complete profile and history of the Bidder/Participant including complete address and complete details of Directors including their CNIC Numbers;
8. List of present CORPORATE CLIENTS of Life Insurance with name and contact persons, cell/telephone numbers, addresses and number of employees of that each client. Provide the document evidence in the form of satisfactory certificate & work order
9. Audited Financial Statement of the bidder for last three years;
10. Complete details of turn-over of at least last three years duly supported with the documentary evidence;
11. Copy of documents in respect of PACRA / JCR-VIS Rating.
12. Affidavit on stamp paper duly notarized to the effect that the Insurance Company is neither blacklisted nor suspended by any National / International, including Provincial and Federal Government.
13. Affidavit on stamp paper duly notarized to the effect that any director of the Insurance Company is not awarded any punishment from any Court of Law.
14. Affidavits duly notarized to the effect that the bidder has submitted the correct and complete information along with the bid/offer. If any document/information is found forged/engineered /fake/bogus at any stage, the bidder may be declared as Blacklisted in accordance with law and the performance guarantee and payment, if any may be forfeited.
15. Valid documentary evidence in support of evaluation and qualification criteria.

Bidder(s) must ensure that the following documents are enclosed with the **Financial Proposal**

1. Bid Security of required amount and form.
2. Bid form(s) duly filled in all respect clearly quote the price.
3. Once again note that bidder must ensure that the Bid Form is filled in all respect, without any confusion, there should not be any over-writing, double writing, crossed, additional conditions and Rates are quoted clearly in digits as well as in words.
4. Bidder(s) must understand that all payments / transaction shall be made in Pakistani Rupees (PKR) only.

	SINDH INTEGRATED EMERGENCY AND HEALTH SERVICES TENDER DOCUMENTS	LIFE INSURANCE
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- Bidder(s) must work carefully and gross rates to be quoted, including all applicable taxes and also incorporate the impact of Sales Tax. SIEHS shall made payments after deduction of all applicable taxes including Income Tax & SST / GST and other taxes, if any.

CLARIFICATION / QUERIES ON TENDERING DOCUMENTS

A prospective bidder requiring any clarification(s) may notify to SIEHS in writing via email address provided in the bid data sheet duly referring the title of the tender in email subject. The concerned officer will respond to any request for clarification within 03 calendar days, provided they are received at least five calendar days prior to the date of opening of bid. Clarification response will be shared with all prospective bidders that have deposited the tender fee.

BID PRICE

- The price / bid offer quoted should be firm, final and clearly written / typed without any ambiguity.
- The bid price should include all the government taxes, as per prevailing taxation rates of provincial / federal / local governments etc. (e.g., SST/GST, Income Tax, Withholding Tax etc.).
- If there is no mention of taxes or calculation error, the offered/quoted price will be considered as inclusive of all prevailing taxes/duties. The benefit of exemption from or reduction in the Income Tax / SST / GST or other taxes during the contract period shall be passed on to SIEHS.
- The bidder shall deem to have obtained all related information as to the requirements thereto which may affect the bid offer / price if required.

VALIDITY OF BIDS

Bids shall remain valid for ninety (90) days w.e.f. date of opening of Technical Proposals. The bids without or less than Ninety (90) days validity will be rejected.

LANGUAGE OF BIDS:

The bid prepared by the bidder, as well as all correspondence and documents relating to the bid exchanged by the bidder and the Procuring Agency shall be in English. Supporting documents and printed literature furnished by the bidder may be in another language provided these are accompanied by an accurate translation of the relevant passages in English, in which case for purposes of interpretation of the Bid, the translated version shall prevail.

BID SECURITY / EARNEST MONEY

- The bid must be accompanied by a bid security in shape of a DD/Pay Order of 2% of the total contract value in favor of “Sindh Integrated Emergency and Health Services” on account of Earnest Money/Bid Bond (refundable) valid for a period of 28 days beyond the

bid validity date. For unsuccessful parties the earnest money will be refunded within a period one month after the finalization of successful bidder.

