



**GOVERNMENT OF KHYBER PUKHTUNKHWA
(WATER AND SANITATION SERVICES PESHAWAR).**

**REQUEST FOR PROPOSAL
FOR**

**HIRING OF INSURANCE / TAKAFUL
COMPANY FOR PROVISION OF GROUP HEALTH
INSURANCE POLICY FOR WSSP EMPLOYEES FOR
YEAR 2021.**

Under Single Stage Two Envelop Procedure of KPPRA Rules 2014.

December 2020.

**GENERAL MANAGER (HR/Admin/Procurement)
WATER AND SANITATION SERVICES PESHAWAR
PLOT NO. 33, SECTOR: E-8, STREET NO. 13, (LCB BUILDING)
PHASE-VII, HAYATABAD, PESHAWAR.
PHONE#: 091-9219098, Ext: 121**

INTRODUCTION.

Water and Sanitation Services Peshawar (WSSP) is an autonomous body which provides facilities related to Drinking Water, Sanitation and Drainage to the inhabitants of Peshawar. Sealed tenders (Financial proposals) are invited from approved/registered and reputed insurance companies having established office(s) at Peshawar and registered with Sales Tax Department, having National Tax Number (NTN), for providing Group Medical Insurance services to the employees of WSSP. The Insurance / Takaful Companies should have minimum 5 years' experience in rendering similar services.

PURPOSE OF TENDER.

Water and Sanitation Services Peshawar (WSSP) invites single stage two envelope tendering procedure (Technical / Financial) under KPPRA Rules for providing the services of Group Medical Insurance from well reputed insurance companies who qualify eligibility criteria for a period of ONE year commencing from 1st Jan 2021 for Regular Employees of WSSP, as per attached list.

TYPE OF OPEN COMPETITIVE BIDDING.

Single Stage - two Envelope Bidding Procedure shall be followed.

The said Procedure is reproduced as follows: The bidder shall submit sealed Technical and Financial Proposals (BIDS) as per the TOR's mentioned below, each bid is further to be sealed in one large package consisting of the financial proposals and technical proposal, mentioned in Bold letters.

The envelopes shall be marked as "**Proposal for Group Medical Insurance FY 2021**" and shall be submitted and opened as on date and time mentioned in the NIT by the Bid Preparation and Evaluation Committee of WSSP.

TASKS TO BE PERFORMED BY THE INSURER.

- a. To provide Medical Insurance Coverage to all regular 84 employees of WSSP with Parents (186), Spouses (80) and Childers (165); (**Total Lives: 549**).
- b. To coordinate the matters / affairs with any authorized officer of WSSP regularly.
- c. Availability of Web Portal Services to WSSP.

RESPONSIBILITIES OF WSSP.

- a. WSSP will provide the scope of work outlining the number of employees to be insured along with their required benefit structure and additional benefits to cover.
- b. **The Interested Insurance Company should cover all the desired benefits and quote their rates accordingly, if all the benefits / Riders are not provided the firm shall be considered as non-responsive.**
- c. WSSP will bear the cost of premium based on the details provided under the scope of work.

Tender Eligibility/Qualification Criteria:

- a. Has approved/ registered with Government (Federal or Provincial);
- b. Must be registered with Tax Authorities and having valid registration of Sales Tax and Income Tax and having sound financial strengths can participate.
- c. Has submitted bid for all quoted categories and relevant bid security. Noncompliance of the same shall cause rejection of the bid;
- d. Must be involved in relevant business for last 5 years.
- e. Has not been blacklisted by any of Provincial or Federal Government Department, Agency, Organization or Autonomous body or Private Sector Organization anywhere in Pakistan.
- f. Have the required relevant qualified personnel and enough strength to fulfill the requirement of assignment.
- g. Has Experience preferably with Government Sector (Similar nature of Projects).

TENDER PRICE.

The quoted price shall be:

- In Pak Rupees;
- Inclusive of all Government applicable taxes; and
- Where no premium is entered against any category(s), the premium of that category shall be deemed to be free of, and no separate payment shall be made for that category(s).

