



Skyrooms Private Limited
Sky rooms (private) limited (A PIACL Subsidiary)
Purchase Department
Tel: +92-21-34570141-5, 34578405-9
Fax: 34578401
E-mail: purchasemgr.sr@piac.aero
Website: www.airporthotel.com.pk

Tender Ref No. SKY-PUR-GROUP LIFE INSURANCE-01-2025
Tender Cost Rs 15,000/- (Non-refundable)
Earnest Money Rs 500,000 must submit with Technical Proposal (Refundable)

INVITATION TO BID

Skyrooms (Private) Limited Karachi invites bids through EPADS and sealed envelope from renowned (eligibility as per bidding documents) Vendors via "Single Stage Two Envelope Basis". Bidding documents containing detail terms and conditions, etc. are available electronically and can be downloaded from:

- **Skyrooms Private Limited website** www.airporthotel.com.pk
- **PPRA website** www.ppra.org.pk/active-tenders
- **EPADS-PPRA website** www.eprocure.gov.pk through **Supplier Login**

Bid should be submitted electronically through PPRA e-Pak Acquisition & Disposal System (**EPADS**). Additionally, hard copy of the bid along with Original Earnest Money and Tender Fee instrument **MUST BE** submitted with technical bid to **the Office of Manager Purchase, Purchase Department, Skyrooms Private Limited (Airport Hotel) Karachi** on or before **24-March-2025 at 11:00 am**. Bids will be opened on the same day **24-March-2025, at 11:30 am**.

The manual submission of bid without E-PADS is **NOT** allowed and will be rejected. Bid received after stipulated date & time shall not be considered. The Skyrooms Private Limited will not be responsible for postal delays.

INSTRUCTIONS TO BIDDERS [MUST READ CAREFULLY]

After Submission of bids through E-PADS, following evidences are required:

- E-PADS submission _____ (Yes / No)
- Tender Fee: PKR _____ (Yes / No)
- Earnest Money: _____ (Yes / No)
- Technical Literature (If applicable) _____ (Yes / No)
- Company Profile _____ (Yes / No)
- Certifications _____ (Yes / No)
- Authorizations _____ (Yes / No)

M/s. _____

**SUBJECT: GROUP LIFE INSURANCE COVERAGE FOR EMPLOYEES OF SKYROOMS
(PRIVATE) LIMITED,**

Dear Sir,

We are pleased to invite your sealed bid for the items listed in the Schedule "A". In case of more than one schedule separate bid for each schedule should be furnished. The terms & conditions of the tender / supplies are given below: -

Submission of tender:

1. Send your bids on "Single Stage Two Sealed Envelope Basis" addressed to Manager Purchase, Purchase Department, Skyrooms Private Limited (Airport Hotel) Karachi on or before **24-March-2025 at 11:00 am.**
2. The bid must be applied and submitted through E-PADS, hard copy of the bid in sealed envelope may be sent to the office of Manager Purchase, Purchase Department, Skyrooms Private Limited (Airport Hotel) Karachi on or before **24-March-2025 at 11:00 am.**
3. You may also be sent hard copy of your bid through registered courier, which must reach before the closing date and time as mentioned above.
4. Bids will be opened **24-March-2025 at 11:30 hours**, on the same day in the presence of bidders (optional).
5. Both Technical & Financial Proposals should be sealed with scotch tape with authorized signature.
 - a) Tenders must be in two separate sealed envelopes;
 - ✓ (Technical Proposal) → with Tender Reference Number
 - ✓ (Financial Proposal) → with Tender Reference Number.
 - b) Note: All bidders must mention Tender Ref No, date of opening & item description on their courier envelope, (strict compliance).
6. Tenders received after stipulated date & time shall not be considered. The Skyrooms Private Limited, Karachi will not be responsible for any postal delays.
7. The decision of **General Manager Skyrooms Private Limited** in this respect shall be final and binding for all bidders.

Earnest Money:

1. The bid must be accompanied by **Rs.500,000** having been deposited in the form of a Pay Order [from any scheduled bank] and must be payable at Karachi Pakistan in lieu thereof in the name of M/s. Skyrooms Private Limited, Karachi as interest-free Earnest Money (Refundable) with **Technical Proposals.**
2. **Please Note:**
 - a) *Earnest Money in any other shape shall not be accepted.*
 - b) *Earnest Money deposited against a running contract(s) purchase orders(s) shall not be transferred as Earnest Money for any other tender.*
 - c) *Any tender without Earnest Money, shall not be considered.*

Performance Guarantee / Security Deposit (for successful bidders):

1. The successful bidders upon award of Contract / Purchase Order will be required to furnish in the amount of Rs. (3% of total tender value) as interest free in shape of Pay Order of an

equivalent amount or a Bank Guarantee for an equivalent amount countersigned by the Head Office of the Bank and to remain valid for 3-months after the expiry period of the Contract.