2. The Bid Security shall be attached with the Financial Proposal. No interest will be paid on Bid Security. Photocopy of the Bid Security shall be attached with the Technical Proposal after hiding the amount.
3. Any bid not accompanied by an acceptable bid security shall be rejected by the SIEHS as non-responsive.
4. The bid security / earnest money of the unsuccessful bidders will be returned upon award of contract to the successful bidder or on expiry of validity of bid security whichever is earlier.
5. The bid security of the successful contractor will be returned only when the bidder furnishes the required Performance Security and signed relevant contract agreement. The successful bidder can adjust the Bid Security towards Performance Guarantee, in this situation, the successful bidder shall submit the balance amount on account of Performance Guarantee.

ACCEPTANCE / REJECTION OF BID

A bid determined as non-responsive will be rejected and will not be made responsive by the bidder by correction of the non-conformity.

The bid shall be rejected if:

1. It is substantially non-responsive in a manner prescribed in this tender document.
2. It is against the Pakistani Laws, Rules, Regulations, Policies, Permits, Codes etc.
3. Bidder has conflict of interest with the SIEHS.
4. Bidder engages in corrupt or fraudulent practices in competing for Contract award.
5. Bidder tries to influence the bid evaluation / Contract award.
6. Bid submitted in other than prescribed forms, annexes, schedules, charts, drawings, documents / by other than specified mode; or
7. Unsigned, incomplete, partial, ambiguous, conditional, alternative, late
8. Any bidder encloses the financial bid within the technical bid, the same shall be rejected, as bids are invited according to the Single Stage – Two Envelope Procedure
9. Qualified by vague and indefinite expression such as “subject to prior confirmation”, “subject to immediate acceptance” etc. will be treated as vague offers and rejected accordingly
10. Without verifiable proofs against the mandatory as well as general documentary, qualification and eligibility related requirements; or
11. Bidder fails to meet all the requirements of Tender Eligibility / Qualification Criteria
12. Bids submitted for partial / limited services / items as specified in the Format for Quoting the Rates / Schedule of Requirements / BoQ; or
13. Bid submitted with shorter bid validity period
14. Bidder fails to meet the minimum evaluation criteria requirements
15. Bid not accompanied by the Bid Security (Earnest Money) of required amount and form
16. Bidder refuses to accept the corrected Total Bid Amount / Price
17. The Bidder has been blacklisted by any public or private sector organization
18. Bidder has mentioned any financial implication(s) in the financial proposal that is in contradiction to this document and Government rules and regulations
19. Black Listed firms will not be considered and will be rejected.

FORFEITURE OF BID SECURITY

The bid security / earnest money may be forfeited / confiscated:

1. A bidder requests to withdraw his or its bid after opening but within the bid validity period
2. Successful bidder fails to furnish performance security
3. Successful bidder fails to sign the contract
4. A bidder does not accept the correction of the quoted amount following the correction of arithmetic errors.
5. A bidder has been found black listed by any agency of Federal or Provincial Government.
6. In case of the bidder Company fails to provide the satisfactory services / goods / works.

CANCELLATION OF BIDDING PROCESS

SIEHS procurement committee:

1. May cancel the bidding process at any time prior to the acceptance of a bid or proposal.
2. Shall incur no liability towards the bidders.
3. Shall intimate the cancellation of bidding process immediately and upload a notice on the company website followed by prompt return of bid security.
4. Shall, upon request by any of the bidders, communicate to such bidder, grounds for the cancellation of bidding process, but is not required to justify such grounds.

AMENDMENT OF TENDER DOCUMENT

- a. At any time prior to the deadline for submission of bids, SIEHS may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the tender document by issuing an note to the provided email address shared by the bidder.
- b. Any amendments thus issued shall form eternal part of the tender document. To offer bidders a reasonable timeframe for preparing revised bids, the SIEHS may at its discretion extend the deadline for submission of bids.

PERIOD OF CONTRACT

Initially contract shall be signed for a period of eight months (08 months), however, contract can be extended with mutual agreement for a period of further one year (12 months). The contract may further be renewed for next year on mutual consent of both the parties on annual basis, maximum up to three years (subject to the satisfactory performance). The bidder is bound to provide services for extended contract period. Upon signing of agreement with successful bidder, the filled bidding documents will be part of agreement.

