

# Request for Proposal

Group Health Insurance Coverage for FWBL Employees

Published Date: Wednesday 22<sup>nd</sup> January ,2025

(FWBL\HO\HRD\2025\1)

Proposals Submission Dead Line Date: Tuesday 11<sup>th</sup> February, 2025 at 11:00 AM

Opening of Technical Bid: Tuesday 11<sup>th</sup> February, 2025 at 11:30 AM

Opening of Financial Bid: Friday 14<sup>th</sup> February, 2025 at 11:00 AM

## First Women Bank Limited

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## Introduction

First Women Bank Limited ("FWBL" or "The Bank"), a banking company registered under the Companies Act, 2017 of Pakistan, having its registered office at FWBL, Head Office GF-2, Reception Area, S.T.S.M Foundation Building, CL-10/20/2, Beaumont Road, Off Dr. Ziauddin Ahmed Road, Karachi.

### Objectives of the RFP:

This Request for Proposal (RFP) solicits proposals from vendor's/insurance companies who can provide the group health insurance coverage of FWBL employees.

The purpose of this document is to delineate the requirements for a potential Group Health Insurance service provider to serve/provide health insurance coverage to FWBL staff.

- To provide hospitalization insurance coverage of all employee's permanent along with their dependents (spouse and children) & contractual staff (self only –upto 60years age) through a renowned health insurance company with the objective to ensure that employees receive quality health care through a wider panel of hospitals without any reduction in their currently medical benefits for the period of one year which may be renewable for further two years (total three years contract renewable annually).
- Initial health coverage/agreement is for the period of 01 years which may be renewable for further 02 years (total coverage of 03 years) based on the satisfactory performance of the firm/agency/company and mutual consent of both the parties.
- Hospitalization coverage In-patient / Out-patient as per list of medical treatments that must be ensured but not limited to In-patient / Out-patient hospitalization coverage (*please refer List of medical treatments*).
- 24/7 availability of customer care for emergencies and dispute resolution through dedicated & recorded lines (UAN / toll free numbers).

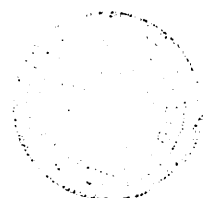
## Proposal

This is "**SINGLE STAGE TWO ENVELOPE BIDDING PROCEDURE**" as per PPRA rules 2004. The bidders shall submit their proposals in one sealed envelope containing two different separate sealed envelopes marked as "Technical Proposal" and "Financial Proposal" Only Technical envelop will be opened in the presence of bidders and Financial proposal envelops will stay in FWBL custody till the opening of Financial bids.

Financial proposals from bidders that met the technical qualification score will be opened in front of bidders.

Further final evaluation reports containing technical and financial evaluation will be published on FWBL website and PPRA as well.

After the finalization of evaluation, the successful bidder will be issued "Letter of Intent" which will be followed by the Service agreement and Service order.



## Tender Submission Details

### Submission Deadline

All proposal submissions for responding to this request must be submitted on or before Tuesday 11<sup>th</sup> February, 2025 at 11:00 AM in a single sealed envelope containing two separate sealed envelopes distinctly marked as **Technical and Financial Proposal**.

### Submission will be valid if:

- Responses to RFP are submitted no later than Tuesday 11<sup>th</sup> February 2025 at 11:00 AM at FWBL, Head Office GF-2 Reception Area, S.T.S.M Foundation Building, CL-10/20/2, Beaumont Road, Civil Line, Karachi.
- Bids are submitted in a Single sealed envelope containing two separate sealed envelopes with separate marking for “**Technical Proposal**” & “**Financial Proposal**”. It should be noted that technical proposal must contained all relevant documents. The Bidder is expected to examine all instruction forms, terms and Conditions of the bidding documents. Failure to furnish all information required by the bidding documents and/or to submit a bid not substantially responsive to the bidding documents will be at the bidder’s risk, which may result in rejection of bid.

## Submission Timeline & Location

FWBL reserves the right to modify below timeline at any time. Should the due date for proposals be changed, all prospective respondents shall be notified The proposal must follow as per the following high level schedule.

Milestone	Date & Time
RFP Released	Wednesday 22 <sup>nd</sup> January ,2025
RFP Bid Submission Date and Time	Tuesday 11 <sup>th</sup> February, 2025 at 11:00 AM
Last Date to submit Queries related to RFP requirements	Wednesday 29 <sup>th</sup> January, 2025
Opening of Technical Bids	Tuesday 11 <sup>th</sup> February, 2025 at 11:30 AM
Opening of Financial Bids	Friday 14 <sup>th</sup> February, 2025 at 11:00 AM

As a result of this Request for Proposal, FWBL may do one of the following at its discretion:

1. Award a contract for this Request for Proposal on the basis of prescribed evaluation criteria.
2. Cancel the whole process.



