

UNIVERSITY OF TURBAT



TENDER 2023-24

TENDER DOCUMENT FOR HEALTHCARE INSURANCE SERVICES 2023-24

Name of Department	Office of the Registrar
Name of Procuring Agency	University of Turbat Ginnah, M-8 Road Turbat Balochistan, Pakistan Tel : 0852-400514-02-03 Fax : 0852-400530 Website: www. https://uot.edu.pk/

Tender Document issued to: _____

Tender Document issued on: _____

UNIVERSITY OF TURBAT



UNIVERSITY OF TURBAT

OFFICE OF THE REGISTRAR

TENDER NOTICE FOR HEALTHCARE INSURANCE SERVICES

University of Turbat invites sealed bids for group health insurance services for its employees, their spouse, their parents & children for a period of 12 months from well-established & reputed insurance companies approved with SECP having minimum 05 years' experience in rendering similar services. The details are as under: -

S.#	Nature of Service	Bid Security	Tender Fees
1	HEALTHCARE INSURANCE SERVICES	2% of bid price	Rs. 5000/-

ELIGIBILITY: Insurance Company must be registered with Income Tax, BRA & approved with SECP.

METHOD OF PROCUREMENT: Single stage two envelope procedures for selection of company. The bidder should submit two separate sealed envelopes. One envelope should contain technical proposal & other envelope should contain the financial proposal. Both envelopes should be clearly marked technical proposal & financial proposal.

Terms & conditions:

1. Bidding documents can be obtained against the written request on company letter head along with Proprietor's CNIC copy or authorized nominee from the office of **Registrar, University of Turbat** with a Pay Order / Demand Draft as Tender Fee mentioned above (nonrefundable) in favor of **University of Turbat** on any working day during office hours from **5th June 2023 (Monday) to 07th July 2023 (Friday)** and can be downloaded from PPRA and University website.
2. Technical Proposal will be opened on same day at **3:00 p.m. at Conference Room University of Turbat** before the procurement committee and the bidders or their authorized representatives who wish to be present. After completion of technical process, financial bids of technically qualified firms will be opened and informed accordingly.
3. Bid Validity Period is 90 days.
4. The Earnest money/Bid Security at the rate of **2%** of bid price should be submitted along with Bid in shape of Call Deposit/Pay order/Demand Draft issued by any scheduled bank of Pakistan in favor of **University of Turbat**.
5. Bids must be offered on the prescribed bidding documents issued by **University of Turbat**. However additional sheets may be attached, if required.
6. Procuring Agency reserves the right to reject all or any bids.

Registrar

GROUP HEALTH INSURANCE 2023-24

1. INTRODUCTION

1.1. Purpose of RFP

University of Turbat invites tender under single stage two envelope procedure of PPRA Rules (amended up to date) for providing the services of Group Health Insurance care from well reputed insurance companies who qualify eligibility criteria for the Financial year 2023-2024 for the following lives.

1. Current Employees
2. Eligible following dependents of current employees:
 - a. Parents
 - b. Spouse
 - c. Children – Newly born babies shall be entitled for medical cover

3.

The Scope of Services will be based on the following benefits:

1. In Patient + Maternity
2. Out Patient + Investigation + Medicine

1.2 Task to be performed by the Insurer

- 1.2.1. To provide Medical Benefits across Pakistan in line with the Scope of work mentioned in the technical proposal.
- 1.2.2. To ensure that their concern staff/representative shall behave properly and friendly with employees /staff/dependents of **University of Turbat**
- 1.2.3. To co-ordinate day to day matters/affairs with the any authorized officer of **University of Turbat** regularly.
- 1.2.4. To provide two Health cards, one for employee and one for their family members.

1.3 Responsibility of University of Turbat

- 2.3.1. **University of Turbat** will provide the scope of work outlining the number of employees and their dependents to be insured along with their required benefit structure and additional benefits to be ~~over~~
- 2.3.2. **University of Turbat** will bear the cost of premium based on the details provided under the scope of work.

3. SCOPE OF WORK

2.1. The Hospitalization benefit must include the following coverage.

- Employees and spouses are to be covered up to 60 years including the employees of statutory positions of age with full insured limits.
- Parents of employees are covered up to 95 years of age.
- Children coverage: Children's are to be covered up to 24 years' age.