DEADLINE FOR SUBMISSION OF BID

Bids must be received at the identified address no later than the time and date specified in the Bid Data Sheet. Any claim against the bids received late shall not be considered at any stage. Bidders are advised in their own interest to take all precautionary measures for delivery of sealed bids before the deadline for submission of bid.

SINGLE STAGE – TWO ENVELOPE PROCEDURE.

1. Bid shall comprise a single package containing two separate envelopes. Each envelope shall contain separately the financial proposal and the technical proposal
2. Envelopes shall be marked as “FINANCIAL PROPOSAL” and TECHNICAL PROPOSAL” in bold and legible letters to avoid confusion
3. Initially, only the envelope marked “TECHNICAL PROPOSAL” shall be opened;
4. Envelope marked as “FINANCIAL PROPOSAL” shall be retained in the custody of SIEHS without being opened.
5. SIEHS shall evaluate the technical proposal in a manner prescribed in advance, without reference to the price and reject any proposal which does not conform to the specified requirements. No amendments in the technical proposal shall be permitted during the technical evaluation.
6. Financial proposals of technically qualified bids shall be opened publicly at a time, date and venue announced and communicated to the bidders in advance.
7. Financial proposal of bids found technically non-responsive shall be returned un-opened to the respective bidders.
8. The technical bid should contain all the relevant information and desired enclosures in the prescribed format. The financial Bid should contain only Financial Proposal and Bid Security. In case, any bidder encloses the financial bid within the technical bid, the same shall be rejected summarily.
9. Technical / Financial Bids should be submitted in sealed envelope. The inner and outer envelopes shall:
 - i. Be addressed to the SIEHS at the address given in the bidding documents
 - ii. Opened or e-mailed or faxed or telexed bids will not be accepted.
 - iii. Any bid received by the SIEHS after the date and time of tender opening will be rejected and returned as unopened to sender / bidder.
 - iv. Bids qualified by such vague and indefinite expression such as “subject to prior confirmation”, “subject to immediate acceptance” etc. will be treated as vague offers and rejected accordingly.
 - v. Bidder shall comply with all Pakistani Laws, permits, codes and regulation applicable to the bidder’s performance of services. Bid against the Government Rules and Policies, Conditional Bid, Ambiguous Bid or incomplete Bid and Bid without Bid Security will be rejected. No supplementary or revised offer after the opening of bids shall be entertained.
 - vi. In case of announcement of Public Holiday or any unfavorable circumstance, the bids will be opened on next working day. Other terms and conditions, venue and time for drop and opening will remain unchanged.
 - vii. In case of discrepancies between the Notice Inviting Tender (NIT) and the Bidding Documents, the Bidding Documents shall take precedence.

- viii. No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of the bid validity period specified in the bid document.

3-B POST BID SUBMISSION

OPENING OF BID

1. The date for opening of bids and the last date for the submission of bids shall be as given in the bidding documents and in the tender advertisement. In case, the two dates are different, the date and time, given in the bidding documents shall apply.
2. In case of the date of opening of tender declared as Public Holiday by the Government of Sindh or Federal Government or non-working day due to any reason, the next official working day shall be deemed to be the date for submission and opening of tenders/bids/offers, accordingly. The time and venue shall remain same.
3. All bids shall be opened publicly in the presence of all the bidders, or their representatives, who may choose to be present in person, at the time and place announced in the invitation to bid.
4. The procurement committee shall read aloud the name of the bidder and total amount of each bid, and of any alternative bids if they have been permitted, shall be read aloud and recorded when opened.
5. All bidders in attendance shall sign an attendance sheet.
6. All bids submitted after the time prescribed as well as those not opened and read out at bid opening, due to any procedural flaw, shall not be considered, and shall be returned without being opened.
7. The envelope marked Financial Proposal shall be retained unopened in the custody of SIEHS.
8. After the evaluation and approval of the technical proposal, the Financial Proposals shall be opened of the technically accepted / qualified bids having the minimum qualifying points / marks of 70% or more, at a time, date and venue announced and communicated to the bidders in advance.
9. The opening of Financial Proposal may be extended by the SIEHS, however, same shall be informed through email by SIEHS, but the bids shall be opened within the bid validity period.