### Tender Fee

Tender document can be obtained from FWBL Head Office (address mentioned above) after depositing of PKR. 2,000/- (non Refundable Tender fee) in shape of pay order or demand draft (only) under the name of First Women Bank Limited. Pay Order or Demand Draft must be accompanied by a letter (on company letter head) from the interested bidder.

- Stamped copy of the tender document (provided by FWBL after deposit of Rs. 2,000, as stated above) along with their respective technical proposal. This technical bids must contain the information related to personnel authentication regarding the RFP document. Responses will only be provided to the authorized personnel specified in the said letter.

### Submission Questions & Clarifications

You may contact the following person if you have any questions or require clarification on any topics covered in this request for proposal.

Ms. Nighat Parveen

Designation: HR Officer

Email: nighat.parveen@fwbl.com.pk

Phone Number: (021) 111-676-767 Ext: 419

Mr. Mubusher Hussain Naqvi

Designation: HR Officer

Email: mubusher.naqvi@fwbl.com.pk

Phone Number: (021) 111-676-767 Ext: 358

All queries related to RFP document **must be sent** to email address specified in section "Submission Questions & Clarifications". FWBL will provide a response to all interested bidders via e-mail to contact information provided for interested bidders at-least seven (7) days prior to deadline for submission of technical bid.

FWBL will review all queries (sent to FWBL via email) related to RFP document and provide responses accordingly. In case, an interested bidder requires additional information (not specified in this RFP), FWBL team will evaluate the nature of the request, and will reserve the right to decline, in cases where request is not relevant to submission of the bid.



### Instruction for the Bidder

1. Bidding documents can be obtained from Human Resource Division Department, FWBL Head Office (S.T.S.M. Foundation Building, CL-10/20/2, Beaumont Road, Civil Line, Karachi) with Pay Order or Demand Draft and a letter (on company/firm/agency letter head) from the interested bidder.
2. Firm/Company/Agency's profile should include detail of office, contact numbers and list of clients along with address & their contact numbers.
3. Sealed bids should be dropped in the Tender Box placed at reception area FWBL Head Office, GF-II (detailed address also mentioned above) on or before Tuesday 11<sup>th</sup> February, 2025 at 11:00 AM
4. Technical Bids will be Opened on Tuesday 11<sup>th</sup> February, 2025 at 11:30 AM in the presence of the Tender Committee and participating contractors or their representatives who wish to attend. Only one individual per firm/company/agency can attend.
5. Evaluation and scrutiny of submitted documents and bid regarding technical criteria will be done by tender committee. Result of technical criteria is followed by the scrutiny of financial bid of technically qualified bidder(s). Financial documents/bid of un-successful bidders will be returned un-opened.
6. **Bid Currency and Validity:**
  - a) All prices must be quoted in Pak Rupees including all applicable taxes.
  - b) The bid should be valid for a period of 180 days from the date of the opening.
7. Proposal shall contain no interlineations or overwriting and submitted accordingly. Any alteration & modification in tender documents will not be allowed.
8. The offers will be scrutinized by the Procurement Committee and decision of the committee will be final.
9. The Bidder shall bear all costs associated with the preparation and submission of its Bid, including cost of presentation for the purposes of clarification of the bid, if so desired by the Bank. FWBL in no case will be responsible for any costs incurred due to conduct or outcome of the bidding process.
10. FWBL will send contract agreement to successful bidder incorporating all terms of agreement between the parties for acceptance. Qualifying/ selected contractor/ bidder will be required to sign a written contract agreement with FWBL to execute the task. Please refer Terms & Conditions of the Services.
11. The tender is also uploaded on PPRA & FWBL web sites: [www.fwbl.com.pk](http://www.fwbl.com.pk) and [www.ppra.org.pk](http://www.ppra.org.pk).
12. **Bid Security:** 5% Bid Security must be deposited along with the tender documents in shape of PAY ORDER / DEMAND DRAFT only in the name of First Women Bank Limited.
13. **Security Deposit:** 10% Security Deposit of total amount will be deposited by the successfully party/ /firm/company/ service provider before signing of Contract Agreement.