BID SECURITY.

- **The Tenderer shall furnish the Bid Security (Earnest Money) as under:**
- **For a sum equivalent to 2% of the total Tender Price.**
- **Denominated in Pak Rupees;**
- **As part of financial bid envelop, failing which will cause rejection of bid;**
- **Have a minimum validity period of Sixty (60) days from the last date for submission of the proposal or until furnishing of the Performance Security, whichever is later.**

PERFORMANCE SECURITY.

The successful Insurer shall furnish Performance Security as under:

- Within Thirty (30) days of the receipt of the Acceptance Letter from the WSSP.
- In the form of a Bank Guarantees issued by a scheduled bank operating in Pakistan;
- For a sum equivalent to 10% of the total value of the premium per year; and
- Denominated in Pak Rupees.

CONTRACT DURATION.

The contract duration shall be for a period of ONE (01) years starting from 1th January 2021 till 31st December 2021 and it may be renewed for further periods on the Terms and Conditions mutually agreed upon by the concerned parties and based Performance evaluation.

MODE OF PAYMENT.

The Insurer shall be providing all necessary supporting documents along with invoice:

The Insurer shall submit an Application for Payment of premium to the Agency in advance or otherwise. The Application for payment shall be accompanied by invoices, receipts or other documentary evidence as the Insurer may require; state the amount claimed; and set forth in detail.

WSSP, shall pay the premium within (45) days in Pak. Rupees, through Cheque in Advance.

TENDER VALIDITY

The Tender shall have a minimum validity period of Sixty (60) days from the last date for submission of the Tender.

The Agency may solicit the Tenderer's consent to an extension of the validity period of the Tender. The request and the response thereto shall be made in writing.

OPENING OF THE TENDER.

Tenders (Technical Bids) shall be opened at a time and date as specified in NIT in the presence of the vendors for which they shall ensure their presence as per provisions of KPPRA Rules.

The technical bids shall be evaluated by the WSSP Committee, and the financial bids of the qualified bidders will be opened on date / time announced later on, whereas the financial bid of Non-qualified firm will be returned in sealed condition.

In case, the last date of bid submission falls in / within the official holidays, the last date for submission / opening of the bids shall be the next working day.

ELIGIBILITY CRITERIA OF INSURER.

- **Approved/ credible Insurer, preferably with a AA / A+ and A- credit or above ranking and registered with Government (Federal or Provincial)**
- Registered with Income Tax and Sales Tax authorities
- Having KPRA Registration (Active in ALT for all applicable taxes).
- Has not been blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan.
- Have not in litigation with any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan.
- Conditional tenders will not be accepted.
- Each paper of the tender document has to be stamped and signed by the authorized signatory of the insurance company
- Must have minimum 05 years' experience in the relevant field.
- Must have Branch / Support office in Peshawar.

REQUIRED DOCUMENTS WITH PROPOSAL.

- Company Profile
- SECP registration certificate.
- NTN/ Income Tax and Sales Tax Registration certificate
- KPRA Registration Certificate.
- List of complete current clients of Group Medical Insurance
- Details of claim settlement ratio /claim ratio
- Documentary proof of Experience in Group Medical Insurance
- Must have sound financial background and preferably "AA" & "A+ / A-" credit ranking issued by IFSR / PACRA / JCR VIS.
- Name of Authorized person/Account Manager with full contact information on company's Letter Head.
- Affidavit (on stamp paper) that the Insurance Company is not blacklisted.

BID BOND.

A bid bond of 2% of the total amount quoted in the name of CEO, WSSP in shape of a Call deposit must be deposited and place in the Financial Proposal envelope. Proposal submitted without a bid bond will not be considered.

AWARD OF CONTRACT.

The Contract will be awarded to best evaluated bidder, under Quality and cost-based evaluation based on criteria 70:30.

The successful bidder will have to sign an Agreement / Proposal on stamp paper with the WSSP, and every document submitted in the tender proposal as well as the policy documents.