EVALUATION OF BIDS

1. All bids shall be evaluated in accordance with the evaluation criteria and other terms and conditions set forth in the bidding documents.
2. A bid once opened in accordance with the prescribed procedure shall be subject to only those rules, regulations and policies that are in force at the time of issuance of notice for invitation of bids.
3. Bids/Offers including Technical Proposal/Financial Proposals of only eligible bidders to be evaluated by the Committee constituted by the SIEHS for the purpose.
4. The Committee may seek the clarification from the bidder in writing or oral as the case may be, in case of committee deemed fit, however any clarification shall not be changing the sanctity of original bid.

- The Bids/Offers shall be evaluated conformity the requirements of terms & conditions of the bidding document based on the record / documentary evidence submitted by the bidder.

ANNOUNCEMENT OF BID EVALUATION REPORT

- Procurement committee shall announce the results of bid evaluation in the form of a report giving reasons for acceptance or rejection of bids.
- The report shall be uploaded on SIEHS website and intimated to all the bidders through email at least three (3) working days prior to the award of contract.

BID EVALUATION CRITERIA

TECHNICAL EVALUATION – 60 Marks

THE BIDS SHALL BE EVALUATED ON MOST ADVANTAGEOUS BID BASIS. The bidder which attains the highest combined weighted technical and financial score according to the following criteria shall be selected.

- The Bids shall be evaluated on complete Lot / Group / Package basis reflected in the Bid Form / Price Schedule. Bids for partial / limited item(s) shall not be considered and rejected.
- The following merit point system for weighing evaluation factors / criteria will be applied for technical proposals.
- Bidders achieving minimum 70% overall points / marks will be considered only for further process besides minimum compliance of 30% points/marks is mandatory in all clauses. Documentary evidence must be attached in support of your claim.
- Only those Financial Proposals will be announced / considered which were technically qualified by the Committee.

S#	Evaluation Criteria	Points
1.	No. of Year providing Health Insurance Services (Document will be verified)	Maximum 15
1.a	25 years or above	15
1.b	15 to 25 years	7.5
1.c	Less than 15 years	5
2.	Portfolio of Life Insurance Business as of December 31, 2021 (Documents will be verified)	Maximum 15
2.a	Over 3 Billion PKR	15
2.b	Between 2.5 and 3 Billion PKR	7.5
2.c	Less than 2.5 Billion	5
3.	PACRA- Insurer Financial Strength Rating (Latest Rating Documentation to be provided)	Maximum 15
3.a	AA++ or above rating	15
3.b	AA+ Rating	7.5
3.c	AA Rating	5

4.	Financial Strength (Latest Audited Financial Statement)	Maximum 15
4.a	Statements with over 3 Billion PKR bottom line	15
4.b	Statements between 2.5 and 3 Billion PKR	7.5
4.c	Statements less than 2.5 Billion	5
	Total Points	60

FINANCIAL EVALUATION – 40 Marks

SIEHS shall not be responsible for any erroneous calculation of taxes and all differences arising out shall be fully borne by the Successful Bidder. However, any subsequent changes in rates or structure of applicable taxes by the Government at any time during execution / evaluation period shall be passed to SIEHS.

Technically qualified/successful bidder(s)/Tenderer(s) shall be eligible for Financial Proposal(s). The Financial bids shall be opened in the presence of the Bidders at the scheduled date, time and venue communicated in advance.