14. **Rules, Regulations & Policies:** All rules, regulations and policies will be governed in accordance to the PPRA & FWBL.
15. **Price / Rate:** The rates quoted by the bidder should be in Pak rupee and shall be inclusive of all admissible taxes, levies imposed by the Government on company /firm/agency letter head. Once its opened bidders cannot change or modify its quoted amount. Price / rate must be quoted in Financial Proposal only and submitted in separate sealed envelope.
16. **Rights:** FWBL reserve the right to accept or reject all tender(s) or terminate proceedings at any stage in accordance to the rules & regulations framed by PPRA 2004.
17. **Minimum Qualifying Percentage: is 70% of total marks basis on technical bids.**
18. **Envelopes:** Separate Envelope of Technical Proposal, Financial Proposal & Bid Security should be enclosed in Financial Proposal envelopes & seal of Company/firm/agency should be affix on opening flaps.
19. If the bidder is unable to deliver the satisfactory Group life insurance service, then FWBL reserves the right to forfeit the Security Deposit.
20. **Complete Pricing:** The respondent / bidder should mention all the charges in financial bid deem necessary to complete the scope of work, should include all expenses regarding Group Life Insurance.

### Liquidation

If the Bidder or his agents shall become bankrupt or insolvent or have a receiving order made against it or compound with his creditors or being a Corporation commence to be wound up, not being a member's voluntary winding up for the purpose of amalgamation or reconstruction or carry on its business under receiver for the benefit of his creditors, or any of them, the Bank shall be at liberty.

- a) To terminate the contract forthwith by notice in writing to the Contractor or to the Receiver, or Liquidator or any person, in whom the Contract may become vested,
- or
- b) To give such Receiver or Liquidator or other person the option of carrying out the Contract subject to his providing a guarantee for the due and faithful performance of the contract at the contract value.

### Settlement of Disputes

If any dispute or difference shall arise between the parties as to the construction of this Agreement or as to any matter or thing of whatsoever nature arising there under or in connection therewith, then either party shall forthwith give to the other notice in writing of such dispute or difference which notice shall specify the matters which are in dispute and such dispute or difference of which such notice has been given and no other shall be and is hereby referred to a single Arbitrator in case the parties agreed upon one, otherwise to two (2) Arbitrators, one to be appointed by each party or in the event of disagreement between the Arbitrators, then to an Umpire to be appointed by the Arbitrators in writing before commencing the business of the reference and if either party shall refuse or neglect to appoint an Arbitrator within twenty days (20) after the other party shall have appointed an Arbitrator on its part



and shall have given notice to the party in default requiring it to make such appointment, then the Arbitrator appointed as aforesaid shall at the request of the party appointing him proceed to hear and determine the matter in difference as if he were an Arbitrator appointed by both the parties in dispute.

The decision or award of the Arbitrator, Arbitrators or Umpire (as the case may be) shall be binding upon the parties in dispute and each of them and the cost of the reference and award shall be in the discretion of the Arbitrator, Arbitrators or Umpire who may direct to any, by whom and in what manner same or any part thereof shall be borne and paid and the submission of the parties in dispute to the award of the Arbitrator.

### Eligibility Criteria for Technical Qualification

The bidder MUST comply with the following minimum criteria. The bid document shall be rejected if the vendor fails to meet the following minimum criteria and fails to submit the documentary evidences.

- The bidder should be NTN and Sales Tax registered company in Pakistan.
- The bidder must be on Active Taxpayer list of Federal Board of Revenue.
- Bidder to provide following affidavit on stamp paper:
  - Bidder or any of its associated Parent / Affiliated / Subsidiary company should not have been black listed from participating in any public sector bids / RFPs / tenders.
  - Bidder and/or it's Owners, Directors, or Partners should be not listed in any of the International/Local Sanctions, as required by the local regulator.
- The bidders i.e. Insurance Company must have minimum PACRA/JCR-VIS long term of 'A' with Stable outlook.
- Bidder should have 10 years or above experience of handling Health Insurance portfolio in Pakistan.
- The bidder must have a minimum of Rs. 800 Million annual turnovers. Bidders MUST provide audited financial statements for last 03 years.
- Bidder must have minimum health insurance portfolio of PKR 500 million.
- Bidder must have 05 or more group/corporate client portfolio with minimum 500 employees each.
- The Bidding firm/company/agency must have experience professionals in key management positions.
- Minimum number of hospitals for IPD credit facility should be 150 or more in Pakistan.
- Bidders must have an existing 24/7 customer service center available via UAN / toll free number (recorded lines).
- Bidder must provide satisfactory certificate for health insurance service from 5 financial organizations.
- The companies who have worked (past/present) with FWBL should provide satisfactory certificate of FWBL.
- Minimum number of full time doctors (within health insurance department) should be 5 or more. Bidders must provide profile of doctors within the technical proposal.
- Bidder must meet all scope/terms of reference documented in this proposal.