Technical Evaluation Criteria			Scores
PACRA/JCR Ratings			10
AA+, AA, AA- Rating	10		
A+, A, A- Rating	5		
Relevant Past Experience with List of Clients			15
<ul style="list-style-type: none"> Documentary evidence (verifiable reference letters) of Relevant past experience with min 5 corporate clients = 5 Marks Documentary evidence (verifiable reference letters) of Relevant past experience with min 5 panel hospitals = 5 Marks 	10		
<ul style="list-style-type: none"> Turnaround Time of claim settlement Max. 10 working days (If “Yes” and in case of non-compliance penalty shall be imposed” Yes = 05 No= 0 	5		
Services Benefits.			30
<ul style="list-style-type: none"> * Provision of. contribution Benefits Addition / Deletion of any employee/dependent on prorated contribution: Yes = 05 No= 0 	05		
<ul style="list-style-type: none"> Availability of Medical emergency coverage in short stay with all listed hospital of Firm (including RMI / Northwest Hospital) Yes = 10 No= 0 (Reference letter to be provided from RMI & NW) 	10		
<ul style="list-style-type: none"> * Dedicated 24/7 customer support. Yes = 5 No= 0 	05		
<ul style="list-style-type: none"> *_Provision of Previous comprehensive maternity coverage, if any pendency or in process from last year will settle in current service provider. List of Additional Services/Benefits in Maternity care. 	10		

Maximum number of Panel hospitals and Daycare Treatments		
Nation wide 301 hospitals & Above =10 Below 300 to 250 = 5 Below 250 = 2	10	
KP Based 15 hospitals and above = 10 10 to 14 = 7 5 to 9 = 4 Below 5 = 0	10	
<u>List of Daycare & Specialized Investigation Treatments</u> 401 and above Daycare and Specialized investigation Treatment list = 15 Below 400 to 300 = 10 Below 300 = 5	15	35
* Availability of Web Potal Services		5
*<u>No Deductions on Claim Reimbursements other than panel staff</u>		
	Yes = 5 No= 0	5
TOTAL:		100
MARKS REQUIRD FOR QUALIFICATION:		70
<p>*The information/documents provided under the head of “All day care surgeries, specialized investigations, and procedures of out-patient setting “and “Availability and provision of discount centers” will become a part of contract. In the incident of any non-compliance, bid security provided by the bidder will be forfeited.</p>		

The Bidders are required to Score 70% Marks to be Consider Technicality Qualified bidders.

The QCB Evaluation shall be done based on 70:30 Criteria.

Mandatory CHECKLIST FOR HIRING OF GROUP HEALTH INSURANCE COMPANY.

Kindly Check the box (Yes or No) against each document mentioned / must be submitted with your technical proposals. **If the Mandatory documents are not provided the firm shall be declared as Non- Responsive.**

S.NO	DOCUMENTS REQUIRED	YES	NO
1	Proof of registration with FBR and KPRA.	<input type="checkbox"/>	<input type="checkbox"/>
2	Declaration/ Undertaking of not being blacklisted by any organization in Pakistan, and that no litigation is under way against any Organization. (On Stamp Paper)	<input type="checkbox"/>	<input type="checkbox"/>
3	Documentary Evidence of PACRA/JCR Ratings	<input type="checkbox"/>	<input type="checkbox"/>
4	Required definitions	<input type="checkbox"/>	<input type="checkbox"/>
5	Professional tax, No Deduction & RMI /North west Certificate	<input type="checkbox"/>	<input type="checkbox"/>
6	Bid security of 2% of the bid amount in shape of Call Deposit.	<input type="checkbox"/>	<input type="checkbox"/>
7.	The Satisfactory Performance Certificate from WSSP if Health / Medical Services are previously Provided to WSSP.	<input type="checkbox"/>	<input type="checkbox"/>

WSSSP

COMPREHENSIVE GROUP MEDICAL INSURANCE - WSSP EMPLOYEES.

