BIDDING DOCUMENT

PROCUREMENT OF COMPREHENSIVE GROUP HEALTH INSURANCE SERVICES

Single Stage Two Envelope (SSTE)

Bid Submission: 06 October 2026 by 02:00PM.

Bid Opening: 06 October 2026 by 02:3PM.

Contents

Section-I: Invitation to Bids

Punjab Energy Efficiency and Conservation Agency (PEECA)

Energy Department, Government of the Punjab

TENDER NOTICE

GROUP HEALTH INSURANCE

The Punjab Energy Efficiency and Conservation Agency (PEECA), Energy Department Government of the Punjab intends to invite Bids from at least AA rated (PACRA/JCR-VIS) Insurance Companies/Group of Companies for "**Group Health Insurance**" registered with relevant Registration Authorities and Tax Departments/ Authorities (Income Tax, Sales Tax etc.)

Interested Bidders are requested to submit bids online on the PPRA Portal **Punjab E-Procurement System (EP)** https://ep.punjab.gov.pk on or before **6th October 2026 at 02:00 PM**. **The Bids will be opened at 02:30 PM on the same day through Punjab E-Procurement System (EP) at the address below on the Tender Notice.** Interested Bidders are requested to register themselves on the aforementioned PPRA Portal. For registration and guidance on **Punjab E-Procurement System (EP)**, the Bidders may contact PPRA at Mobile Helpline 1248 and Landline 042-1248.

Terms & Conditions:

1. At-least AA rated Insurance Company/Group of Companies by PACRA/JCR-VIS.
2. **The URL of the website of PPRA is (**http://eproc.punjab.gov.pk/ViewTender.aspx**) The response time shall be calculated from the date of publication of the advertisement on the website of the PPRA.**

1. The Bids must be submitted electronically through Punjab E-Procurement System (EP) https://ep.punjab.gov.pk Hard Copy of Bids submitted by hand/courier will *not* be entertained.
2. The bidders shall submit Bid Security **PKR 280,000/-** in favor of **"Managing Director-** Punjab Energy Efficiency and Conservation Agency (PEECA)**"** through 1Link options digitally via generated PSID # on Punjab e-Procurement System (https://ep.punjab.gov.pk). The Bid Security shall be returned to the unsuccessful bidder (s) upon request after completion of the procurement process (Issuance of Purchase Order/LOA to the Successful Bidder/Submission of Performance Guarantee).
3. Pre-Bid meeting will be held as per date and time mentioned on the E- Procurement Portal.

The URL of the website of the PPRA is http://eproc.punjab.gov.pk/ViewTender.aspx and response time shall be calculated exclusively from the date of publication of the advertisement on the website of the PPRA.

MANAGER LEGAL
Punjab Energy Efficiency and Conservation Agency (PEECA),
Energy Department
Government of the Punjab
Tel# 042-99268362

NOTE:

(i) All potential bidders are requested to submit their bids through Punjab e-Procurement System (EP). The bids will be opened as per the scheduled date & time. Manual submission of bid without Punjab e-Procurement System (EP) will NOT be accepted / entertained.

(ii) The date and time for the Pre-Bid Meeting shall be shared via the Punjab e-Procurement System (EP) and potential bidders are requested to attend the meeting.

Section-II: Instructions to Bidders (ITB)

NOTE: The procurement shall be conducted in accordance with Punjab Procurement Authority Act, 2009 and Punjab Procurement Rules, 2014 (amended up to date) In case of any conflict between the provisions of this Bidding Document and PPRA Act, 2009/ PPRA Rules, 2014, the latter shall prevail.

2.1. Introduction

2.1.1 Scope of Bid

i) The Procuring Agency (PA), as indicated in the Bid Data Sheet (BDS) invites e-Bids for the provision of Comprehensive Group Health Insurance as specified in the Section-IV Bid Data Sheet (BDS) and Section VII- Schedule of Requirements. The successful Bidders will be expected to provide the services for the specified period and timeline(s) as stated in the BDS.

2.1.2 Source of Funds

i) The Procuring Agency named in the Bid Data Sheet has the requisite funds. The Procuring Agency intends to apply the provided funds/ a portion of this budget to make eligible payments under the contract for which the Invitation to Bids has been issued.

2.1.3 Eligible Bidders

i) The Invitation to Bids is open to all Service Providers i.e. AA rated (PACRA/JCR-VIS) Insurance Companies/Group of Companies for "**Group Health Insurance**" registered with relevant Registration Authorities and Tax Departments/ Authorities (Income Tax, Sales Tax etc.) and on Punjab e-Procurement System (EP).

ii) Bidders should not be associated, or have been associated in the past, directly or indirectly, with a firm or any of its affiliates which have been engaged by the Procuring Agency to provide consultancy services for the preparation of the design, specifications, and other documents to be used for the procurement of the services to be purchased under this Invitation to Bids.

iii) Government-owned enterprises may participate only if they are duly/legally authorized in this regard by the respective/relevant competent forum/authority.

iv) Bidders shall not be under a declaration of blacklisting by the Procuring Agency.

vi) A Bidder shall not have a conflict of interest. All Bidders found to have a conflict of interest shall be disqualified. A Bidder may be considered to have a conflict of interest with one or more parties in this Bidding process, if they:

(a) are associated or have been associated in the past, directly or indirectly with a firm or any of its affiliates which have been engaged by the Procuring Agency to provide consulting services for the preparation of the design, specifications and other documents to be used for the procurement of the services to be purchased under this Invitation for Bids.
(b) have controlling shareholders in common; or
(c) receive or have received any direct or indirect subsidy from any of them; or
(d) have the same legal representative for purposes of this e-Bid; or
(e) have a relationship with each other, directly or through common third parties, that puts them in a position to have access to information about or influence on the Bid of another Bidder, or influence the decisions of the Procuring Agency regarding this Bidding process; or
(f) submit more than one Bid in this Bidding process, However, this does not limit the participation of subcontractors in more than one Bid.

vii) A Bidder may be ineligible if –

- the Bidder is declared bankrupt or, in the case of company or firm, insolvent;
- payments in favor of the Bidder is suspended in accordance with the judgment of a court of law other than a judgment declaring bankruptcy and resulting, in accordance with the national laws, in the total or partial loss of the right to administer and dispose of its property;
- legal proceedings are instituted against such Bidder involving an order suspending payments and which may result, in accordance with the national laws, in a declaration of bankruptcy or in any other situation entailing the total or partial loss of the right to administer and dispose of the property;
- the Bidder is convicted, by a final judgment, of any offence involving professional conduct;

viii) The Bidder is debarred and blacklisted due to involvement in corrupt and fraudulent practices in accordance with the provision of section 17A of PPRA Act, 2009 and Rule-21, read with Schedule appended with, Punjab Procurement Rules, 2014.

ix) The Bidder is debarred and blacklisted in general (i.e. to the extent of all public procurement) due to consistent performance failure in accordance with the section 17A of PPRA Act, 2009 and Rule-21, read with Schedule appended with, Punjab Procurement Rules, 2014.

x) The Bidder is blacklisted/ debarred by any international organization.

xi) Bidders shall provide to the Procuring Agency evidence of their eligibility, proof of compliance with the necessary legal requirements to carry out the contract effectively.

xii) Bidders shall provide such evidence of their continued eligibility satisfactory to the Procuring Agency, as the Procuring Agency shall reasonably request.

xiii) Bidders shall submit proposals relating to the nature, conditions and modalities of sub-contracting wherever the sub-contracting of any elements of the contract amounting to more than ten percent of the Bid price is envisaged.