2.2. Health Benefit

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

S. No.	Particulars
1.	<p>Annual Limit per insured family</p> <p>Room rent charges and all other below medical treatments are included in annual limit.</p> <p>Scope of health facilities covered</p> <p>1. HOSPITAL CARE (including surgeries) Facilities: Daily Room and Board charges, operation theatre charges, surgeon's fee, Anesthetist's fee, consultant's fee, Medicines and Drugs, Diagnostic Tests, Blood and Oxygen supplies charges, patient's meal charges, Local Road Ambulance charges, Lipid Profile, ETT and etc. including pandemic diseases.</p> <p>2. MEDICAL CARE (Prolong/serious ailments) Following diseases with Hospital Treatment</p> <ol style="list-style-type: none"> a) Cancer b) Aids c) Renal Failure (Kidney failure)/Dialysis and Transplant d) Hearts Diseases/Hypertension (Cardio Vascular Diseases)/By pass/Angioplasty and Pace Maker Installation e) Diabetes f) Asthma/TD g) GVP/Stroke/Paralysis h) Chronic Hepatitis B & C and Liver Disease i) Burns Injury (over25%) j) Rheumatoid/Arthritis, Oste Arthritis/Total Knee/Hip replacement k) Chronic Bowel disease like peptic Ulcer l) Ulcerative Colitis, Crohn's diseases m) Eye (including Retinopathy, Cataract, OCT) and ENT n) Dermatological disease (except cosmetics) o) Any other disease declared by the specialist/consultant of panel hospital as serious/prolonged ailment including pandemic diseases.
2.	<p>Annual Limit for the parents (without any constraints of number or types of ailments and confinements) (charges are included in the annual limit for per insured family).</p>

3.	100% increase in basic hospitalization limit, if the hospitalization is due to an accident.
4.	Specialized investigation prescribed by Specialists, Physician / Surgeon to be covered out of annual hospitalization limit.
5.	Maternity Expenses Limit (charges are included in the annual limit). (i) Normal at Hospital (ii) Caesarean at Hospital
6.	Circumcision of Baby Boy (to be covered from Annual Hospitalization Limit)
7.	Ortho Fracture or any emergency visit to OPD + Investigation + Medicine

3. REQUIRED STRUCTURE

- 3.1. Census structure as specified in annexure A
- 3.2. Benefit Structure as specified in annexure A
- 3.3. Age & Eligibility Structure as specified in annexure A

4. ELIGIBILITY CRITERIA OF INSURER

1. Approved Insurer from SECP
2. Registered with Income Tax and Sales Tax authorities.
3. Registered with Balochistan Revenue Authority.
4. Holds at least “AA” rating from PACRA or JCR-VIS for last four years
5. Has minimum 05 years’ experience of handling Group health insurance business supported by documentary proof like contracts/policy related documents /MOUs/ satisfactory completion certificates, etc. of the same
6. Has minimum 150 hospitals on panel all over the country, preferably covering major cities of Balochistan and Sindh
7. Provides list of existing corporate clients with number of employees insured against each client
8. Companies scoring minimum **75% marks** in the technical evaluation criteria will be qualified for financial proposal.
9. All those insurance companies black listed by any Government Department shall not be entertained.
10. Partial, Incomplete & Conditional bids will not be accepted.
11. Each paper of the tender document has to be stamped and signed by the authorized signatory of the insurance company.

5. SCORING CRITERIA FOR TECHNICAL EVALUATION

Q # 1	Years in Business of Health Insurance (Provide credible documentary evidence)	Points
1	Less than 5 years	01
2	05 Years to 10 Years	03
3	10 Years to 15 Years	07
4	More than 15 years	10

Q # 2	Existing Health Insurance Portfolio (Provide credible documentary evidence)	Points
1	Less than Rs. 750 Million	01
2	Between Rs. 750 million to Rs. 1 Billion	03
3	Between Rs. 1 Billion to Rs. 2 Billion	07
4	More than Rs. 2 Billion	10

Q # 3	Credit Rating by PACRA/JCR-VIS (Provide credible documentary evidence)	Points
1	AA & above	10

Q # 4	No. of Corporate Clients in Health Insurance (Provide credible documentary evidence)	Points
1	Less than 50	01
2	Between 50 to 100	03
3	Between 101 to 150	07
4	More than 150	10

Q # 5	No. of Educational Institution in Health Insurance (Provide credible documentary evidence)	Points
1	Up to 10	05
2	More than 10	10