2. The Earnest Money already held can be converted into Security Deposit and balance amount if any shall be deposited as above.

Preparation of tender:

1. Bid will be opened on “**Single Stage Two Envelopes**” basis. All bidders must submit two sealed envelopes “Technical proposal and Financial Proposal” on specified tender opening date/time.
2. **Technical Proposal** will be opened on same date, whereas Financial Proposal will remain sealed till the evaluation of technical proposal and samples according to the specifications. The unsuccessful bidder’s financial would be handed over without opening.
3. **Financial Proposal** of only those bidders will be opened whose sample are found acceptable and technically qualified. The financial bid opening date would be later communicated to bidders.
4. Technical proposal will be evaluated by the Evaluation Committee of Skyrooms (Private) Limited, Karachi. The results of the evaluation will be communicated to all bidders as per laid down procedures.
5. Technical and Financial Evaluation Reports as per PPRA Rule-35 will be uploaded on both E-PADS, PPRA and APH websites.

Financial Proposal having following documents:

1. The Schedule “A” duly filled in, signed and sealed.
2. Earnest money
3. Undertaking on 100-rupee stamp paper.
4. Bidder may submit prices as per segregated Schedule.

Technical Proposal having following documents “Mandatory Requirement”:

1. Tender Fees Pay Order of Rs 10,000/- [Non-Refundable] - On back side of Pay Order, Vendor must write company name/stamp, Tender Ref. No, date, Earnest Money & amount.
2. Fixed Earnest Money amounting **Rs 500,000** of Total Bid Value in shape of Pay Order [issued from any scheduled bank] as Earnest Money [Refundable/Interest Free] - On back side of Pay Order, Vendor must write company name/stamp, Tender Ref. No, date, Earnest Money & amount.
3. Company profile with registration certificate
4. Copy of GST, REPECTED TAX AUTHORITY & NTN Certificate,
5. FBR registration
6. Client list
7. No litigation letter / Undertaking on company letter head
8. Firm/Company/Organization IS REGISTERED IN SECP

All information about the material proposed to be supplied must be given as required in the schedule to tender. The tender will not be considered if complete information required is not given therein. Particular attention must be paid to delivery time. Authorized Signatures of individual signing the tender and other documents connected with the contract must specify whether signing as:

- a) Sole Proprietor or his attorney.
- b) A registered active partner of the firm or his attorney.
- c) For the firm per procreation.
- d) As secretary, Manager, Partner, etc., or their attorney in case of firms registered under Partnership Act.
- e) In any query without hesitate you will contact / emails mentioned concerned officer.

- f) The Tenderers must indicate whether it's firm/company/organization etc. is registered with Skyrooms (Private) Limited, or not. If registered then specify Skyrooms (Private) Limited, Registration number.

Prices:

- a) The Prices quoted must be net as per accounting unit as shown in the Schedule of tender, inclusive of all duties / taxes, packing, and delivery charges for free delivery to Skyrooms (Private) Limited, However, if GST is applicable, same should be shown separately.
- b) The Prices mentioned in the tender will be treated as firm till the completion of Purchase Order / Contract.
- c) The Prices must be stated for each item separately both in words and figures. Additional information, if any must be linked with entries on the Schedule to Tender.
- d) Offers must be valid for 180 days. (Extendable in line with PPRA Rules)
- e) Rates must be written on Skyrooms Private Limited prescribed form otherwise Bids will not be entertained.
- f) Correction White Fluid or Over Writing strictly is not allowed otherwise tender will be rejected/ not-considered, moreover, hand written tenders/quotations will also not be accepted.
- g) For foreign bidders, rates will be converted into local currency at the date of financial opening & will be locked till completion of P.O supplies.

DURATION OF CONTRACT

Contract will be awarded for a period of one year extendable for further two terms on same rates terms and conditions on mutual consent basis subject to satisfactory performance.

Acceptance of tender:

Sky rooms (Private) Limited, does not pledge itself to accept the lowest tender and reserve the right to accept or reject any or all tenders / quotations or accept the tenders at rates on lowest individual items or extend the date of opening / cancel as per PPRA Rules.