Marks obtained in the detailed technical evaluation will be carried forward and prorated. Tender will be awarded to the Responding Organization with maximum accumulative points (Technical Score + Financial score). The formula to calculate the Marks for the price is given below:

Solved Example of Financial Scoring:

If the lowest quoted price is Rs. 25 million the same lowest will obtain score as below:

$$[25 \div 25] \times 40 = 40 \text{ marks being the lowest bidder for the quoted item}$$

If the next higher quoted price is Rs. 30 million the marks obtained will be:

$$[25 \div 30] \times 40 = 33.33$$

If the next higher quoted price is Rs. 37 million the marks obtained will be:

$$= [25 \div 37] \times 40 = 27.02 \text{ Marks and so on.}$$

CLARIFICATIONS / CORRECTIONS OF BID

To assist in the examination, evaluation and comparison of the bids the committee at its discretion may ask the bidder for a clarification of its bid. The request for clarification and the response will be in writing via email and no change in the price or substance of the bid will be permitted.

Arithmetical errors will be rectified on the following basis:

1. If there is a discrepancy between unit price and total price that is obtained by the multiplying the unit price and quantity, the unit price shall prevail and total price shall be corrected. If

there is a discrepancy between the words and figures the amount in words shall prevail. If there is a mistake in addition / totaling that can be corrected.

2. If the bidder does not accept the corrected amount of bid, his bid will be rejected and his bid security will be forfeited.

PERFORMANCE SECURITY

The Successful bidder shall submit the Performance Security / Guarantee in the amount specified in the Bid Data Sheet in the shape of Pay Order or Demand Draft or a Bank Guarantee in favor of SIEHS issued by a scheduled bank in Pakistan valid for a period of thirty (30) days beyond the date of completion / expiry of the contract. No interest will be paid on Performance security.

REFUND OF PERFORMANCE SECURITY

The Performance Security / Guarantee shall be returned after expiry of contract and settlement of all claims. This amount will be returned to the supplier after satisfactory completion note from SIEHS.

FORFEITURE OF PERFORMANCE SECURITY

1. In the event of failure to provide items/services as per Contract Agreement / Work Order within the stipulated period, the performance security may be forfeited.
2. In that event, acquiring of the said items/services may be taken from the next lowest bidder vide the same work order at contractor's risk and cost without any farther reference, so that the loss incurred would be recoverable from the Performance Security of the said contractor or from any sum due of which may become due to the contractors.
3. If any equipment / instrument or property of SIEHS or its representative / landlord / donor/ is damaged by the representative of approved firm, cost of the same will be deducted from the performance security money / pending bills of the contractor.

APPLICABLE LAW

The Contract shall be governed by the Laws of Pakistan and the Courts of Karachi - Pakistan shall have exclusive jurisdiction.

ARBITRATION

Any difference or dispute or liability of whatsoever nature arising out of the contract or in any way relating to the contract or to its construction or fulfillment should be settled as far as possible, amicably between the SIEHS and Insurance Company. Should the parties fail to come to an amicable settlement the same shall be referred to the award of Arbitrators to be nominated one each by the SIEHS and Insurance Company within fifteen (15) days of notice from either side or in the case of the said Arbitrators not agreeing, then to the award of an Umpire to be appointed by the Arbitrators in writing prior to proceeding with the arbitration. The decision of the Arbitrators or the Umpire, as the case may be, shall be final and binding on both the parties. The arbitration shall take place at Karachi, under Pakistani Law of Arbitration.



TERMINATION & CANCELATION OF CONTRACT

If the Insurance Company fails to provide the satisfactory services, the SIEHS shall be entitled at his option to cancel the contract and recover the damages besides forfeiture of Performance Guarantee. The SIEHS shall not be liable to any risks and costs whatsoever in consequence of such cancellation of the contract.

REDRESSAL OF GRIEVANCES BY THE PROCURING AGENCY

Redressal of Grievances & settlement of dispute will be as per Rule 30 & 31 of SPPRA Rule-2010 (Amended 2022).

COST OF TENDERING

The bidder shall bear all costs associated with the preparation and submission of its documents, while SIEHS in no case shall be responsible or liable for those costs, regardless of the conduct or outcome of the tendering process.

COST OF STAMP DUTY

0.35% or notified by the Government of Sindh, will be paid by successful bidder as stamp duty.