Q # 6	No. of Panel Hospitals under credit facility (Provide credible documentary evidence)	Points
1	Less than 250	03
2	Between 250 to 300	07
3	More than 300	10

Q # 7	No. of Panel Hospitals under credit facility in Turbat (Provide credible documentary evidence)	Points
1	Less than 10	03
2	Between 10 to 20	07
3	More than 20	10

Q #8	No. of Panel Hospitals under credit facility in Balochistan (Provide credible documentary evidence)	Points
1	Less than 10	03
2	10 to 20	07
3	More than 20	10

Q # 9	Full time medical doctor(s) for case management (Provide details duly signed by authorized person)	Points
1	Up to 3	03
2	3 to 5	07
3	More than 5	10

Q # 10	24/7 UAN Medical Helpline and Dedicated Call Center (Provide details duly signed by authorized person)	Points
1	NO	0
2	YES	05

Q # 11	Mobile App/Web source for making claims (Provide details duly signed by authorized person)	Points
1	NO	0
2	YES	05

Note: Minimum Qualifying marks are **75 marks**

6. TURN AROUND TIME (TAT)

Sr. #	Description	Working Days
1	For policy document and health cards at inception	10
2	Routine health cards for additions, deletions & plan revision	10
3	Claim re-imburement	12
4	Detailed Claims Analysis on Quarterly basis	10

7. OTHER REQUIRED SERVICES:

- 7.1. Declared or un-declared Pre-Existing Conditions (PEC) are fully covered for all lives under all benefits.
- 7.2. Health Questionnaire Forms are not required to declare any medical condition to the insurance company.
- 7.3. Congenital Birth Defects (CBD) should be fully covered under basic hospitalization.
- 7.4. Interferon Therapy & PCR test for Hepatitis B & C should be fully covered under basic hospitalization.
- 7.5. Psychiatric treatments are covered.
- 7.6. Intra-Ocular lens implants of premium quality and Cataract Surgery/Phaco are covered.
- 7.7. Flexibility of getting treatment facility and any required tests from non-panel hospitals followed by re-imburement.
- 7.8. Re-imburement of claims of employees on panel and non-panel hospitals as per their agreed corporate rates.
- 7.9. No deductions or comparison for re-imburement on Pre & Post 30 days related hospitalization claims except non-medical items & medical equipment.
- 7.10. Complimentary 50% enhancement in the available limit of Basis hospitalization in case of **accidental hospitalization /Cancer treatment.**
- 7.11. All hospital services and supplies should be covered during confinement in the hospital.
- 7.12. No authorization is required from the insurance company for employees of University of Turbat for panel hospitalization.
- 7.13. No authorization is required from the insurance company for the University of Turbat employees in non-panel hospital.
- 7.14. Mode of payment for endorsement premium is 100% and billed on quarterly basis.
- 7.15. Number of employees /lives can be increased / decreased from time to time. In case of increase / decrease of any employee / dependent, the university shall inform in writing and the Insurance coverage shall accordingly be commenced / ceased, as the case may be, on the same rates and terms and condition of the Contract Agreement.
- 7.16. In case of birth of new born baby of the employee / dependent, the new born baby shall immediately be covered under the Insurance Policy.

8. REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL

- 8.1. Company Profile

- 8.2. Certificate of Incorporation with SECP
- 8.3. NTN Certificate
- 8.4. Registration with Balochistan Revenue Authority
- 8.5. List of Panel hospitals under credit facility in Pakistan with contact information
- 8.6. Separate List of Panel Hospitals in Balochistan
- 8.7. List of Doctors & Health Insurance Management Team
- 8.8. List of complete current clients of health Insurance.
- 8.9. Documentary proof of Experience in Health Insurance.
- 8.10. PACRA/ JCRVIS Rating.
- 8.11. Last Three Years Audit Reports.
- 8.12. List of at least 3 current clients for reference check with contact information.
- 8.13. Name of Authorized person/Account Manager with full contact information on company's Letter Head.
- 8.14. Affidavit from insurer that the "Firm has never been blacklisted"
- 8.15. List of Exclusions.
- 8.16. Processing of all settlements / disbursement of payment of claims must be at Turbat office.
- 8.17. Flow chart for claim re-imburement process of non-panel hospitalization.
- 8.18. Flow chart for credit facility of emergency admission process at panel hospitalization.
- 8.19. Flow chart for credit facility of elective admission process at panel hospitalization.