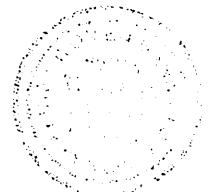


Bidders must provide documentation with respect to above mentioned eligibility criteria. In case of documents not provided by bidders along with technical proposal, FWBL reserves the rights to reject the proposal from further evaluation.

### Evaluation Score Criteria for Technical Qualification

- Total marks for Technical Proposal: 100
- Bidder shall not be eligible for technical qualification, if they fail to meet the eligibility criteria.
- Minimum qualifying percentage for entering into financial proposal is 70%. Applicant who secured less than 70% will be disqualified and will not be qualify for financial evaluation.

No	Evaluation Factors and Description	Total Marks	Max Marks	Total Marks and Distribution ranking
1.	Years in Health Insurance Business (min 10 years)		15 marks	Company/Agency/Firm has 10 or more years existence in health insurance business with documentary evidence.
1.1	10 years	05		
1.2	15 years	10		
1.3	20 years	15		
2	Existing Health Insurance Portfolio (min 500 million)		15 marks	Company/Agency/Firm has 500 Million or above health insurance portfolio with documentary evidence.
2.1	500 Million	05		
2.2	700 Million	10		
2.3	950 Million	15		
3	Number of Groups/Clients in Pakistan with coverage of 500 employees each (min 05 groups/clients)		25 marks	Company/Agency/Firm has portfolio of 05 or above groups/clients with documentary evidence.
3.1	0-4 groups / Clients	05		
3.2	05-10 groups / clients	10		
3.3	15 groups / clients	15		
3.4	25 groups / clients	25		
4	Number of panel hospital under credit facility in Pakistan (min 150 hospitals)		15 marks	List of 150 or above panel hospitals under credit facility in Pakistan.
4.1	Less than 150 hospitals or above	05		
4.2	150-175 hospitals or above	10		
4.3	200 hospitals or above	15		
5	Company should have own Dept. for processing of claims, case management and endorsement management		05marks	Documentary evidence is required.
5.1	No	00		



5.2	Yes	05		
6	Medical doctors presence in all major cities of Pakistan		15 marks	List of 05 or above medical doctors along with documentary evidence is required.
6.1	05 Doctors	05		
6.2	10 Doctors	10		
	15 Doctors	15		
7	Satisfactory certificate for health insurance service from 5 financial organizations in last two years.		05 marks	05 satisfactory certificate from Bidder
8	Bid completeness (will be provided upon completeness of process and entire documentation)		05 marks	Given by Procurement committee (1-5 rating scale)

**Documents/Reports required along with Technical Proposal:**

1. Company / Management Profile.
2. Certificate of Incorporation
3. Certificate of Registration
4. SECP Certificate of Registration
5. NTN & Sales Tax certificate of the Company
6. Detail of Key Management Persons
7. Bidder/Consortium Member/ Management Profile.
8. Audited financial statements for last 03 years
9. List of 150 or above panel hospital under credit facility in Pakistan
10. List of complete current clients of health Insurance.
11. List of 05 medical doctors along with their profile
12. List of 05 current clients of similar/greater portfolio for reference check with contact information (name, address, email address & contact numbers).
13. Name of Authorized person/Account Manager
14. Documentary evidence of PACRA/JCR-VIS rating
15. Affidavit that bidder is not blacklisted
16. Affidavit that bidder will not subcontract any part of the procurement to any other vendor.
17. Claim forms for In-Patient and Out-Patient.
18. Endorsement forms for Addition, deletion, revision or correction.
19. List of Day-Care Procedures/Surgeries under hospitalization benefits.
20. List of Specialized Investigations under hospitalization benefits.

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Date

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Company Seal & Bidder's Signature



## Proposals Financial Evaluation Criteria

- On the basis of technical evaluation, the financial proposal of only technically responsive bidders (qualified bidders) will be opened in the presence of their Representatives who choose to attend.
- Financial proposals of technically non-responsive vendors will be returned unopened.
- The bidder with lowest financial bid (inclusive of applicable taxes) will be considered as the successful bidder, provided the bidder has met all terms & conditions specified in this RFP document.