Yours truly,
For: Sky rooms (Private) Limited,
Manager Purchase SRL

Encl:

1. Tender Schedule "A" complete form (as applicable)
2. Terms & Conditions
3. Mandatory Requirement
4. Undertaking

Note: *Prescribed Tenders form for the subject item may be directly downloaded from <http://web.airporthotel.com.pk> / or www.ppra.org.pk websites. EPADS-PPRA website www.eprocure.gov.pk through Supplier Login*

REQUEST FOR PROPOSAL

FOR

GROUP LIFE INSURANCE COVERAGE FOR SKYROOMS PRIVATE LIMITED EMPLOYEES

Scope of Work

SKYROOMS PRIVATE LIMITED intends to renew group life insurance coverages for its employees, for the period 2025-2026 with following information:

Insured: Skyrooms Private Limited
(for Group Life Insurance)

Period of the Policy: From 1st MARCH 2025 to 28th FEB 2026, both days inclusive

Type of Indemnity / Cover: Employee (Group Life) Coverages

Eligibility Criteria

The bidder MUST comply with the following minimum criteria. The bid will be rejected if the bidder fails to meet the following minimum criteria and submission of the required documents.

- The bidder must not have any pending disputed claims/litigation with Skyrooms Private Limited
- The bidder must be registered with respective tax authorities & SECP
- The bidder must be an active member of The Insurance Association of Pakistan
- The bidder must have followed minimum rating from JCR-VIS/PACRA.

For Conventional Insurers / Window Takaful Operations: “**A++**”

For Takaful Insurers / Operators: “**A**”

Pre-Conditions for Award of Contract

The winning bidder shall be required to adhere to the following conditions during tender process and throughout the tenure of the contract (including extension period thereto, if any) without imposition of any subjectivity/condition/limitation etc. from the bidder:

- Any of the submitted claims shall be paid by the winning insurer, within 10 working days (after fulfillment of requisite documentation requirements);
- In case of death of any of the beneficiary to the claim, the legal heirs / Nominee would be fully entitled to receive the proceeds of claim;
- No policy deductibles would be allowed under any of the insurance coverages;
- At any point of time during the contract, should Skyrooms Private Limited decides to increase the maximum coverage limit in any of the policies (being awarded through this tender), Skyrooms Private Limited reserves the right to do so by granting increase in quoted premium.

Instructions to Bidders

1. Tenders are invited on “**Single Stage Two Envelopes**” basis,
2. Rate quotes are required for insurance coverage/benefit as mentioned above. Hence, contracts shall be awarded to the respective bidder achieving highest aggregate score, for the coverages.
3. The bidder shall submit audited financial statements of last three (03) fiscal years.
4. Further details like number of employees, pay groups, salaries, date of joining etc. Can be provided upon request.
5. Interested insurance companies / Takaful operators, having above-prescribed minimum credit rating, agreeing to the pre-conditions may send their sealed envelopes, containing technical and financial proposals.

Pre-award Presentations:

Skyrooms Private Limited reserves the right to get presentations and/or demonstrations / Interview from any or all of the participating bidders, in which they may be asked to, provide additional information.

TERMS OF REFERENCE

GROUP LIFE INSURANCE COVERAGE FOR EMPLOYEES OF SKYROOMS PRIVATE LIMITED

POLICY	COVERAGE	BENEFITS	COVER
Group Life Insurance for Skyrooms Private Limited	Natural Death	Natural death of existing and retired employees up to age of 65 years after retirement on superannuation.	For Staff Categories PKR 300,000 each For Officer Categories PKR 600,000 each
	Personal Accident	i) Accidental death of any Employee	In addition to natural death benefit, additional cover of gross salary *36 months up to PKR 6 million (maximum) is also payable.
		ii) Permanent & Irrecoverable diseases during service.	For Staff Categories PKR 300,000 each
		iii) Temporary & Irrecoverable diseases during service.	For Officer Categories PKR 600,000 each

Mandatory Requirements

- Post retirement natural death coverage shall cover the employees retiring at the age of superannuation (60 years) till the age of 65 years (it shall include all the present & former employees).
- All pre-existing conditions/diseases/illnesses will be covered.

TENDER SCHEDULE - A

GROUP LIFE INSURANCE COVERAGES FOR EMPLOYEES OF SKYROOMS PRIVATE LIMITED

S. No.	Description	Max. Coverage / Employee (PKR) As Per TORs	Premium Per Annum (PKR)
Group Life Insurance Coverage			
1	Insurance Premium For Staffs	For Staff's Natural Death Max. PKR 300,000	
2	Insurance Premium For Officers	For Officers Natural Death Max. PKR 600,000	
3	Accidental Death For Staffs	For Staffs Accidental Death Max. 6 million (In addition to natural death benefit, additional cover of gross salary *36 months up to PKR 6 million (maximum) is also payable.)	
4	Accidental Death For Officers	For Officers Accidental Death Max. 6 million (In addition to natural death benefit additional cover of gross salary *36 months up to PKR 6 million (maximum) is also payable.)	
All Taxes (if applicable)			
Grand Total (Annual)			
Earnest Money			

Grand Total (Annual) in words PKR _____

Present / Current Strength Employees of Skyrooms Private Limited

- Staffs 2,878 approx.
- Officers 255 approx.