09. FINANCIAL PROPOSAL

Premium should be quoted as follows:

Description	Option-1	Option 2
Total Premium for 12 months (one year) In PKR Including All Provincial and Federal Taxes and Duties.		
Admin Surcharge/Other Charges + Govt. Levies (if any)		
Gross Premium		
Net Premium		

10. REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL

- 10.1. Financial Proposal as per Annexure “C”
- 10.2. Pay Order/Call Deposit for **2% earnest money** in favor of University of Turbat
- 10.3. Validity for submitted proposal is **90 days**.

RFP COMMUNICATION CONTACTS

All communication regarding this RFP, whether written or oral, must be directed to the following authorized persons(s) and/or any officer nominated by Competent Authority:

Name: Mr. Ameer Buksh

Designation: Incharge HR

Address: University of Turbat.

Tel: -03343216491

Any oral communication from or with the authorized persons(s) will be considered unofficial and non-binding on University of Turbat. The Insurance Company should rely only on written statements exchanges with the authorized person of University of Turbat.

11. PRE BID MEETING

Pre-Bid meeting will be held at below mentioned date, time and venue. All the interested bidders may attend the said meeting and discuss their queries / ambiguities:

Date: 15th June 2023

Time: 11:00 AM

Venue: Conference Room, University of Turbat.

The Bidders are requested to submit questions, if any, in writing so as to reach the Purchaser not later than seven (7) days before the proposed pre-bid meeting.

Minutes of the pre-bid meeting, including the text of the questions raised and the replies given will be transmitted without delay to all purchasers of the Bidding Documents. Any modification of the Bidding Documents listed which may become necessary as a result of the pre-bid meeting shall be made by the Purchaser exclusively through the issue of an Addendum and not through the minutes of the pre-bid meeting.

12. BID BOND

A bid bond/bid security of **2%** of the total quoted amount in the name of University of Turbat in the shape of a Call Deposit/Pay order/Demand Draft/Bank Guarantee must be deposited and placed in the Financial Proposal and copy may be placed in Technical Proposal envelope. Proposal submitted without a bid bond will not be considered.

13. PERFORMANCE SECURITY

The successful bidder must submit within seven (07) days from the date of notification for award of contract, performance security **@10% of the Contract Price** in the form of Call Deposit/Pay order/Demand Draft/bank guarantee from any scheduled bank in Pakistan which shall be held and

returned after completion of contract.

14. SUBMISSION CRITERIA & SCHEDULE

12.1 Two separate sealed envelopes each for technical and financial proposal should be submitted in one sealed envelope marked as **Tender Document** and addressed to as under:

Office at Registrar, University of Turbat

M8 CPEC Road, Turbat Kech

12.2. Envelopes shall also bear the word (“**Confidential**”) and “**Technical Proposal & Financial Proposal**” for the respective bid.

12.3. First, technical proposal shall be evaluated and financial proposal of only those bidders will be opened who score more than **75% marks** in the technical evaluation criteria.

12.4. Bidding Documents should reach the office at Registrar, University of Turbat on or before **7th July 2023 by 2:30 p.m.**

12.5. Technical Envelope will be opened on the same day at **3:00 p.m.** in presence of the Tender committee and the bidders or their authorized representatives who wish to be present.

12.6 The Procurement Agency may reject all or any bid subject to relevant provision of PPRA (amended up to date).

15. EVALUATION OF BIDS

Technical envelopes will be opened at the first instance and will be examined as per criteria mentioned in the tender documents prepared. Financial proposals of only those bidders will be opened who fulfil the minimum criteria of **75% marks** in the technical evaluation criteria. **Successful bidder(s) will be called for presentation on any intimated date.**

16. TERM OF CONTRACT

The contract period will be of one (01) year but can be further renewed for one (01) more year based on excellent customer services and feedback of employees through the authorized officer with the same terms and conditions.

17. AWARD OF CONTRACT

The Procuring Agency will notify the successful bidder in writing (Letter of Acceptance) that bid has been accepted.

The formal Agreement between the Procuring Agency and the successful bidder duly stamped of bid price stated in Letter of Acceptance shall be made within seven (07) days of the receipt of form of Contract Agreement by the successful bidder from the Procuring Agency.