OPTION # 1: Per Dependent Wise

Employees Details							
Benefits	No of Employees	H & R	Room & Board (Per day)	Pre-Hospital Diagnosis	Post-Hospital Follow Up	Normal Delivery	Complicated Delivery
Plan A (M1, M2, M3)	03	550,000	20,000	550,000	550,000	65,000	120,000
Plan B (M4)	05	450,000	15,000	450,000	450,000	65,000	120,000
Plan C (M5, M6, M7, M8)	76	400,000	15,000	400,000	400,000	65,000	120,000
Plan D (S1) salary of more than 25000/-	34	200,000	5,000	200,000	200,000	65,000	120,000

Parents Details

Benefits	No of Dependents	H & R3	Room & Board (Per day)	Pre-Hospital Diagnosis	Post-Hospital Follow Up
Plan A (M1, M2, M3)	09	550,000	20,000	550,000	550,000
Plan B (M4)	23	450,000	15,000	450,000	450,000
Plan C (M5, M6, M7, M8)	311	400,000	15,000	400,000	400,000
Plan D (S1) salary of more than 25000/-	88	200,000	5,000	200,000	200,000

Employees 118
Parents 186
Spouse 80
Children 165
Total No. of Beneficiaries: **549 (Anticipated)**
(Age Limit - Approximate).
Employees maximum age upto **65 Years**
Parents maximum age upto **90 Years**
Spouses maximum age upto **65 Years**
Male Children maximum age upto **24 Years**
Female Children maximum age upto **Until Marriage**

Required: Total Comprehensive Group Medical Insurance Premium for the period of One Year according to the Scope of Coverage (Annexure-A), for total 549 Beneficiaries.

Amount in Figure _____.

In Word _____.

Authorized Signature with Stamp.

OPTION # 2: Family Wise

Benefits	No of Families	Per Family Limit	Room & Board (Per day)
Plan A (M1, M2, M3)	03	1.8 M	20,000
Plan B (M4)	05	1.6 M	15,000
Plan C (M5, M6, M7,M8)	76	1.4 M	15,000
Plan D (S1) salary of more than 25000/-	34	0.8 M	5,000
Total	118	-	-

(Age Limit - Approximate).

Employees maximum age upto	65 Years
Parents maximum age upto	90 Years
Spouses maximum age upto	65 Years
Male Children maximum age upto	24 Years
Female Children maximum age upto	Until Marriage

Required: Total Comprehensive Group Medical Insurance Premium for the period of One Year according to the Scope of Coverage (Annexure-A), for total 118 families.

Amount in Figure _____.

In Word _____.

Authorized Signature with Stamp.

WSSSP

Note:

- 1. The Group Health / Medical Insurance shall be Signed with any One of the above two options with Best Evaluated bidder subjected to the approval of the Competent Authority.**
- 2. During the Contact period of the policy, any increase or decrease in the beneficiaries / Employees shall be notified and adjusted accordingly.**
- 3. Rate should be Inclusive of all Govt. taxes as applicable.**

SCOPE OF COVERAGE

(Beside all those Standard Benefits which an insurance Company is offering).

a) Executive Checkup

Executive checkup limits for Employees **OR** any one dependent up to PKR: 20,000/-.
(Anticipated upto 84 Individuals of Management Cadre).

b) Hospitalization to cover:

- Pre-hospitalization & Post hospitalization
- Medicine, during and post hospitalization
- Clinical tests/check-ups
- Surgical expenses
- Operation theatre charges
- Anesthetist fee
- Consultation charges
- Room rents
- Nursing care
- Day care surgery (Bidders to provide complete list of day care surgeries being offered under Hospital Care provided by Health Insurance Company).
- Ambulance charges from home to hospital
- Specialized investigations and procedures in outpatient settings as required but not limited to MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Dialyses etc.
- Bidders to provide complete list of diseases being offered under major medical care by Health Insurance Company.

c) Maternity Benefits:

- Normal delivery.
- Caesarean delivery / multiple births.

d) Special Terms:

- Disclosed/Un-Disclosed Pre-Existing Conditions cover up to total hospitalization limit for employees, parent, spouses & Children.
- Disclosed/Un-Disclosed Pre-Existing Maternity Cover.
- Disclosed/Un-Disclosed Congenital Illness.
- Congenital illness covered up to 100%.
- Pre-Existing Conditions (Disclosed-Undisclosed) are covered up to 100%.
- Pre-Existing Maternity cases be considered as fresh cases.
- Hepatitis B & C Interferon therapy and Oral Medication covered up to 100%.
- Circumcision of the Baby will be covered from the Baby's own limit.
- Pandemic and Epidemic Coverage: (Including related Lab investigations if considered mandatory or advised before or after hospitalization/procedures or advised)

e) Medical & Accidental Emergencies

Medical & Accidental Emergencies from annual hospitalization limit (short stay of less than an hour), with Complete Coverage Including diagnostics, Medicine, Investigations and Consultant charges).

Details of coverage that must be ensured

1	<p>HOSPITAL CARE. Required all medical expenses including: * Daily room and board charges, operation theater charges, surgeons' fees, anesthetist fee, consultant's fee, medicines and drugs, diagnostic tests, blood and oxygen supplies, all Lab test, miscellaneous charges (local road ambulance charges), etc. * The expenses incurred outside the hospital will also covered under comprehensive Pre- and Post-Hospitalization of 30 days each for same disease irrespective checkups from different Doctor's/hospitals including diagnostic tests, consultation & medicines. * New born babies' coverage. * Bidders to provide complete list of coverage being offered under Hospital Care provided by Health Insurance Company.</p>
2	<p>MAJOR MEDICAL CARE/DREAD DISEASE. * Bidders to provide complete list of diseases being offered under major medical care by Health Insurance Company.</p>
3	<p>MATERNITY CARE * Bidders to provide complete list of coverage being offered under Maternity Care provided by Health Insurance Company.</p>
4	<p>SPECIALIZED INVESTIGATIONS: * Bidders to provide complete list of specialized investigations being offered under Hospital Care provided by Health Insurance Company.</p>
5	<p>DAY CARE SURGERIES (HOSPITALIZATION) * Bidders to provide complete list of day care surgeries being offered under Hospital Care provided by Health Insurance Company.</p>
6.	<p>a. All non-panel hospitalization claims must be reimbursed within 10 working days</p> <p>b. Bidders will be required to provide all Benefits / Riders as Mentioned in Scope of Coverage, Else if any of the benefit/s is / are missing the bidder shall be declared as Non- responsive even if they quoted the lowest bid and Contact will be awarded to Second lowest.</p> <p>c. The Scope of Coverage (as mentioned) and duly accepted, shall be submitted along with the Bidding documents on the letter head of the Firm / Company, duly stamped and signed.</p> <p>d. Rate should be Inclusive of all Govt. taxes as applicable.</p>

Terms and Conditions of Medical / Health Coverage.

1. The selected insurance company will provide health benefits across Pakistan.
2. Maximum time for settlement of reimbursement claims shall be 10 days. In case of any unjustified delay on the part of Insurance Company, it will be adjustable against performance guarantee.
3. Subject to the award of contract, the Bid Security shall be returned to the Selected Bidder against submission of Performance Guarantee of the 10 % of the quoted price by the bidder.
4. The Bid Security shall be forfeited by the WSSP, if the Bidder withdraws the Bid during the period of its validity specified in the Bid Solicitation Document or if the Selected Bidder fails to sign the Contract, or the Selected Bidder fails to remit Performance Guarantee within the respective due date
5. The selected insurance company will not demand for questionnaire for existing and future employees for pre-existing conditions.
6. All the lives insured under the policy shall be given full indoor-patient (IPD) medical coverage (including pre-existing, congenital, special investigation, eye treatment and day care cases of any physical or mental disease/disorder.
7. In case of injuries to the covered lives insured by the Insurance Company due to Military or Air Force, Police or security forces operations or due to terrorism shall be covered as per assigned limits.
8. The Insurance Company shall not refuse any admission request from panel hospital, where the attending specialist doctor or doctor on duty has in writing intimated that the concerned patient needs to be admitted for treatment. However, in case any WSSP employee insists to get himself or his/her dependent patient admitted (where the admission is not required), the statement of attending specialist doctor only regarding for hospitalization shall be considered for final decision/approval.
9. The insurance company shall not ask for the reason of availing non panel hospital facilities. Elective non panel utilization without prior approval is allowed. No deductions shall be made in this regard. A non-panel hospital /clinic must comprise all necessary medical/ surgical facilities and standards