2.1.4. Cost of Bidding	i)	The Bidder shall bear all costs associated with the preparation and submission of its e-Bid, and the Procuring Agency named in the Bid Data Sheet, hereinafter referred to as "the Procuring Agency," will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Bidding process.
2.1.5. One person One Bid	i)	As per Rule 36A of Punjab Procurement Rules 2014, a Bidder shall submit only one e-Bid in the same bidding process.
	ii)	A Bidder, if acting in the capacity of sub-contractor in any Bid, shall not submit bid for the same.
2.1.6. Work Plan/Deputation Plan	i)	The Bidder shall be responsible for the provision of bids as per work plan/deputation plan formulated by the procuring agency and procuring agency may also, from time to time amend the same as per its requirement.

2.2. The Bidding Documents

2.2.1. Content of

(i) The services required and contract terms are prescribed in the Bidding Documents. The Bidding Documents, inter alia, include:

(a) Invitation to Bids

(b) Instructions to Bidders (ITB)

(c) Technical Specifications

(d) Bid Data Sheet

(e) General Conditions of Contract (GCC)

(f) Special Conditions of Contract (SCC)

(g) Schedule of Requirements

(h) Bid Form

(i) Bidder Profile Form

(j) General Information Form

(k) Affidavit

(l) Technical Bid Form

(m) Contract Form

(n) Financial Bid Form / Price Schedule

(o) Performance Guarantee Form

(p) Check List

(ii) The Bidder is required to examine all instructions, forms, terms, and specifications in the Bidding Documents. Failure to furnish all information as required by the Bidding Documents or to submit a Bid not substantially responsive to the Bidding Documents in every respect will be at the Bidder's risk and may result in the rejection of its Bid.

(iii) In case of discrepancies between the Invitation to Bid and the Bidding Documents listed in ITB 2.2.1 (i) above, the said Bidding Document, not in conflict with any provision of PPR14, will take precedence.

(iv) The Procuring Agency is not responsible for the completeness of the Bidding Documents and their addenda, if they were not obtained directly from its website or website of PPRA. Re-confirming from the Procuring Agency that all pages/ contents have been properly and clearly received is the prime responsibility of the Bidder.

2.2.2. Clarification of Bidding Documents

i) A prospective Bidder requiring any clarification of the Bidding documents may notify the Procuring Agency in writing or by email at the Procuring Agency's address indicated in Invitation to Bid/ Tender Notice/ Advertisement or on the Punjab eProcurement System (EP). The Procuring Agency will respond in writing to any request for clarification of the Bidding Documents prior to the deadline for the submission of Bids prescribed in the Bid Data Sheet. The Procuring Agency's response (including an explanation of the query but without identifying) will be uploaded on the Punjab e-Procurement System (EP) for clarity of bidders.

ii) A prospective Bidder requiring any clarification of the Bidding Documents may notify the Procuring Agency through Punjab e-Procurement System (EP).

iii) The Procuring Agency will respond in electronic form to any request for clarification provided that such request is received prior to the deadline for the submission of Bids. As prescribed in ITB 2.2.2 (i), above.

iv) The Procuring Agency's response will be uploaded on Punjab e-Procurement System (EP).

v) Should the Procuring Agency deem it necessary to amend the Bidding Documents as a result of a clarification, it shall do so following the procedure under ITB 2.2.3.

vi) If indicated in the BDS, the Bidder's designated representative is invited at the Bidder's cost to attend a pre-Bid meeting at the place, date and time mentioned in the BDS. During this pre-Bid meeting, prospective Bidders may request clarification of the schedule of requirement, the Evaluation Criteria or any other aspects of the Bidding Documents.

vii) Minutes of the pre-Bid meeting, if applicable, including the text of the questions asked by Bidders, including those during the meeting (without identifying the source) and the responses given, together with any responses prepared after the meeting will be transmitted promptly to all prospective Bidders who have obtained the Bidding Documents. Any modification to the Bidding Documents that may become necessary as a result of the pre-Bid meeting shall be made by the Procuring Agency exclusively through the use of an Addendum pursuant to ITB 2.2.3. Non-attendance at the pre-Bid meeting will not be a cause for disqualification of a Bidder.

2.2.3. Amendment of Bidding Documents

i) At any time prior to the deadline for submission of Bids, the Procuring Agency, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the Bidding Documents by amendment. Any such change/amendment in the Bidding Documents shall be provided in a timely manner, through Punjab e-Procurement System (EP) and on equal opportunity basis as per Rule-25(3) OR Rule 25(4) of PPR-14 as the case may be.

ii) Before the deadline for submission of Bids, the Procuring Agency for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder or pre-Bid meeting may modify the Bidding Documents by issuing addenda.

iii) Any addendum issued including the notice of any extension of the deadline shall be part of the Bidding Documents and shall be communicated in writing or in any identified electronic form, e.g., email that secures record of the content of subject communication.

iv) In order to allow prospective Bidders reasonable time in which to take an addendum into account in preparing their Bids, the Procuring Agency, at its discretion, may extend the deadline for the submission of Bids, as per rule 29 of PPR-14, in the manner similar to the original advertisements, so as to avoid any inconvenience and to doubly ensure level playing field for all prospective bidders.

2.3. Preparation of Bids

2.3.1. Language of Bid	i)	The Bid prepared by the Bidder, as well as all correspondence and documents relating to the Bid exchanged by the Bidder and the Procuring Agency shall be written in the language specified in the Bid Data Sheet. Supporting documents and printed literature furnished by the Bidder may be in same language.
2.3.2. Bid Form	i)	The Bidder shall complete the Bid Form and the appropriate Price Schedule (Financial Bid) furnished in the Bidding documents, indicating the Group Health Insurance Services to be provided.
2.3.3. Bid Prices	i)	The Bidder shall indicate on form 8.10 the unit prices (where applicable) and total Bid price of the person the services of which it proposes to provide under the contract.
	ii)	Prices indicated on the Price Schedule shall be package wise.
	iii)	The Bidder's separation of price components in accordance with ITB Clause 2.3.4(i) above will be solely for the purpose of facilitating the comparison of Bids by the Procuring Agency and will not in any way limit the Procuring Agency's right to contract on any of the terms offered.
	iv)	Prices quoted by the Bidder shall be fixed during the Bidder's performance of the contract and not subject to variation on any account, unless otherwise specified in the Bid Data Sheet. A Bid submitted with an adjustable price quotation will be treated as non-responsive and may be rejected.
2.3.4. Bid Currencies	i)	Prices shall be quoted in Pak Rupees unless otherwise specified in the Bid Data Sheet.

2.3.5. Documents Establishing Bidder's Eligibility and Qualification

i) Pursuant to ITB Clause 2.1.3, the Bidder shall furnish, as part of its Bid, documents establishing the Bidder's eligibility to Bid and its qualifications to perform the contract if its Bid is accepted.

ii) The documentary evidence of the Bidder's eligibility to Bid shall establish to the Procuring Agency's satisfaction that the Bidder, at the time of submission of its Bid, is eligible as defined under ITB Clause 2.1.3.

iii) The documentary evidence, of the Bidder's qualifications to perform the contract if its Bid is accepted, shall establish to the Procuring Agency's satisfaction:

(a) that the Bidder has the financial, technical capability necessary to perform the contract;

(b) That the Bidder meets the qualification criteria listed in the Bid Data Sheet.