18. DETAILS OF WORK

- a) Category – wise details of UoT Employees & their dependents are mentioned at Annexure “A”
- b) Details of Medical Insurance benefits required are mentioned at Annexure “B”
- c) Financial Proposal is to be quoted at Annexure “C”

d) Detailed list of employees and their dependents is at Annexure “D”

Annexure “A”

Category of Employees	Employees	Family			Total
		Spouse	Parents	Children	
A-(BPS-22)	1	1	1	3	6
B-(BPS/19-21)	42	40	60	86	228
C-(BPS/17-18)	96	66	123	149	434
D-(BPS/2-16)	104	78	160	185	527
Total	243	185	344	428	1195

AGE LIMIT	
Employee	Up to 60 Years
Spouse	Up to 60 Years
Parents	Up to 95 Years
Son	24 years
Daughter	Till Get Married

Financial Proposal should be submitted as per formats attached as Annexure “C”

Description / Benefits of Health Policy

(Amount in Pak Rupees)

Option-1

S. No.	Particulars	Category A (BPS-21-22)	Category B (BPS-19 to 20)	Category C (BPS-17 to 18)	Category D (BPS-01 to 16)
1.	<p>Annual Limit per insured family</p> <p>1. Room rent charges and all other below medical treatments are included in annual limit per insured person.</p> <p>Scope of health facilities covered</p> <p>2. HOSPITAL CARE (including surgeries) Facilities: Daily Room and Board charges, operation theatre charges, surgeon's fee, Anesthetist's fee, consultant's fee, Medicines and Drugs, Diagnostic Tests, Blood and Oxygen supplies charges, patient's meal charges, Local Road Ambulance charges, Lipid Profile, ETC.</p> <p>3. MEDICAL CARE (Prolong/serious ailments)</p> <p>Following diseases with Hospital Treatment</p> <ul style="list-style-type: none"> a) Cancer b) Aids c) Renal Failure (Kidney failure)/Dialysis and Transplant d) Hearts Diseases/Hypertension (Cardio Vascular Diseases)/By pass/Angioplasty and Pace Maker Installation e) Diabetes f) Asthma/TB g) GVP/Stroke/Paralysis h) Chronic Hepatitis B & C and Liver Disease i) Burns Injury (over 25%) j) Rheumatoid/Arthritis, Oste Arthritis k) Chronic Bowel disease like peptic Ulcer l) Ulcerative Colitis, Crohn's diseases m) Eye(including Retinopathy,Cataract, OCT, etc) 	<p>Rs. 600,000</p> <p style="text-align: center;">VIP Room</p>	<p>Rs. 500,000</p> <p style="text-align: center;">Private Room</p>	<p>Rs. 400,000</p> <p style="text-align: center;">Semi Private Room</p>	<p>Rs. 300,000</p> <p style="text-align: center;">General Ward</p>

	n) ENT n) Dermatological disease (except cosmetics) Any other disease declared by the Specialist/consultant as serious/prolonged ailment including Pandemic Diseases .				
2.	100% increase in basic hospitalization limit, if the hospitalization is due to an accident.	Yes	Yes	Yes	Yes
3.	Specialized investigation prescribed by Specialists, Physician / Surgeon to be covered out of annual hospitalization limit.	Full Cover	Full Cover	Full Cover	Full Cover
4.	Maternity Expenses Limit (charges are included in the annual limit for per insured person). (iii) Normal at Hospital (iv) Caesarean at Hospital	Rs. 100,000 Rs. 150,000	Rs. 90,000 Rs. 130,000	Rs. 60,000 Rs. 100,000	Rs. 50,000 Rs. 80,000
5.	Circumcision of Baby Boy (to be covered from Annual Hospitalization Limit)	Covered	Covered	Covered	Covered
6.	Ortho Fracture or any emergency visit to OPD + Investigation + Medicine	Covered	Covered	Covered	Covered

Option-2 (Including Parents)