of billing and record keeping constituting a hospital/ clinic and duly registered with local health authority. A list of blacklisted hospitals will be shared and updated periodically by the insurance company.

10. The period of insurance contract shall be initially for 01-year, further renewable will be on the basis of performance of the insurance company on the same premium.

11. Roll over terms to be matched subject to evidence to be provided.

12. All the panel hospitals will treat WSSP employees and their dependents without waiting for approval in Emergencies (Both Medical and Accidental). In case of planned visit, the approval time shall not be more than 25 minutes.

13. Consultation, prescribed Lab test & Medicines cover for 30 days before and 30 days after the hospitalization to all employees dependents including parents.

14. In case of cancellation of policy, the prorated premium (For number of remaining days) shall be returned to the insured within one month (started from the date of notice issued) of the date of cancellation of policy.

15. The service provider is under the compulsion to check all the mandatory documents required for the reimbursement of claim and inform WSSP about any deficiencies on part of documents within the 1st seven working days (From the date of claim is initiated). In case the service provider is unable or fails to communicate the shortcomings/deficiencies within the stipulated time, WSSP will not entertain the observations on the claim and the service provider in this case will be bound to reimburse the withheld claim amount.

16. WSSP will evaluate the services at the end of every quarter for the better services and review the agreed terms and contract accordingly for the purpose of well services and proper evaluation.

17. Medical Emergency with Ambulance (All conservative treatments or pain management will be facilitated on credit basis for the 1st 24 hours till the diagnosis is not detected subject to the treatment is done through the injectable only.

18. Accidental Emergency with Ambulance is covered.

- 19.No deductions on items such as multivitamins, minerals, baby wipes, pampers etc, used during panel/non panel hospitalization.
- 20.Addition of newborn at time of birth (if panel hospital)
- 21.Waive of deduction clause on reimbursement cases and 100% should be cover, if medically required as per agreed terms.
- 22.A convenient web portal shall be provided to WSSP by the service provider to check the online status of the claim, employee utilized limit/ remaining amount, claim observations etc.
- 23.The claim processing will be in soft instead submission of hard copies to the service provider.
24. Addition and deletion during the year will be adjusted at the end of contract accordingly.
- e. All non-panel hospitalization claims must be reimbursed within 10 working days
- f. Bidders will be required to provide all Benefits / Riders as Mentioned in Scope of Coverage, Else if any of the benefit/s is / are missing the bidder shall be declared as Non- responsive even if they quoted the lowest bid and Contact will be awarded to Second lowest.
- g. The Scope of Coverage (as mentioned) and duly accepted, shall be submitted along with the Bidding documents on the letter head of the Firm / Company, duly stamped and signed.

Authorized Signature with Seal

Affidavit

As owner of M/s

I/We accept the terms and conditions as laid down in RFP Form and advertisement notice.