THIRD PARTY SERVICES:

If required, will be the responsibility of the bidder. Sindh Integrated Emergency and Health Services will not be a party to any such agreement between the bidder and any of its vendors, sub-contractor, if so.

CANCELLATION OF CONTRACT

If the successful bidder fails to provide the satisfactory services, the SIEHS shall be entitled with the option to cancel the contract and recover the damages besides forfeiture of Performance Guarantee. SIEHS shall not be liable to any risks and costs whatsoever in consequence of such cancellation of the contract.

 SINDH <small>INTEGRATED EMERGENCY & HEALTH SERVICES</small>	SINDH INTEGRATED EMERGENCY AND HEALTH SERVICES TENDER DOCUMENTS	LIFE INSURANCE
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TENDER TIMELINES

The estimated timing for the key milestones in the tender process is as follows:

Steps	Time line	Start Date	End Date
Tender advertisement published in the newspapers		30-Aug-22	-
Tender collection by interested bidders and response time for bid submission	15 calendar days from the date of tender publishing till before opening of bids	31-Aug-22	14-Sep-22
Addressing of queries from bidders		31-Aug-22	10-Sep-22
Bid submission by vendors	9:00 AM	15-Sep-22	
Technical proposal opening by committee	9:30 AM	15-Sep-22	15-Sep-22
Technical proposal evaluation by committee	5 working days	15-Sep-22	22-Sep-22
Financial bid opening by committee (only technically qualified bidders)	9:30 AM	23-Sep-22	23-Sep-22
Comparative analysis of financial proposals along with clarification of queries if any	3 working days	26-Sep-22	28-Sep-22
Internal approvals and project award with Letter of intent	4 working days	29-Sep-22	4-Oct-22
Provision of contract to successful bidder	8 working days	5-Oct-22	15-Oct-22

*Timeline is estimated and may change based on technical complexities. For any changes of dates, bidders will be informed via email on their provided correspondence email id.

BID DATA SHEET

BID DATA SHEET	
Company name	Sindh Integrated Emergency & Health Services (SIEHS)
Postal address / Head office	Plot No. 43-15/K, Block 6, P.E.C.H.S, Karachi, Pakistan.
Procurement Agent/Focal Person	Attention to : Mr. Syed Sharjeel UI Hasan
Email address	procurement@siehs.org
Contact number	021-111-111-823, Ext 2022
Pricing mechanism	The price shall be fixed during the contract period.
Bid security	Amount of bid security should be 2% of the total bid price

Bid validity	Bid validity period shall be 90 days after opening of technical proposal
Deadline for bid submission	15 September 2022, 9:00 am
Date, Time and Place of Technical Bid opening	15 September 2022 9:30 am at SIEHS Head office (address above)
Date, Time and Place of Commercial Bid opening	23 September 2022 9:30 am at SIEHS Head office (address above)
Performance Security	5% of contract price for the provision of items. This amount will be returned to the supplier after satisfactory completion note from SIEHS.

CONTACT DETAILS OF THE BIDDER

Name of the Company	
Company NTN	
Company GST No.	
Provincial sales tax numbers (SST)	
Office Address	
Name of the authorized contact person for tender project	
Email address for tender query correspondence	
Telephone No with extension if any	
Mobile No.	
Signature of Authorized Person (Name & Designation)	
Company stamp if available	

SPPRA INTEGRITY PACT (To be signed with bidder awarded the contract)



BID FORM / PRICE SCHEDULE

PROVISION OF LIFE INSURANCE SERVICES
(To be submitted on Official Company Letterhead duly Signed & Stamp)

Sr #	DESCRIPTIONS	PREMIUM RATES
1	Life Insurance for SIEHS employees – 9 Months	
2	Life Insurance for SIEHS employees – 2 nd year - 12 Months	
3	Life Insurance for SIEHS employees – 3 rd year - 12 Months	

Note: In case of discrepancy between unit price and total, the unit price shall prevail.
The prices should be inclusive of all applicable taxes.

Signature: _____

Name: _____

CNIC: _____

Designation: _____

Company: _____

Stamp: _____

Date: _____