### LIST OF MEDICAL TREATMENTS:

#### IN-PATIENT HOSPITALIZATION COVERAGE / OUTPATIENT COVERAGE:

Any treatment required during the in-patient hospitalization including the following but not limited to:

- Daily Room & Board charges including meals of patients
- ICU, CCU & NCU charges
- Specialist (consultation) charges / RMO charges / Nursing Charges / ER charges / Recovery room charges
- Surgeon / Operation Fee
- Anesthetist fee / Anesthetist charges
- Operation Theater Charges / Rehabilitation Charges
- Medicines & Drugs, and Surgical Supplies during the hospitalization
- Vaccines or other therapeutic substances, and Implants declared essential for the recovery of the patient as prescribed/recommended by the attending physician during hospitalization.
- Blood & Oxygen
- Ventilators and Allied Services
- Kidney Dialysis / Blood Transfusion.
- Cancer Treatment (Chemo / Radio therapy)
- Daycare surgeries / Investigations
- All investigations including lab tests, Radiology, ultrasounds, etc., required during the hospitalization
- Organ Transplant (excl. cost of organ)
- Fractures and Lacerated Wounds
- Miscellaneous charges including Local road ambulance charges
- Medical Emergencies leading towards hospitalization
- Congenital Birth Defects for newly born & current children
- Pre 30 & post 30 days OPD expenses related to hospitalization

Overseas Accidental / Medical emergencies to be reimbursed as per benchmark of AKUH

#### **Emergency Cases:**

1. ER management of Renal or Biliary Colic requiring injectable analgesics
2. IV treatment in ER for dehydration cases due to gastroenteritis
3. ER management of high grade fever requiring IV antibiotics and antipyretics



4. ER management of chest pain
5. ER management of Hyperglycemia and Hypertension
6. ER management of upper GI bleeds
7. ER treatment / gastric lavage of accidental cases of over-dosage / poisoning especially Among children
8. Severe skin eruptions due to drug side effects requiring ER management
9. ER treatment due to lacerations requiring stitching or dressing
10. POPs for minor fractures in ER
11. ER observation for Head Injury cases

- **The cases will be handled on reimbursement basis as the hospital stay is very short.**
- **Any other pandemic, such as Covid-19, that may spread in the future**  
In case of test resulting positive, all blood tests will be covered
  
- **All routine test as per doctor prescription.**

**Standard Specialized Investigations Covered in IPD Policy (without coverage of Pre & Post expenses):**

**Scope:**

- Gastroscopy
- Endoscopy
- Bronchoscopy
- Colonoscopy

**Scan:**

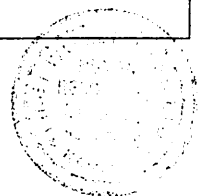
- MRI
- CT scan
- Thyroid scan
- Renal scan
- Thallium scan
- PET scan
- Bone scan (only for cancer pts)
- Carotid Doppler
- Barium Meal
- Barium Swallow
- Barium Enema
- CT Angio

**Conduction Studies**

- NCS/EMG
- EEG

**Graphic Studies**

- Coronary Angiography
- Mammography



**ETT**

- Holter Monitoring
- Echo/Stress Echo
- All types of Biopsies
- OCT
- FFA

**COVERED DAYCARE PROCEDURES UNDER LOCAL-/ GA:**

Following procedures performed under LA will be covered as per medical necessity;

- Painful/infected in grown toe nail (IGTN)
- Infected cases (Abscess/cyst) Incision / drainage
- Painful Lipoma (Cosmetic removal is not covered)
- Painful Planter warts
- Carpel Tunnel Syndrome Surgery/ daycare orthopedic procedures such as POP Back slabs
- Cubital Tunnel Syndrome Surgery
- Cataract Surgery (Cost of IOL shall be covered up to maximum amount of Rs. 50,000/-)
- Injection Avastin
- Injection Lucentis
- All medically necessary eye procedures under LA, e.g. Pterygium (blurring vision), Nasolacrimal duct blockage,
- chalazion, painful internal, external hordeolum etc.
- Any eye disorder leading towards vision impairment e.g. retinal detachment, Periretinal membrane, Keratoconus
- Painful Sebaceous Cyst
- USG guided Abscess drainage/Biopsy
- Painful Ganglion
- Endoscopic Ultrasound procedure
- Dialysis
- RFA Procedure (Radio Frequency Ablation, for abnormal electrical conductivity of Heart)
- Lithotripsy (for Kidney Stones)
- Chemotherapy
- Radiotherapy

**Pre and post covered in daycare cases (30 days)**

**All diseases including following:**

- Management of acute myocardial infarction (heart attack),
- Coronary artery heart by-pass
- Cerebro Vascular Accidents (CVA Stroke)
- Management of all type of Malignancies cancer including chemotherapy, radiotherapy
- Management of Renal Failure, including Dialysis
- Major transplant
- Major burns
- Liver Cirrhosis
- Paralysis/Stroke