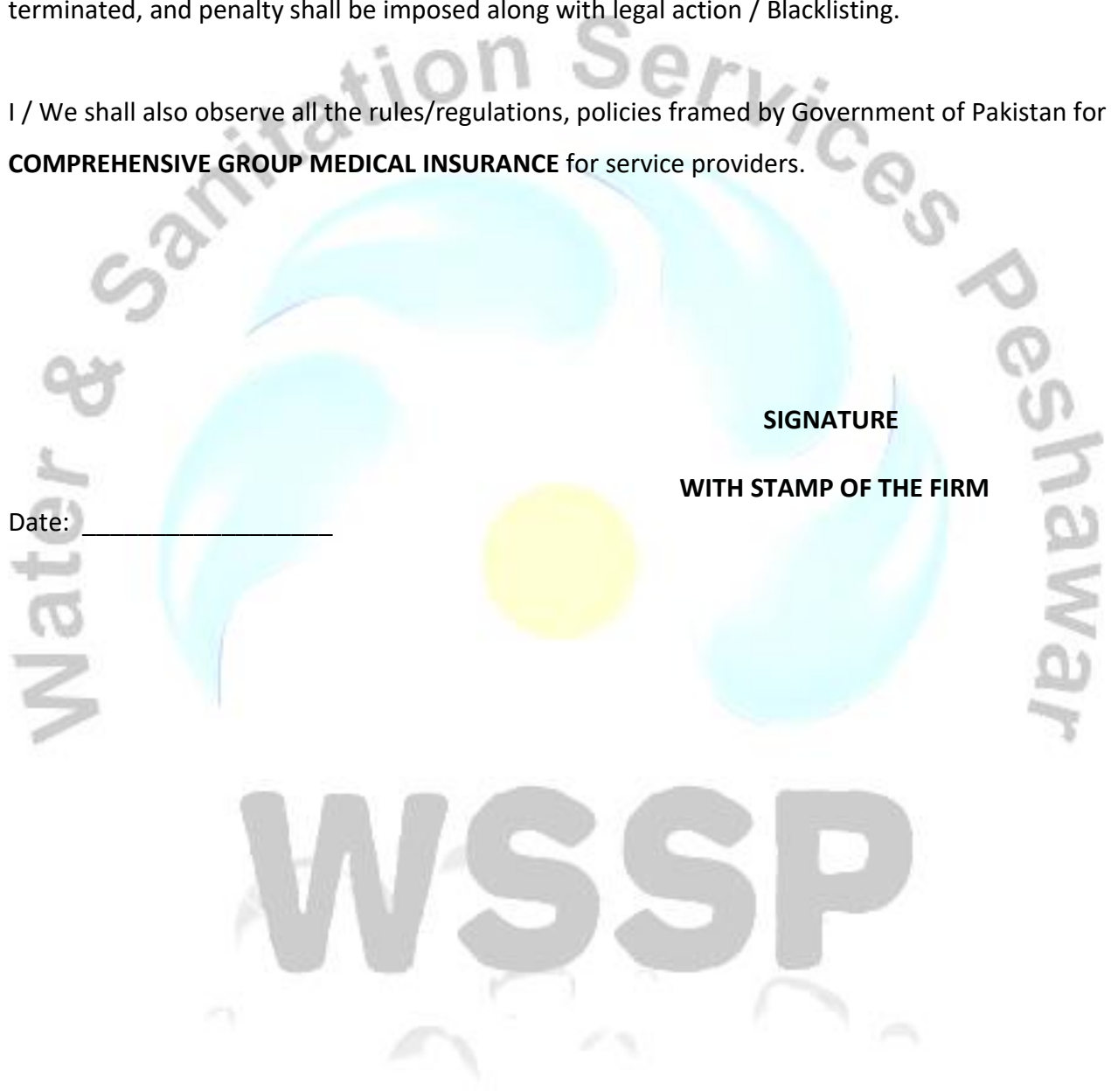
All the Information / documents provided with this tender is true and if any of the information / document submitted was found false at any stage, it is understood that the contract shall be terminated, and penalty shall be imposed along with legal action / Blacklisting.

I / We shall also observe all the rules/regulations, policies framed by Government of Pakistan for **COMPREHENSIVE GROUP MEDICAL INSURANCE** for service providers.