2.3.6. Bid Security

i) The Bidder shall furnish, as part of its Bid, a Bid security in the amount specified in the Bid Data Sheet.

ii) The Bid security is required to protect the Procuring Agency against the risk of Bidder's conduct which would warrant the security's forfeiture Pursuant to ITB Clause 2.3.6. (vii).

iii) The Bid Security shall be in Pakistan Rupees and in favor of **"Managing Director**-Punjab Energy Efficiency and Conservation Agency (PEECA)**"** through 1Link options digitally via generated PSID # on Punjab e-Procurement System (https://ep.punjab.gov.pk)

iv) Any Bid not secured in accordance with ITB Clauses 2.3.7 (i) and (ii) may be rejected by the Procuring Agency as Nonresponsive.

v) Unsuccessful Bidders' Bid security will be discharged or returned as promptly as possible in accordance with PPR-14.

vi) The successful Bidder's Bid security will be discharged upon the Bidder signing the contract, pursuant to ITB Clause 2.6.1, and furnishing the Performance Guarantee, pursuant to ITB Clause 2.6.2.

vii) The Bid security may be forfeited:

a. if a Bidder withdraws its Bid during the period of Bid validity specified by the Bidder on the Bid Form; or

b. in the case of a successful Bidder, if the Bidder:

i. fails to sign the contract in accordance with ITB Clause 2.6.3; or

ii. fails to furnish Performance Guarantee in accordance with ITB Clause 2.6.2; or

iii. is blacklisted under relevant provisions of PPRA Act, 2009 and PPR-14.

2.3.7. Period of Validity of Bids

i) Bids shall remain valid for the period specified in the Bid Data Sheet after the date of Bid opening prescribed by the Procuring Agency. A Bid valid for a shorter period may be rejected by the Procuring Agency as non-responsive.

ii) In exceptional circumstances, the Procuring Agency may solicit the Bidder's consent to an extension of the period of validity (as per rule-28 of PPR-14). The request and the responses thereto shall be made in writing through EP. The Bid security provided under ITB Clause 2.3.7 shall also be suitably extended. A Bidder may refuse the request without forfeiting its Bid security. A Bidder accepting the request will not be required nor permitted to modify its Bid.

2.3.8. Format and Signing of Bid

i) The Bidder shall prepare E-bid of the scanned documents in the form of PDF file and as per requirements in tender document.

ii) The Bidder shall authorize a person/ persons for signing, submission and further correspondence with Procuring Agency on behalf of bidder. Authority letter must be part of E- bid. However, in case of any issue bidder shall be responsible for all consequences.

iii) All scanned pages of the E-Bid, shall be signed and stamped by the authorized person before scanning.

iv) Any interlineation, erasures, or overwriting shall be valid only if they are initialed by the authorized person for signing the E-Bid.

v) The name and position held by each person signing the authorization must be typed or printed below the signature. All scanned pages of the E-Bid, shall be signed and stamped by the authorized person before scanning.

vi) Any interlineations, erasures, or overwriting shall be valid only if they are signed by the person or persons signing the Bidder.

vii) The Bidder shall furnish information as described in the Form of Bid on commissions or gratuities, if any, paid or to be paid to agents relating to this Bid and to contract execution if the Bidder is awarded the contract.

2.4. Submission of Bids

2.4.1 Submission of Bids		The complete Bids must be submitted online on Punjab e-Procurement System (EP) website i.e., https://ep.punjab.gov.pk
2.4.2 Deadline for Submission of Bids	i)	E-Bids must be submitted on the Punjab e-Procurement System (EP) no later than the time and date specified in the Bid Data Sheet. Physical Bids received through courier services or delivered by the bidder, shall not be accepted.
	ii)	The Procuring Agency may, at its discretion and as per rule 29 of PPR-14, extend this deadline for the submission of Bids by amending the Bidding documents in accordance with ITB Clause 2.2.2 & 2.2.3 in which case all rights and obligations of the Procuring Agency and Bidders previously subject to the deadline will thereafter be subject to the deadline as extended.
	iii)	E-Bids must be submitted on the Punjab e-Procurement System (EP) no later than the date and time specified in the BDS.
2.4.3. Late Bids	i)	E-Bids will not be accepted on the Punjab e-Procurement System (EP), after closing time. However, if any E-bid is submitted on the system after closing time due to some technical glitch in the Punjab e-Procurement System (EP), in that case bid shall be declared late and rejected.

ii) The Procuring Agency shall not consider for evaluation any Bid that is submitted after the deadline for submission of E-Bids.

iii) Any Bid received by the Procuring Agency after the deadline for submission of E-Bids shall be declared late, recorded, rejected and returned unopened to the Bidder.

2.4.4. Modification and Withdrawal of Bids

i) The Bidder may modify or withdraw its e-Bid after the Bid's submission.

ii) No e-Bid may be modified after the deadline for submission of Bids.

iii) No e-Bid may be withdrawn in the interval between the deadline for submission of Bids and the expiration of the period of Bid validity specified by the Bidder on the Bid Form. Withdrawal of a Bid during this interval may result in the Bidder's forfeiture of its Bid security (along with other remedies available under PPR-14), pursuant to the ITB Clause 2.3.6 (vii).

iv) A Bidder may withdraw its e-Bid after it has been submitted, provided that written notice of the withdrawal of the Bid, is received by the Procuring Agency prior to the deadline for submission of Bids.

v) Revised bid may be submitted after the withdrawal of the original bid before the deadline for submission of Bids.

2.5. Opening and Evaluation of Bids

2.5.1. Opening of Bids by the Procuring Agency

i) The Procuring Agency will open all e-Bids, in public, in the presence of Bidders' or their representatives who choose to attend, and other parties with a legitimate interest in the Bid proceedings at the place, on the date and at the time, specified in the BDS. The Bidders' representatives present shall sign a register/attendance sheet as proof of their attendance.

ii) E-Bids shall be opened on the Punjab e-Procurement System (EP) one at a time, in case of Single Stage One Envelope Procedure, the Bidders names, the Bid prices, the total amount of each E- Bid, the presence or absence of Bid Security, Bid Securing Declaration and such other details as the Procuring Agency may consider appropriate, will be announced by the Procurement Evaluation Committee.

iii) In case of Single Stage Two Envelope Procedure, the Procuring Agency will open on the Punjab e-Procurement System (EP) the Technical Proposals in public at the address, date and time specified in the BDS in the presence of Bidders` designated representatives who choose to attend and other parties with a legitimate interest in the Bid proceedings. The Financial Proposals will remain unopened on the Punjab eProcurement System (EP) until the specified time of their opening.

iv) Technical e-bids shall be opened one at a time, and the following read out and recorded: (a) the name of the Bidder; (b) the presence of a Bid Security, if required; and (c) Any other details as the Procuring Agency may consider appropriate.

v) Bidders are advised to send in a representative with the knowledge of the content of the e-Bid who shall verify the information read out from the submitted documents. Failure to send a representative or to point out any un-read information by the sent Bidder’s representative shall indemnify the Procuring Agency against any claim or failure to read out the correct information contained in the Bidder’s e- Bid.

vi) No e-Bid will be rejected at the time of Bid opening except for late Bids (if any, submitted on system due to technical glitch), pursuant to 2.4.3 (i).

vii) The Procuring Agency shall prepare minutes of the Bid opening. The record of the Bid opening shall include, as a minimum: the name of the Bidder and whether or not there is a late bid, the Bid price if applicable.

viii) The Bidders' representatives who are present shall be requested to sign on the attendance sheet. The omission of a Bidder's signature on the record shall not invalidate the contents and affect the record.

ix) Minutes of the Financial Evaluation shall be recorded and uploaded by the procuring agency on its website or shared to all bidders through on the Punjab e-Procurement System (EP).