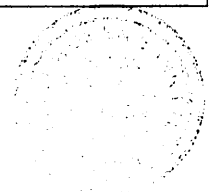
- Brain Tumor
- Hepatitis "B" & "C"
- Thalassemia
- Cataract surgery
- Diagnostic D&Cs

**Maternity Coverage:**

- Gynecologist's fee
- Labor Room/ Operation Theater charges
- Anesthetist fee
- Miscarriage (After coverage of 2 children)
- Medicines
- Diagnostic tests
- Baby's Nursing Care
- Epidural & Circumcision charges
- Daily room rent charges & patient meals charges
- Normal deliveries, complicated deliveries
- Childbirth from Cesarean Section
- Charges for baby's nursing care / incubator
- Antenatal and postnatal hospitalizations
- Miscarriages resulting into D&C
- Carried D&E or any other procedure required in case of life saving purpose
- Pre-natal nine month & post-natal 30 days

**Exclusions:**

- (a) Planned Overseas treatment
- (b) Charges for phone calls, attendant/guest meals during hospitalization and private nursing etc will not be admissible.
- (c) Expenses pertaining to any cosmetic treatment will not be admissible.
- (d) Facilities availed in excess of room entitlement will be borne by the employee
- (e) Tests or treatment related to contraception or sterilization is not admissible.
- (f) Expenses incurred as an organ donor are inadmissible.
- (g) Dental examinations, x-rays, extractions / surgical extractions, fillings and general dental care except emergency dental treatment due to accidental injuries within 48 hours for pain relief only.
- (h) Any medical instrument/device as prescribed at the time of discharge for patient recovery e.g. Nebulizer Device, Sugar test device, etc., are not covered.
- (i) Self-inflicted injury including attempt at suicide, abuse of alcohol, drug addiction or abuse, sexually transmitted disease and any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related to conditions or diseases.
- (j) Infertility, fertility or menopause related treatments
- (k) Experimental, unproven or unregistered treatment
- (l) Dentistry



- (m) Professional sports
- (n) War or natural calamity
- (o) Corrective Surgery
- (p) Gender re-assignment
- (q) Treatment for obesity

**Turn Around Time (TAT):**

S. No	Description	TAT
a.	For policy document and health cards	15 working days
b.	Routine health cards for additions, deletions & plan revision	10 working days
c.	Claim re-imburement	15working days
d.	Duplicate cheque	05 working days
e.	Agreed MIS	05 working days

**Other Required Services:**

- a. Declared or un-declared Pre-Existing Conditions (PEC) are fully covered for all lives under all benefits
- b. Health Questionnaire Forms are not required to declare any medical condition to the insurance company.
- c. Flexibility of getting non-panel hospitals on panel
- d. No deductions or comparison for re-imburement on panel or non-panel hospitalization or OPD
- e. Complimentary 50% enhancement in the hospitalization limit in case of accidental hospitalization
- f. No pre-authorization is required from the insurance company directly by the FWBL/employee of FWBL
- g. Ambulance charges should be covered from hospitalization benefit
- h. Premium to be calculated on pro-rata basis for endorsements
- i. Mode of payment for policy premium is 100% and annual
- j. Mode of payment for endorsement premium is 100% and billed on monthly basis
- k. Profit Sharing arrangement on 20% admin fee on claims and 50:50 sharing on annual basis
- l. Awareness sessions at FWBL Head Office.

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Date

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Company Seal & Bidder's Signature