SIGNATURE

WITH STAMP OF THE FIRM

Date: _____



PROVIDER's PROFILE

Company	
Address of Office	
Contact Person / Name.	
Contact Person / Designation	
Contact Person / Mobile #	
Telephone No	
NTN No	
Years of Experience	

Authorized Signature: _____

Name & Designation : _____

Company Seal: _____

TERMS & CONDITION OF THE TENDER / CONTRACT AGREEMENT

The AA+, AA-, AA, A+ and A- or above Rating Insurance Companies/ Firms Registered as per Government policies and procedures having **Relevant Experience** in the field is hereby invited to submit their tender for Comprehensive Group Medical Insurance of WSSP Employees under single stage single Envelop method, subject to following terms and conditions: -

1. The Insurance / Tukul company (s) should be provided Group Medical Insurance profile and current client list.
2. The tenderers shall have to deposit @ Rs.2% of the total value of the bid as earnest money in the form of CDR / Demand Draft only (Cheque is not acceptable) in favor of Water and Sanitation Services Peshawar along with quotation.
3. The earnest money will remain with the WSSP till the completion of the service providing period etc. It will be forfeited, if the firm fails to provide the services during the specified period and to provides unsatisfactory services.
4. The participating firms will have to provide G.S.T/NTN number, company profile for Medical insurance and indicate the standard of rendering services/ task;
5. The participating firm(s) / Companies shall have to provide the claim settlement ratio/ claim ratio.
6. The insurer must be approved/registered with Government (Federal or Provincial);
7. Bid(s) received after due date shall not be entertained and will be returned to the bidder(s);
8. No. alteration or amendment will be allowed in any case at the time of bid opening.
9. The quoted prices shall remain valid for a period of 45 days.
10. The WSSP has right to increase or decrease the number of staff
11. The vendors must have established office(s) at Peshawar, which will be inspected by the Agency's authorized Officer (if deemed necessary).
12. Over writing and cutting of any nature in the quotation(s) will not be accepted.
13. The expressions used but not defined in these documents shall have the same meanings as are assigned to them in KPPRA Rules / Ordinance or Procurement. The procuring Agency i.e. WSSP reserves the right to declare disqualified a firm company if it finds, at any time, that the information submitted was false and materially inaccurate.
14. No bidder shall be allowed to other or modify his bids after the bids have been opened. However, WSSP may seek and accept clarification to the bid, in writing that do not change the substance of the bid.
15. Period of payment of Claims should be within 07 to 15 day after receipt of such claim.
16. Bidder should quote their firm and final rates as per **Option #1 & Option # 2** both in words as well as in figures.

17. Erasing / outing / crossing etc. if any, appearing in the offer must be properly signed by the person signing the tender, Moreover, all pages of the tender must also be properly signed, offers with any over-writing shall in no circumstances be accepted.
18. No incomplete, supplementary or revised offer shall be accepted after opening of the tender.
19. If the acceptance of tender issued during the validity period of the offer is not accepted by the insurer, the Earnest Money shall be forfeited.
20. In case the offer is withdrawn, amended or revised during the validity period of the offer, the Earnest Money is liable to be forfeited.
21. In case the contractor fails to execute the contract strictly in accordance with the Terms and Conditions laid down in the contract, the security deposited by him forfeited and the next tender will have floated at his risk and cost.
22. Payment of premium will be made on yearly basis.
23. In case of new appointment(s) / or resignation from WSSP service or missing of name of any of WSSP employee(s) in inadvertently in the list of employees of WSSP the same would be intimated at any stage, after award of the contract to the successful company, and the list would stand updated / corrected accordingly, without any change in the other Terms and Conditions. Further, appointment letter / promotion order of officers / officials will be the final documentary evidence with regard to grant of benefits of Group Insurance as mentioned in the tender document.
24. It would be 24 hours coverage for Medical treatment / Hospitalization.
25. In case of revision of rate of benefit by the Government during the currency of the contract, the contractor would be bound to pay according to revised rates without revising the rates premium or other Terms & Conditions.
26. Competent Authority reserves the right to reject the tenders at any stage with cogent reason as per KPPRA rules and regulations.
27. The Insurance policy should be according to the client's requirement. No amendment in tender form (in specification) will be accepted and such forms shall be rejected.
28. In case of providing poor quality / Low standard services, the client has the right to cancel the contract and impose ban for participating in the next bidding process of WSSP.
29. Any deviation from above mentioned conditions will automatically lead to cancellation of the Contract.

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