2.5.2. Confidentiality

i) Information relating to the examination, clarification, evaluation and comparison of Bids and recommendation of contract award shall not be disclosed to Bidders or any other persons not officially concerned with such process until the time of the announcement of the respective evaluation report in accordance with the requirements of rule 37 of PPR-14.

ii) Any effort by a Bidder to influence the Procuring Agency processing of E-bids or award decisions may result in the rejection of its E-bid.

iii) Notwithstanding ITB Clause 2.2.2 from the time of Bid opening to the time of contract award, if any Bidder wishes to contact the Procuring Agency on any matter related to the Bidding process, it should do so in writing on Punjab eProcurement System (EP).

2.5.3. Clarification of E-Bids

i) As per rule 33(2) of PPR-14, to assist in the examination, evaluation and comparison of Bids and post-qualification of the Bidders, the Procuring Agency may, at its discretion, ask any Bidder for a clarification of its e-Bid including breakdown of prices. Any clarification submitted by a Bidder that is not in response to a request by the Procuring Agency shall not be considered.

ii) The request for clarification and the response shall be in writing or in electronic forms that provide record of the content of communication. In case of Single Stage Two Envelope Procedure, no change in the prices or substance of the Bid shall be sought, offered, or permitted. Whereas in case of Single Stage One Envelope Procedure, only the correction of arithmetic errors discovered by the Procuring Agency in the evaluation of Bids should be sought in accordance with ITB Clause 2.5.6.

iii) The alteration or modification in The e-Bid which in any way affect the following parameters will be considered as a change in the substance of a e-bid:

a) evaluation & qualification criteria;
b) required Scope of Comprehensive Group Health Insurance and related materials.
c) all securities requirements;
d) tax requirements;
e) Terms and conditions of bidding documents.
f) change in the ranking of the Bidder

iv) From the time of e-Bid opening to the time of Contract award if any Bidder wishes to contact the Procuring Agency on any matter related to the Bid it should do so in writing via EP that provides record of the content of communication.

2.5.4. Preliminary Examination

i) The Procuring Agency will examine the Bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed, and whether the Bids are generally in order.

ii) Arithmetical errors will be rectified on the following basis:

a. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the Service Provider does not accept the correction of the errors, its Bid may be rejected, and its Bid security may be forfeited.

b. If there is a discrepancy between words and figures, the amount in words will prevail.

iii) Prior to the detailed evaluation, the Procuring Agency will determine the substantial responsiveness of each Bid to the Bidding documents, pursuant to ITB Clause 2.5.5. For purposes of these Clauses, a substantially responsive Bid is one which conforms to all the terms and conditions of the Bidding documents without material deviations. Deviations from, or objections or reservations to critical provisions, such as those concerning Bid Security (ITB Clause 2.3.7), Applicable Law (GCC Clause 30), Taxes and Duties (GCC Clause 32) & mandatory Registrations/ Renewals will be deemed to be a material deviation. The Procuring Agency's determination of a Bid's responsiveness is to be based on the contents of the Bid itself without recourse to extrinsic evidence.

iv) If a Bid is not substantially responsive, it will be rejected by the Procuring Agency and may not subsequently be made responsive by the Bidder by correction of the non-conformity.

v) Prior to the detailed evaluation of Bids, the Procuring Agency will determine whether each Bid:

a) meets the eligibility criteria defined in ITB 2.1.3;
b) has been prepared as per the format and contents defined by the Procuring Agency in the Bidding Documents;
c) has been properly signed;
d) is accompanied by the required securities; and
e) Is substantially responsive to the requirements of the Bidding Documents.

The Procuring Agency's determination of a Bid's responsiveness will be based on the contents of the Bid itself.

2.5.5. Examination of Terms and Conditions; Technical Evaluation

i) The Procuring Agency shall examine the Bid to confirm that all terms and conditions specified in the GCC and the SCC have been accepted by the Bidder without any material deviation or reservation.

ii) The Procuring Agency shall evaluate the technical aspects of the Bid submitted to confirm that all requirements specified in Section VII – Schedule of Requirements & Evaluation Criteria as provided in BDS, have been met without material deviation or reservation.

iii) If after the examination of the terms and conditions and the technical evaluation, the Procuring Agency determines that the Bid is not responsive in accordance, it shall reject the Bid.

2.5.6. Correction of Errors	i)	Bids determined to be substantially responsive will be checked for any arithmetic errors. Errors will be corrected as follows: a) if there is a discrepancy between unit prices and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected, unless in the opinion of the Procuring Agency there is an obvious misplacement of the decimal point in the unit price, in which the total price as quoted shall govern and the unit price shall be corrected; b) if there is an error in a total corresponding to the addition or subtraction of sub-totals, the sub-totals shall prevail and the total shall be corrected; and c) Where there is a discrepancy between the amounts in figures and in words, the amount in words will govern. d) Where there is discrepancy between grand total of price schedule and amount mentioned on the Form of Bid, the amount referred in Price Schedule shall be treated as correct subject to elimination of other errors.
	ii)	The amount stated in the Bid will, be adjusted by the Procuring Agency in accordance with the above procedure for the correction of errors. The concurrence of the Bidder shall be considered as binding upon the Bidder. If the Bidder does not accept the corrected amount, its Bid will then be rejected, and the Bid Security may be forfeited or the Bid Securing Declaration may be executed in accordance with ITB 2.3.7.
2.5.7. Conversion to Single Currency	i)	As per rule 32(2) of PPR-14, to facilitate evaluation and comparison, the Procuring Agency will convert all Bid prices expressed in the amounts in various currencies in which the Bid prices as follows: For the purposes of comparison of bids quoted in different currencies, the price shall be converted into a single currency specified in the bidding documents. The rate of exchange shall be the selling rate, prevailing on the date of opening of bids specified in the bidding documents, as notified by the State Bank of Pakistan on that day.

2.5.8. Post Qualification & Evaluation of Bids	i)	In the absence of prequalification, the Procuring Agency will determine to its satisfaction whether the Bidder is qualified to perform the contract satisfactorily, in accordance with the evaluation criteria listed in BDS & pursuant to ITB Clause 2.1.3.
	ii)	The determination will take into account the Bidder's financial, technical, and production/ supplying capabilities. It will be based upon an examination of the documentary evidence of the Bidder's qualifications submitted by the Bidder, as well as such other information required for eligibility/qualification expressed in Bid Data Sheet as the Procuring Agency deems necessary and appropriate.
	iii)	The Procuring Agency will technically evaluate and compare the Bids which have been determined to be substantially responsive, pursuant to ITB Clause 2.5.5.
		iv) The financial evaluation of a Bid will be on the basis of form of Price Schedules/ Financial Bid Form 8.10 to be decided by the Procuring Agency which must include clear cut instruction regarding evaluation inclusive of all prevailing taxes, duties.
2.5.9. Contacting the Procuring Agency	i)	Subject to ITB Clause 2.5.3, no Bidder shall contact the Procuring Agency on any matter relating to its Bid, from the time of the Bid opening to the time the evaluation report is made public i.e. 10 days before the contract is awarded. If the Bidder wishes to bring additional information or has grievance to the notice of the Procuring Agency, it should do so in writing via EP.
	ii)	Any effort by a Bidder to influence the Procuring Agency during Bid evaluation, or Bid comparison may result in the rejection of the Bidder's Bid.