S. No.	Particulars	Category A (BPS-21-22)	Category B (BPS-19 to 20)	Category C (BPS-17 to 18)	Category D (BPS-01 to 16)
1.	<p>Annual Limit per insured family</p> <p>1. Room rent charges and all other below medical treatments are included in annual limit per insured person.</p> <p>Scope of health facilities covered</p> <p>4. HOSPITAL CARE (including surgeries) Facilities: Daily Room and Board charges, operation theatre charges, surgeon's fee, Anesthetist's fee, consultant's fee, Medicines and Drugs, Diagnostic Tests, Blood and Oxygen supplies charges, patient's meal charges, Local Road Ambulance charges, Lipid Profile, ETC.</p> <p>5. MEDICAL CARE (Prolong/serious ailments)</p> <p>Following diseases with Hospital Treatment</p> <ul style="list-style-type: none"> a) Cancer b) Aids c) Renal Failure (Kidney failure)/Dialysis and Transplant d) Hearts Diseases/Hypertension (Cardio Vascular Diseases)/By pass/Angioplasty and Pace Maker Installation e) Diabetes f) Asthma/TB g) GVP/Stroke/Paralysis h) Chronic Hepatitis B & C and Liver Disease i) Burns Injury (over 25%) j) Rheumatoid/Arthritis, Oste Arthritis k) Chronic Bowel disease like peptic Ulcer l) Ulcerative Colitis, Crohn's diseases m) Eye(including Retinopathy, Cataract, OCT, etc) 	<p>Rs. 650,000</p> <p>VIP Room</p>	<p>Rs. 550,000</p> <p>Private Room</p>	<p>Rs. 450,000</p> <p>Semi Private Room</p>	<p>Rs. 350,000</p> <p>General Ward</p>

	o) ENT o) Dermatological disease (except cosmetics) Any other disease declared by the Specialist/consultant as serious/prolonged ailment including Pandemic Diseases.				
2.	Annual Limit for the parents (without any constraints of number or types of ailments and confinements) (charges are included in the annual limit for per insured family).	Covered	Covered	Covered	Covered
3.	100% increase in basic hospitalization limit, if the hospitalization is due to an accident.	Yes	Yes	Yes	Yes
4.	Specialized investigation prescribed by Specialists, Physician / Surgeon to be covered out of annual hospitalization limit.	Full Cover	Full Cover	Full Cover	Full Cover
5.	Maternity Expenses Limit (charges are included in the annual limit for per insured person). (v) Normal at Hospital (vi) Caesarean at Hospital	Rs. 100,000 Rs. 150,000	Rs. 90,000 Rs. 130,000	Rs. 60,000 Rs. 100,000	Rs. 50,000 Rs. 80,000
6.	Circumcision of Baby Boy (to be covered from Annual Hospitalization Limit)	Covered	Covered	Covered	Covered
7.	Ortho Fracture or any emergency visit to OPD + Investigation + Medicine	Covered	Covered	Covered	Covered

Treatments, services & supplies regarding hospitalization shall also be covered from Major Medical limit if hospital care limit is exhausted and vice versa.

Procedure for Hospitalization:

Emergency Case:

- Proceed to the nearest Hospital, go to Emergency ward. In case a doctor recommends admissions, just present your health card to the admission office/Reception Counter/Corporate Office **if no admission required the daycare service shall be provided out of annual limit.** In case of non-panel hospital, you can pay cash and then seek for Re-imburement later on.

Non-Emergency/Planned Procedure/Elective Cases:

- In case of admission on the advice of consultant/doctor, please inform the insurance company at least two (02) days in advance through pre-authorization form which is already available with the network / panel hospitals or through email and further proceed as advised by insurance company within two (02) days.

Documents Required for Claim Re-imbusement:

- Copy NIC and Health Card
- Original Itemized Hospital Bill
- Original Payment Receipts
- Prescription for Medicines
- Lab Test Reports
- Birth Certificate (in case of delivery)

Some Standard Exclusions:

- Suicidal attempt and involvement in any illegal/unlawful, criminal or terrorist activities.
- Infertility, Sterilization or contraception.
- Any professional sports related injuries, Example, sky diving mountaineering, Boxing, Scuba diving etc.
- Contamination of any Nuclear or Radio activities.
- Cosmetic Treatment of any kind.
- Eye Glasses, Artificial Limbs, External Prosthesis etc.

Annexure “C”

FINANCIAL PROPOSAL

(To be submitted on Official Company Letterhead Duly Signed & Stamp)

Description	Option-1	Option 2
Total Premium for 12 months (one year) In PKR Including All Provincial and Federal Taxes and Duties.		
Admin Surcharge/Other Charges + Govt. Levies (if any)		
Gross Premium		
Net Premium		

Amount in words: -----

BID SECURITY: Amount of 2% of the Highest Option Only

Signature: _____

Name: _____

CNIC: _____

Designation: _____

Company _____

Stamp: _____

Dated: _____

LIST OF EMPLOYEES FOR MEDICAL POLICY 2023-2024

Will be provided upon request.