Terms & Conditions of Services

1. **Signing of Contract Agreement:** The company/agency/firm will sign the contract agreement as acknowledgement. The Contract Agreement may include mutually agreed terms and conditions, including but not limited to, providing unhindered access of all requisite documents for audit to the officials of the State Bank of Pakistan
2. **Services Deliverable:** All services must be executed as specified in entitlement / authorization. Non-compliance with this condition renders the services liable to non-acceptance.
3. **Duration:** The period of Execution will identify on Contract Agreement for ONE year extendable up-to further TWO years' subject to consent of all concerned parties.
4. **Place of Services:** As specified in the contract agreement unless otherwise informed accordingly.
5. **Poor Performance:** Penalty 2% of the total amount will be imposed per month for which the company/agency/firm failed to deliver as per standard or in accordance to the entitlement / authorization.
6. **Service Execution:** Competent Authority reserves the right to change/alter/remove/ reduce/enhance services without assigning any reason and the agency / company/firm will abide the instruction(s).
7. **Condition of Services:** The services in all respect with the requirement of the contract agreement and must be in acceptable format otherwise they will be liable to rejection.
8. **Termination of Contract:** That upon termination of this agreement the company/firm/agency shall be permitted to withdraw all its liabilities, liens, dues, devices, equipment and manpower which may have been placed at anywhere from the time to time.
9. **If utilization amount is less than the premium amount paid, for differential amount the profit sharing formula will be negotiated**
10. **Submission of Bills/Invoices:** Invoice / bill & Delivery Advice should be submitted to HR Department.
11. **Arbitration:** In case of any dispute, difference or question which may at time arise between the Bank & the Company/firm/agency here to or any person claiming under them, touching or arising out in respect of the agreement or the service(s) thereof shall be referred to the arbitration and an Arbitrator will be appointed by mutual consent, whose decision and findings will be final and binding on both the parties. The Arbitration proceedings will be governed by the Arbitration Act-1940 and the substantive and procedural law of Pakistan. The venue of arbitration shall be at Karachi
12. **General Sales Tax:** General Sales Tax will be paid on applicable items only by the company/firm/agency.
13. **Government Tax(es), Levi (es) and charges(s):** It will be charged at actual as per SRO.
14. **Taxes:** All Government taxes (including Income tax and stamp duty), levies and charges will be charged as per applicable rates / denomination of Purchase / Work Order.
15. **Stamp Duty:** Stamp duty for Services against total value of Work will be levied accordingly as per stamp duty applicable slab.
  - **Payment Terms:** If the bidder is unable to deliver the satisfactory health insurance service, then FWBL reserves the right to forfeit the Security Deposit.
  - Invoices will be cleared along with necessary documentations.
  - All payments to FWBL staff against their claims shall be made through cross cheque in the Pak Rupees.





- Taxes will be deducted at source as per government rules at the time of payment.

If the services offered by bidder are not to the satisfaction of the FWBL Management, FWBL Management has the right to cancel the agreement/contract.

**Note:** *This Terms & Conditions is integral part of contract agreement besides other clauses / articles.*

## Annexure A – Technical Bid Documentation

### TECHNICAL BID COVER LETTER

Tender Reference No:

Date:

HR Division, FWBL.  
Head Office, Mezzanine Floor,  
STSM Foundation Building,  
Civil Lines, Dr. Zia-ud-Din Ahmed Road,  
Karachi.

Dear Sir,

**Sub: your RFP for "Group Health Insurance for the employee of FWBL (Permanent and Contract)" dated DD-MM-YYYY.**

With reference to your subject RFP, we have examined and understood the instructions including all annexure, terms and conditions, project scope forming part of the RFP, we hereby enclose our Technical Bid for "Group Health Insurance for the employee of FWBL (Permanent and Contract)" as mentioned in the RFP documents.

In the event of acceptance of our bid by The Bank (FWBL), we undertake to deliver the services in accordance with the schedule specified in the Technical Requirements and Specifications.

We agree to abide by the terms and conditions of this bid offer till 180 days from the date of opening of bids and our offer shall remain binding upon us which may be accepted by the Bank any time before expiry of 180 days.

Until a formal contract is executed, this tender offer, together with The Bank's written acceptance thereof and Bank's notification of award, shall constitute a binding contract between us.

Dated this day of \_\_\_\_\_ 2025

Signature: (In the Capacity of) \_\_\_\_\_

Duly authorized to sign the tender offer for and on behalf of



**BID PARTICULARS:**

Legal Name of the Bidder.	
Year of Registration / Establishment of the Organization	
National Tax Number	
Registered Complete Address of the Bidder.	
Name and designation of the person to whom all references shall be made regarding this tender.	
Address of the person to whom all references shall be made regarding this tender.	
Telephone No. (With country and area code).	
E-Mail of the contact person:	
Fax No. (With country and area code).	

Name: \_\_\_\_\_

Location: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Company Seal & Bidder's Signature



**BIDDER / AUTHORIZED PARTNER / OTHER CONSORTIUM MEMBER PROFILE:**

S. No.	Name of the Company/agency/firm	
01.	Indicate whether the Company/agency is the lead Bidder and whether the Company is the Owner, Authorized Partner or Other consortium member	
02.	Year Established	
03.	Turnover (in PKR)	FY 2022: FY 2023: FY 2024:
04.	Profit After Tax (in PKR)	FY 2022: FY 2023: FY 2024:
05.	Head Office Address	
06.	Telephone No. (with country and area code)	
07.	Fax No. (with country and area code)	
08.	E-mail Address	
09.	Name of the Key representative for this project	
10.	Any accreditations / Certifications of organization and resources	

The Bidder should fill this Annexure for the Bidder and any other member of the consortium separately (including the Owner, Partner and any other member of the consortium)

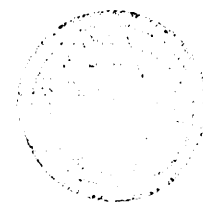
As of this Date, the information furnished in all parts of this form is accurate and true to the best of my knowledge.