2.5.10. Grievance Redressal

i) As per Rule-67 of PPR-14, Procuring Agency shall constitute a Grievance Redressed Committee (GRC) comprising of odd number of persons with proper powers and authorization to address the complaints. The GRC shall not have any of the members of the Procurement Evaluation Committee. The Committee may preferably have one subject specialist depending upon the nature of the procurement in addition to one person with legal background as per their availability to the Procuring Agency.

ii) Any Bidder feeling aggrieved can file its complaint on the Punjab e-Procurement System (EP), against the eligibility parameters or any other terms and conditions prescribed in the Bidding documents found contrary to provision of Rule 33, and the same shall be addressed by the Procuring Agency well before the proposal submission deadline.

iii) Any party can file its complaint on the Punjab e-Procurement System (EP), against the eligibility parameters or any other terms and conditions prescribed in the bidding documents found contrary to provision of Rule 34 and the same shall be addressed by the Procuring Agency well before the proposal submission deadline.

iv) Any Bidder feeling aggrieved by any act of the Procuring Agency after the submission of his e-Bid may lodge a complaint on the Punjab e-Procurement System (EP), concerning his grievances not later than ten (10) days after the announcement of the Final evaluation reports. In case of single stage - two envelope bidding procedure any bidder feeling aggrieved from technical evaluation may file a grievance within five (05) days of announcement of the technical evaluation report. After completion of the technical evaluation process, the procuring agency shall immediately upload the technical evaluation report on the website of PPRA for obtaining/ receiving grievance petitions from the prospective bidders (if any).

v) In case, the complaint is filed after the issuance of the final evaluation report, the complainant cannot raise any objection on technical evaluation of the report. Provided that the complainant may raise the objection on any part of the final evaluation report in case where single stage one envelop bidding procedure is adopted.

vi) The GRC shall investigate and decide upon the complaint within fifteen days of the receipt of the complaint. Mere fact of lodging of a complaint shall not warrant suspension of the procurement process.

2.6. Award of Contract

2.6.1. Notification of Award

i) Prior to the expiration of the period of Bid validity, the Procuring Agency will notify the successful Bidder in writing by registered letter or through Punjab e-Procurement System (EP) that its e-Bid has been accepted.

ii) The notification of award will constitute the formation of the Contract.

iii) Upon the successful Bidder's furnishing of the Performance Guarantee pursuant to ITB Clause 2.6.2 (i), the Procuring Agency will promptly notify each unsuccessful Bidder and will discharge its Bid security, pursuant to ITB Clause 2.3.8 (v).

2.6.2. Performance Guarantee

i) Within fourteen (14) days of the issuance of notification of award / Letter of Intent (LOI) from the Procuring Agency, the successful Bidder shall furnish the Performance Guarantee in accordance with the Conditions of Contract, in the Performance Guarantee Form provided in the Bidding documents, or in another form acceptable to the Procuring Agency.

ii) Failure of the successful Bidder to comply with the requirement of ITB Clause (i) above or ITB Clause 2.6.3 shall constitute sufficient grounds for the annulment of the award and forfeiture of the Bid security along with other remedies available under PPR-14. After that, the Procuring Agency may decide to retain the amount equivalent to the percentage of Performance Security from the Contractor's payment, may terminate the Contract and award the contract to the next lowest evaluated Bidder, keeping in view the Bid validity time, or call for new E-bids keeping in view the concept of value for money as defined under rule-2(ae) read with Principles of Procurement as enunciated in rule-4 of PPR-14.

2.6.3. Signing of Contract/ Issuance of work Order	i)	At the same time as the Procuring Agency notifies the successful Bidder that its E-bid has been accepted, the Procuring Agency will send the Bidder the Contract Form provided in the Bidding documents, incorporating all agreements between the parties or will issue the purchase order [as the case may be].
	ii)	Under rule-63 of PPR-14, where the Procuring Agency requires formal signing of contract, within fifteen (15) days of issuance of the notification of Contract award/Letter of Intent (LOI), the successful Bidder shall sign and mention date of the contract and return it to the Procuring Agency.
	iii)	Where no such formal signing is required by the procuring agency, the procuring agency shall issue purchase order after receipt of required performance guarantee, as per rule 55 of PPR-14.
2.6.4. Award Criteria	i)	Subject to ITB Clause 2.6.2, under rule-55 of PPR-14, the Procuring Agency will award the contract to the successful Bidder whose e-Bid has been determined to be substantially responsive and has been determined to be the lowest evaluated e-Bid, provided that the Bidder has been determined to be qualified to perform the contract satisfactorily.
2.6.5. Procuring Agency's Right to Vary Quantities at Time of Award	i)	The Procuring Agency reserves the right at the time of contract award to increase or decrease the quantity of Comprehensive Group Health Insurance originally specified in the Schedule of Requirements without any change in unit price or other terms and conditions, on the analogy of rule-59 (iv) of PPR-14.
2.6.6. Procuring Agency's Right to Accept or Reject All Bids	i)	As per rule 35 of PPR-14, the Procuring Agency reserves the right to accept or reject all Bids or proposals (and to annul the Bidding process) at any time prior to the acceptance of any Bid or proposal, without thereby incurring any liability towards the Bidders. However, the Authority (i.e. PPRA) may call from the Procuring Agency the justification of those grounds.
	ii)	The Bidders shall be promptly informed about the rejection of the Bids, if any

iii) The Procuring Agency shall upon request communicate to any Bidder, the grounds for its rejection of all Bids or proposals, but shall not be required to justify those grounds.

2.6.7. Re-Bidding

i) If the Procuring Agency rejects all the Bids under rule 35, it may proceed with the process of fresh Bidding but before doing that it shall assess the reasons for rejection and may, if necessary, revise specifications, evaluation criteria or any other condition for Bidders.

2.6.8. Corrupt or Fraudulent Practices

i) The Procuring Agency requires that Bidders, Service Providers, and Contractors observe the highest standard of ethics during the procurement and execution of contracts.
"Corrupt practices" in respect of procurement process, shall be as given in S-2 (d) of PPRA, Act, 2009, which is as follows:

"(d) "corrupt practice" means the offering, giving, receiving, or soliciting of anything of value to influence the action of a public official, bidder or Contractor in the procurement process or in Contract execution to the detriment of the procuring agency; or misrepresentation of facts in order to influence a procurement process or the execution of a Contract, collusive practices among bidders (prior to or after bid submission) designed to establish bid prices at artificial, noncompetitive levels and to deprive the procuring agency of the benefits of free and open competition and any request for, or solicitation of anything of value by any public official in the course of the exercise of his duty; it may include any of the following:

i. coercive practice by impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence the actions of a party to achieve a wrongful gain or to cause a wrongful loss to another party;
ii. collusive practice by arrangement between two or more parties to the procurement process or Contract execution, designed to achieve with or without the knowledge of the procuring agency to establish prices at artificial, noncompetitive levels for any wrongful gain;
iii. offering, giving, receiving or soliciting, directly or indirectly, of anything of value to influence the acts of another party for wrongful gain;

iv. any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation;

v. obstructive practice by harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or affect the execution of a Contract or deliberately destroying, falsifying, altering or concealing of evidence material to the investigation or making false statements before investigators in order to materially impede an investigation into allegations of a corrupt, fraudulent, coercive or collusive practice; or threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation, or acts intended to materially impede the exercise of inspection and audit process."

ii) Blacklisting & Debarment:

Blacklisted Consultants and those found involved in "Corrupt Practices" are not allowed to participate in bidding.

Substantial Requirements & Procedure for Blacklisting & Debarment:

As per S-17A of PPRA, Act, 2009:

"17A. Blacklisting.– (1) A procuring agency may, for a specified period and in the prescribed manner, debar a bidder or Contractor from participating in any public procurement process of the procuring agency, if the bidder or Contractor indulges in corrupt practice or any other prescribed practice.

(2) The Managing Director may, in the prescribed manner, debar a bidder or Contractor from participating in any public procurement process of all or some of the procuring agencies for a specified period.

(3) Any person, aggrieved from a decision of a procuring agency, may within prescribed period prefer a representation before the Managing Director.

(4) A procuring agency or any other person, aggrieved from a decision of the Managing Director, may within prescribed period prefer a representation before the Chairperson whose decision on such representation shall be final.]