Attention:

Noncompliance to the conditions mentioned below at Serial No. 1 to 5 will render the quotation for rejection at the time of opening of tenders.

Broad Terms and Conditions of Tender:

1. Insurance premium must be quoted in words and figures both inclusive of all taxes, charges, duties, expenses to be borne by the bidder.
2. Offer must be firm and final and valid for 180 days.
3. Incomplete, mutilated offer or offers without/deficient earnest money are liable for rejection.
4. Copy of certificate of registration with Sales Tax collectorate must accompany the quotation.

5. Skyrooms Private Limited will have the right to visit the facility/premises of the tenderer or call for any further documents to establish the capability of firms to undertake this order/contract.
6. Skyrooms Private Limited decision in this regard shall be final and will not be questioned in any court.

We/ I hereby confirm having read and understood the terms and conditions of the tender and we / I expressly confirm and agree that our tender for the supply of above-mentioned items is in terms of and subject to the terms and conditions of the tender.

TENDERER'S SIGNATURE _____ DESIGNATION _____

ADDRESS _____

Tel No. _____ Fax No. _____ Email _____

GST No. _____ NTN NO. _____

SEAL _____

GROUP LIFE INSURANCE COVERAGE FOR EMPLOYEES OF SKYROOMS PRIVATE LIMITED

EVALUATION CRITERIA

Technical Criteria (Weightage: 60%)		
1.1	Number of Years in Group Insurance Service (Up to 5 Years: 5 Points, Up to 10 Years: 8 Points, Exceeding 10 Years: 10 Points)	5-10
1.2	Prior Experience of Provision of Services to Aviation Industry in Last 3 Years (Yes/No)	5-10
1.3	Total Number of Active Corporate Clients (5 points for each block of 10 clients)	5-10
1.4	Avg. Annual Gross Written Premium (Group Life Business Only) in Last Five Years (1 point for each PKR 100M)	1-10
1.5	Equity, As Per Latest Audited Financial Statements (1 point for each PKR 500M)	1-5
1.6	Solvency Margin, As Per Latest Audited Financial Statements (1 point for each PKR 250M)	1-5
1.7	Credit Rating either from PACRA or JCR-VIS For Takaful Companies (A=5 Points, A+ & Above=10 Points) For Conventional Insurance/Window Takaful Operations (Up to A++=5 Points, up to AA+= 7 Points, above than AA+=10 Points)	5-10
Total (Technical) 60		

Note:

Participating bidder, securing at least 30 points (50%) in technical evaluation shall qualify for financial evaluation.

Financial Criteria (Weightage: 40%)		
1	Premium Pricing (lowest premium pricing shall obtain maximum score, while for others, proportionate score in relation to the lowest premium price would be calculated)	40
Total (Financial) 40		

INTEGRITY PACT / DISCLOSURE CLAUSE

(To be submitted on Company's Letterhead)

Declaration of Fees, Commissions and Brokerage Etc. Payable by the Suppliers, Vendors, Distributors, Manufacturers, Contractor & Service Providers of Goods, Services & Works_____ the Seller / Supplier / Contractor hereby declares its intention not to obtain the procurement of any Contract, right, interest, privilege or other obligation or benefit from Government of Pakistan or any administrative sub-division or agency thereof or any other entity owned or controlled by it (GOP) through any corrupt business practice.

Without limiting the generality of the forgoing the Seller / Supplier / Contractor represents and warrants that it has fully declared the brokerage, commission, fees etc., paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback whether described as consultation fee or otherwise, with the object of obtaining or including the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from Government of Pakistan, except that which has been expressly declared pursuant hereto.

The Seller / Supplier / Contractor certifies that it has made and will make full disclosure of all agreements an arrangement with all persons in respect of or related to the transaction with Government of Pakistan and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

The Seller / Supplier / Contractor accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall without prejudice to any other right and remedies available to Government of Pakistan under any law, contract or other instrument, be void-able at the option of Government of Pakistan.

Notwithstanding any rights and remedies exercised by Government of Pakistan in this regard, the Seller / Supplier / Contractor agrees to indemnify Government of Pakistan for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to Government of Pakistan in any amount equivalent to ten time the sum of any commission, gratification, bribe, finder's fee or kickback given by the Seller / Supplier / Contractor as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever from Government of Pakistan.