Name: \_\_\_\_\_

Location: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
 Company Seal & Bidder's Signature



**Annexure B – Financial Bid Documentation**

**FINANCIAL BID COVER LETTER**

Tender Reference No:  
Date:

HR Division, FWBL.  
Head Office, Mezzanine Floor,  
STSM Foundation Building,  
Civil Lines, Dr. Zia-ud-Din Ahmed Road,  
Karachi, Pakistan

Dear Sir,

**Sub: your RFP for “Group Health Insurance for the employee of FWBL (Permanent and Contract)” dated DD-MM-YYYY.**

Having examined the RFP including all mention requirements, we, the undersigned, offer to deliver services in conformity with the said RFP and in accordance with our proposal and total cost indicated in the enclosed Commercial Bid for Group Health Insurance for the employee of FWBL (Permanent and Contract) as mentioned in the in the RFP document.

All the prices mentioned in our bid are in accordance with the terms as specified in the bidding documents. We agree to abide by this bid for the period of 180 days from the date of bid opening and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

We hereby declare that our bid is made in good faith, without collusion or fraud and the information contained in the bid is true and correct to the best of our knowledge and belief.

We further confirm that the prices stated in our bid are in accordance with your Instruction to Bidders included in bidding documents.

If our bid is accepted, we will submit the security deposit (in the format prescribed by the Bank) for a sum equivalent to 10% of the value of the contract to the Bank valid for a period of one year in favor of First Women Bank Ltd. for the due performance of the Contract.

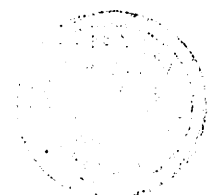
Until a formal contract is prepared and executed, this bid, together with the bank’s written acceptance thereof and bank’s notification of award, shall constitute a binding Contract between us.

Dated this day of \_\_\_\_\_ 2025  
Signature: (In the Capacity of) \_\_\_\_\_

Duly authorized to sign the tender offer for and on behalf of  
Name: \_\_\_\_\_

Location: \_\_\_\_\_

\_\_\_\_\_  
Company Seal & Bidder’s Signature & Date



Census Structure (As at December 2024)

CENSUS PLANWISE						
Description	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	Grand Total
Self	15	22	106	205	41	388
Spouse	08	7	53	79	33	180
Son	08	9	49	65	36	167
Daughter	10	12	72	67	64	225
Contractual Staff (self only)			1	5	53	60
<b>Grand Total</b>	<b>41</b>	<b>50</b>	<b>281</b>	<b>421</b>	<b>227</b>	<b>1020</b>

(Age & Eligibility Structure)

Sr. #	Description	Age Limit
1	Full time Permanent /Contractual Employees	60 year
2	Spouse of Full time Permanent Employees	60 year
3	Dependent Son of Full time Permanent Employees	21 year
4	Dependent Daughter of Full time Permanent Employees	No age limited but coverage till get married
5	Maternity cases- Full time Permanent /Contractual Employees	45 years for female life

**FINANCIAL BID:**

Plans	Plan A	Plan B	Plan C	Plan D	Plan E
Room Entitlement	50,000	45,000	15,000	10,000	8,000
Hospitalization Coverage	550,000	500,000	425,000	325,000	275,000
Maternity Normal	135,000	135,000	125,000	120,000	90,000
Maternity Caesarian	175,000	175,000	175,000	140,000	100,000
**Corporate Pool Limit	PKR. 1,200,000/-				
Pre & Post Natal Charges	PKR. 10,000/-				

**\*\* It is notified that if corporate pool amount is not utilized, the said amount will be refundable**



Bidders are to provide their financial quotation/bid. Amount in PKR.

Premium should be quoted as follows for each option separately:

Three Financial bid will be requested from the Bidders:

- 1. Financial Bid with routine test & emergency treatment
- 2. Financial Bid without routine test & emergency treatment
- 3. Financial Bid without Contractual staff but inclusive of routine test & emergency treatment

S. No	Description	Amount (PKR)
1	Hospitalization Premium	
2	Maternity Premium	
3	<b>TOTAL PREMIUM</b>	
4	Additional fee i.e. Admin/FIF/FED/Taxes etc.	
5	<b>GROSS PREMIUM per Year</b>	

Gross Premium (in words) \_\_\_\_\_

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Date

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Company Seal & Bidder's Signature