As per rule 21 of PPR-14:

21. Blacklisting.–(1) A procuring agency may, for a specified period, debar a bidder or Contractor from participating in any public procurement process of the procuring agency, if the bidder or Contractor has:

(a) acted in a manner detrimental to the public interest or good practices;

(b) consistently failed to perform his obligation under the Contract;

(c) not performed the Contract up to the mark; or (d) indulged in any corrupt practice.

(2) If a procuring agency debars a bidder or Contractor under sub-rule (1), the procuring agency:

(a) shall forward the decision to the Authority for publication on the website of the Authority; and

(b) may request the Authority to debar the bidder or Contractor for procurement of all procuring agencies.

(3) The Managing Director may debar a bidder or Contractor of any procuring agency from participating in any public procurement process of all or some of the procuring agencies for such period as the Managing Director may determine.

(4) Any person aggrieved by a declaration made under rule 20 or a decision under sub-rule (1) of this rule may, within thirty days from the date of the publication of the information on the website of the Authority, file a representation before the Managing Director and the Managing Director may pass such order on the representation as he may deem fit.

(5) Any person or procuring agency aggrieved by an order under sub-rule (3) or (4) may, within thirty

days of the order, file a representation before the Chairperson and the Chairperson may pass such order on the representation as he may deem appropriate.

(6) The mechanism or process for barring a bidder or Contractor from participating in procurement process of a procuring agency, procuring agencies and a representation under this rule is specified in the Schedule appended to these rules.

As per Schedule appended with PPR-14:

SCHEDULE

see sub-rule (6) of rule 21

BLACKLISTING MECHANISM OR PROCESS

1. The procuring agency may, on information received from any resource, issue show cause notice to a bidder or Contractor.
2. The show cause notice shall contain:
   (a) precise allegation, against the bidder or Contractor;
   (b) the maximum period for which the procuring agency proposes to debar the bidder or Contractor from participating in any public procurement of the procuring agency; and
   (c) the statement, if needed, about the intention of the procuring agency to make a request to the Authority for debarring the bidder or Contractor from participating in public procurements of all the procuring agencies.
3. The procuring agency shall give minimum of seven days to the bidder or Contractor for submission of written reply of the show cause notice.
4. In case, the bidder or Contractor fails to submit written reply within the requisite time, the procuring agency may issue notice for personal hearing to the bidder or Contractor/ authorize representative of the bidder or Contractor and the procuring agency shall decide the matter on the basis of available record and personal hearing, if availed.

5. In case the bidder or Contractor submits written reply of the show cause notice, the procuring agency may decide to file the matter or direct issuance of a notice to the bidder or Contractor for personal hearing.
6. The procuring agency shall give minimum of seven days to the bidder or Contractor for appearance before the specified officer of the procuring agency for personal hearing.
7. The procuring agency shall decide the matter on the basis of the available record and personal hearing of the bidder or Contractor, if availed.
8. The procuring agency shall decide the matter within fifteen days from the date of personal hearing unless the personal hearing is adjourned to a next date and in such an eventuality, the period of personal hearing shall be reckoned from the last date of personal hearing.
9. The procuring agency shall communicate to the bidder or Contractor the order of debarring the bidder or Contractor from participating in any public procurement with a statement that the bidder or Contractor may, within thirty days, prefer a representation against the order before the Managing Director of the Authority.
10. The procuring agency shall, as soon as possible, communicate the order of blacklisting to the Authority with the request to upload the information on its website.
11. If the procuring agency wants the Authority to debar the bidder or Contractor from participating in any public procurement of all procuring agencies, the procuring agency shall specify reasons for such dispensation.
12. The Authority shall immediately publish the information and decision of blacklisting on its website.
13. In case of request of a procuring agency under para 11 or representation of any aggrieved person under rule 21, the Managing Director

shall issue a notice for personal hearing to the parties and call for record of proceedings of blacklisting. The parties may file written statements and documents in support of their contentions.

14. In case of representation of any aggrieved person or procuring agency under rule 21, the Chairperson shall issue a notice for personal hearing to the parties and may call for the record of the proceedings. The parties may file written statements and documents in support of their contentions.

15. In every order of blacklisting under rule 21, the procuring agency shall record reasons of blacklisting and also reasons for short, long or medium period of blacklisting.

16. The Authority shall upload all the decisions under rule 21, available with it, on its website. But the name of a bidder or Contractor shall immediately be removed from the list of blacklisted persons on expiry of period of blacklisting or order of the competent authority to that effect, whichever is earlier.

17. An effort shall be made for electronic communication of all the notices and other documents pursuant to this mechanism or process.”

Section-III. Schedule of Requirements

PEECA invites bids /proposals through Punjab e-Procurement System (EP) for the provision of Group Health Insurance (for employees and their dependents) from tax registered and experienced insurance providing companies/firms.

3.1. Mandatory Requirements

The bidders must fulfil the following mandatory requirements and provide the following documents to qualify: -

Sr. No.	Requirement	Documentary Evidence
1.	A valid NTN and Sales Tax registration with relevant authority	Registration Certificates / tax exemption certificates (if applicable)
2.	License from SECP as an insurer	Incorporation / License
3.	Minimum AA rated (with "Stable" outlook) by PACRA or JCR-VIS	Proof of current / valid minimum AA rating by PACRA or JCR-VIS with "Stable" outlook
4.	Office / branch in Punjab	Details of established office set ups
5.	Providing Group Health Insurance to the employees of at least 20 No's of well reputed National or International Companies. Dealing with insured members more than 100,000 (individual & corporate clients, government organizations).	Updated Company Profile

3.2 SCOPE OF SERVICES

The Insurance Company shall undertake and agree to the following:

COMPREHENSIVE GROUP HEALTH INSURANCE

To provide medical coverage and assistance in overcoming any health issues of PEECA's Employees, their Spouse and Children and Parents. The medical insurance facility will cover Hospitalization and Maternity. The following are the details of the insurance policy.

BENEFITS STRUCTURE

CATEGORY	CENSUS		LIMITS OF BENEFITS						
	Type	No.	Daily Room & Board (Sub-limit)	HOSPITALIZATION		OPD Care Per Family	MATERNITY		
				Inpatient Medical Care	Major Medical Care		Normal / Assisted/ Forceps	Caesarean / Multiple Births / Ectopic Pregnancy	Legal Abortion/ D&E / D&C
Managing Director	Employees	1	60,000	1,050,000	0	450,000	350,000	500,000	350,000
	Spouses	1							
	Children	0							
	Parents	1					Not Covered	Not	Not
	Total	**3**							
Managers	Employees	4	40,000	700,000	0	300,000	300,000	400,000	300,000
	Spouses	3							
	Children	10							
	Parents	6					Not Covered	Not	Not
	Total	**23**							
Assistant Managers / Energy Inspectors	Employees	6	30,000	525,000	0	225,000	200,000	300,000	200,000
	Spouses	5							
	Children	8							
	Parents	8					Not Covered	Not	Not
	Total	**27**							
Associates / Engineers/Technicians/Computer Operators	Employees	19	25,000	350,000	0	150,000	150,000	250,000	150,000
	Spouses	12							
	Children	15							
	Parents	30					Not Covered	Not	Not
	Total	**76**							
Support Staff	Employees	21	20,000	245,000	0	105,000	125,000	200,000	125,000
	Spouses	19							
	Children	49							
	Parents	23					Not Covered	Not	Not
	Total	**112**							

Punjab Energy Efficiency & Conservation Agency, PEECA invites bids through Punjab E-Procurement system for the provision of "Group Health Insurance with OPD" for the employees and their dependents i.e. spouse & Children and Parents.

1. In case of non-panel hospitals / doctors / visiting consultants/Assistant Fee, reimbursement will be made after comparing the best hospitals in the area / city.
2. During contract period PEECA may request to successful bidder to add or delete the employee or its dependent(s) from the date as intimated by PEECA. However, New Born babies to be covered on his/her own hospitalization limit from day one (either premature or mature delivery).
3. In case of new hiring or separation of any employee from PEECA, the insurance premium shall be adjusted accordingly. Any addition or deletion of employees shall be communicated to the successful bidder, who shall incorporate the changes in the policy through endorsement on a pro-rata basis.
4. Dialysis and related medicines will be reimbursed fully in case of Panel and non-panel hospitals.
5. Treatment of Cancer: Chemotherapy, Radiotherapy, Surgery & related tests including medicines.
6. Hospitalization/diagnostic tests/quarantine or isolation of patient (with or without medication or injectable); medical treatment /services/laboratory tests taken on outpatient basis regarding COVID or any other pandemic/viral disease/infection to be covered/adjusted under Hospitalization care, and so on.
7. Pre-existing health conditions up to 100% of Hospitalization Limit
8. Pre and post-natal 100% covered from day one.
9. The Maximum Available Hospitalization limit under each category will automatically be increase by 100% in case of hospitalization due to accidental injuries.
10. Congenital Treatment covered up to 100% of Hospitalization Limit.
11. Employee age till 65 years, son till 25 years and daughter till marriage. Parents of employees will be covered up to age 85 years.
12. Health Questionnaire Forms / medical tests/ Marriage certificate / Date of birth certificates etc. are not required to declare any medical condition to the insurance company for any employee or management during the policy year or at the time of addition.
13. Interferon Therapy for Hepatitis B & C including medicines/tests/consultations, should be fully covered under hospitalization.
14. Coverage for diseases and disorders of the eyes and eyesight, including medically necessary consultation, diagnosis, investigations, medicines, procedures and treatment, shall be provided under IPD/Day-Care or OPD benefits, as applicable. Cataract surgery, including the complete cost of IOL/intraocular lens or other medically required lens, shall be covered under hospitalization/IPD or Day-Care without any sub-limit or restriction on the type or cost of IOL/lens, subject to the applicable policy terms and overall benefit limits.
15. All medically necessary dental treatments, including gum/jaw-bone diseases, extraction, fillings, RCT, crowns, bridges, dentures, implants and orthodontic appliances, shall be covered under IPD/Day-Care or OPD benefits, as applicable to the nature of treatment, subject to the approved policy limits.
16. Coverage for consultation, assessment, medicines, counselling and treatment by qualified psychologists/psychiatrists for mental health conditions, including psychological therapy,

psychiatric treatment and rehabilitation services, shall be covered under IPD/Day-Care or OPD benefits, subject to the applicable policy limits and terms.

17. The Insurance Company shall clearly specify which treatments/procedures under eye/ophthalmic, dental, psychiatric/mental health, cosmetic and reconstructive/plastic care are covered under IPD, Day-Care and OPD benefits.
18. Ambulance charges should be covered from hospitalization benefit.
19. Circumcision charges max up to Rs.15, 000/-.
20. Midwife (Dai) charges @ Rs.30,000/- in case of delivery at home
21. No sub-limit for surgery and hospital services.
22. No limit on the number of days of hospitalization.
23. No deduction/rejection in any respect would be applied on medical claims.
24. All insured shall be entitled for top-level medical services including visiting consultant charges & medically consumable items at all panel & non-panel hospitals up to allotted limits.
25. Insurance policy should conform to the terms & conditions mentioned in bidding document & contract agreement.
26. Online claim settlement directly in employees account.
27. Period of reimbursement of claims will be:
    a. Time for reimbursement of claims should be twelve working days.
    b. Upon receipt of claim(s) in insurance company, requirement (if any) regarding a particular claim will be shared with PEECA within five working days. If requirement is not shared with PEECA within five working days of receipt that particular claim will be considered complete in all respects and the insurance company will process the same instead of sharing requirement.
    c. Period of reimbursement of claims will be four working days upon fulfillment of requirement.
28. Medicine/Treatment prescribed from registered homeopathic doctors /Hakeem will also be reimbursed from OPD Limit.
29. Provide the Health Card for employee.
30. To provide Medical Benefits across Pakistan in line with the Scope of Services.
31. To ensure that their concerned staff/representative shall treat well and be cordial with employees /staff/dependents of PEECA.
32. To co-ordinate matters with the authorized officer of PEECA regularly.
33. Awareness sessions at PEECA office for employees.
34. List of exclusions
35. List of Panel Hospitals
36. Hospital Panel List with name, email & telephone number of focal person shall be provided by the Insurance Company.
37. Prepare the quotation on the actual data provided.

SPECIALIZED INVESTIGATION:

Following specialized investigations needs to be covered under IPD/OPD Policy:

a. PET Scan & PET-CT Scan
b. Angiography with Medicine
c. Thallium Scan
d. Endoscopy
e. Colonoscopy
f. MRI
g. CT Scan
h. EEG
i. ECG
j. EMG
k. ETT
l. Echocardiography / Stress Echo
m. Mammography
n. OCT
o. FFA
p. Bone Scan
q. Renal Scan
r. Thyroid Scan
s. All Types of Biopsies
t. Barium Studies
u. Injections Avastin / Lucentis / Eylea
v. DEXA Scan / Bone Densitometry
w. Intravenous Pyelography (IVP)
x. Fibro Scan
y. Nerve Conduction Studies (NCS)
z. 24-Hour Ambulatory Holter Monitoring
aa. Ultrasound / Ultrasonography, including Color Doppler and Doppler Studies
ab. ERCP (Endoscopic Retrograde Cholangiopancreatography)
ac. Pulmonary Function Tests (PFT) / Spirometry
ad. Sleep Study / Polysomnography
ae. Urodynamic Studies
af. Capsule Endoscopy
ag. Histopathology / Immunohistochemistry (IHC) related to biopsies
ah. Cardiac Catheterization
ai. Coronary Angiography
aj. Ultrasound-Guided Diagnostic Procedures
ak. Audiometry and other medically necessary hearing-related diagnostic investigations
al. Genetic / Molecular Diagnostic Tests, where medically necessary
am. All other medically necessary specialized investigations and diagnostic procedures as advised by the treating physician.

Emergency Treatment	Emergency Room/ward Treatment for all kind of Accidental Emergencies Treatment of Fractures & Lacerated Wound/viral diseases/, Local Road Ambulance for emergencies only, Emergency Dental Treatment due to Accidental Injuries .
Day-care Surgeries	**All types of specialized investigation including but not limited to:** MRI / CT-Scan/Thallium Scan / Angiography/ Endoscopy/Echo/Bronchoscopy, Colonoscopy, Thyroid Scan, Renal Scan, PET Scan, Bone Scan, All types of biopsies, All types of CT-Scans are covered. & Covid-19 test prior to Hospitalization & Surgeries will be covered. All types of day care surgeries **including but not limited to:** Dialysis /Treatment of fractures (sports/non-sports),Lacerated Wounds, Psychiatric Treatments, Solvadi / Interferon Therapy of Hepatitis 'B' and 'C', Gastroscopy, Carotid Doppler, Barium Meal & Swallow & Enema, CT Angio, NCS/EMG, EEG, Coronary Angiography, Mammography, ETT, Holter Monitoring, Echo/Stress Echo, All types of biopsies, OCT, FFA, Radiotherapy, Chemotherapy, Lithotripsy, RFA Procedures, Painful Ganglion, USG guided Abscess drainage/biopsy, Painful Sebaceous cyst, Painful/Infected In grown Toe Nail (IGTN) **Under LA**, Infected cases (Abscess/cyst) Incision/drainage **Under LA,** Painful lipoma Under LA, painful planter warts **Under LA,** carpel tunnel syndrome surgery/day-care orthopaedic procedures such as POP back slabs, cubital tunnel syndrome surgery, Injection Avastin/Lucentis, All medically necessary eye procedures under LA, an eye disorder leading towards vision impairment, painful internal/external hordeolum, dental treatment (tooth extraction & root canals) etc. All
Pre & Post Hospitalization	Reimbursement of case within 45 days prior to or after hospitalization including but not limited to Discharge medications, Diagnostic Tests, Consultation Charges & Prescribed Medicines, disposable items within 45 days prior to or after hospitalization
Complex Treatments	Tuberculosis, Hep B & C, Cancer from positive Biopsy report including consultancies, testing services and cancer medications, Chemo Therapy, Radiation & Hospitalization.
Maternity Cover	Gynaecologist's fee / Consultant fee / Surgeon fee/ Assistant fee, Daily room charges & patient meals charges, Labor Room/ Operation Theatre charges, ICU, CCU, Nursery Care & NICU charges, Anti-D, Anaesthetist fee, Incubator charges, Miscarriages resulting into D&C (Dilation and curettage), Carried D&E or any other procedure required in case of life saving purpose, Pre-natal nine months & post-natal 45 days fully covered from above defined maternity limit. There should be no deduction in Maternity related cases, as per given coverage limits if available. 100% Pre/Post-natal coverage from the date of conceiving till delivery,
	limited to such as Backache, High BP, Vaginal Bleeding, Nausea & Vomiting etc. requiring Hospitalization.

IPD (Hospitalization)	• Included but not Limited to: • Daily Room & Board charges • ICU, CCU & NCU charges • Specialist (consultation) charges / RMO charges / Nursing Charges / ER charges / Recovery room charges • Surgeon / Assistant /Operation Fee • Anesthetist fee / Anesthetist charges • /Admission charges • Operation Theatre Charges / Rehabilitation Charges • Physiotherapy recommended by doctors after surgery, laboratory examination intravenous injections & solution, administration of blood and blood plasma and all sort of fluids inject. • All types of medical and non-medical items patient kit, dressings, 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 • Major Cancers • Heart Attack of Specified Severity • Coronary Artery By-pass Surgery • Stroke • Kidney Failure • Coma • Paralysis (Loss of Use of Limbs) • Heart Valve Surgery • Blindness (Loss of Sight) • Deafness (Loss of Hearing) • Loss of Speech • Multiple Sclerosis • Deafness (Loss of Hearing) • Multiple Sclerosis • End Stage Lung Disease • End Stage Liver Failure • Muscular Dystrophy • Parkinson’s Disease • Aplastic Anaemia • Bacterial Meningitis • Benign Brain Tumour • Viral Encephalitis • Motor Neurone Disease • Ventilators and Allied Services • Kidney Dialysis / Blood Transfusion. • Daycare surgeries / Investigations • All investigations including lab tests

	• Radiology, ultrasounds, etc., required during the hospitalization • Fractures and Lacerated Wounds • Miscellaneous charges including Local road ambulance charges • Medical Emergencies leadingtowards hospitalization • Overseas Accidental / Medical emergencies to be reimbursed • Management of acute myocardial infarction (heart attack), • Coronary artery heart by-pass and cardiac stents including Angiography and Angioplasty. • Cerebrovascular Accidents (CVA Stroke) • Management of all type of Malignancies cancer including chemotherapy, radiotherapy including medicines, consultations, and tests • Cataract surgery • Management of Renal Failure, including Dialysis • Major transplant • Liver Cirrhosis • Paralysis • Jaundice • Brain Tumor • Hepatitis “B” & “C” including labs tests & medicines/consultation fee • Thalassemia • Tuberculosis • Fulminant Hepatitis • Major Organ/Bone Marrow Transplantation • Primary Pulmonary Hypertension • Alzheimer’s Disease/Severe Dementia • Rheumatoid arthritis (up to 15 persons) • Surgery to Aorta • Major Burns • Speech therapy (up to 15 cases)
Mobile & Web App services	For all claims included but not limited to panel & non-panel hospitalization, maternity and OPD claims processing and its status. A Mobile and web based application service is mandatory.

AGE LIMIT

Coverage	Employees	Spouses	Son	Daughter	Parents
Hospitalization Benefit	60 years	65 years	25 years	Till marriage	85 years
Maternity Benefit	60 years	65 years	Not Covered	Not Covered	Not Covered

1. The policy / risk coverage period is for One Year extendable with mutual consent of both parties.

2. The claims received from employees are obtained upon request from Procuring Agency. The agreement may be signed on the actual date after completion of codal formalities, but all bidders should quote the full annual premium and payment shall be made at the end of each quarter on the basis of the stated policy / risk coverage period.

3. Each bidder should submit a complete list of exclusions, sub-limits, restrictions, waiting periods, documentary conditions and claim-processing limitations with its bid. Any exclusion or restriction not expressly disclosed in the bid and accepted by PEECA should not apply.

4. Each bidder should also submit a clause-by-clause compliance / deviation matrix. Any deviation, qualification, conditional acceptance, hidden sub-limit or contradictory standard-policy wording on mandatory requirements should render the bid non-responsive.

5. The bidding document, TORs, accepted bid, benefit table and contract should prevail over the insurer's standard policy wording, booklet conditions, internal underwriting manuals or later endorsements.

6. Reimbursement claims from panel and non-panel hospitals should be settled on actual paid charges up to the applicable benefit limit and room entitlement. No deduction should be made on the basis of reasonable and customary charges, network tariff, internal package rate, average hospital rate, insurer benchmark or non-panel status, unless the claimed expense is fraudulent, unsupported, nonmedical or expressly excluded in the TORs.

7. No claim should be rejected through generic remarks such as "not admissible," "not covered," "policy exclusion," or "R&C deduction." Every rejection or deduction should mention the exact policy / TOR clause, amount claimed, amount allowed, deduction made, reason for deduction and appeal mechanism.

8. Emergency treatment should not be rejected merely due to absence or delay of pre-authorization, provided the claim is otherwise admissible and intimation is given within the prescribed time or as soon as reasonably possible.

9. Multiple pregnancies of one spouse in a year should be considered and will be covered up to the limit stated in maternity.
10. Maternity coverage should expressly include normal delivery, C-section, multiple births, miscarriage, ectopic pregnancy, medically necessary abortion, D&C / D&E, antenatal and postnatal hospitalization, labor room charges, operation theatre charges, anesthetist, gynecologist, medicines, diagnostic tests, baby nursing care during mother's hospitalization and medically necessary newborn treatment from birth.

11. Newborn babies should be automatically covered from the date and time of birth for congenital conditions, premature birth, incubator charges, neonatal care, and related hospitalization. This coverage should be subject to the applicable baby's limit and should not be restricted to the maternity limit for at least thirty days, pending formal addition in the employee census.

12. Worldwide coverage should be covered in emergency conditions.

13. Bidders should quote a single annual premium inclusive of all applicable taxes, duties and charges for the complete policy / risk coverage period

for One Year. No post award premium increase, additional exclusion, waiting period, pro-rata condition or claim restriction inconsistent with the bidding document should be allowed.

14. PEECA has right to increase or decrease the number of staff depending upon new induction or deduction.

Section-IV: Bid Data Sheet

4.1. Bid Data Sheet (BDS)

The following specific data for Comprehensive Group Health Services to be procured shall complement, supplement, or amend the provisions in the Instructions to Bidders (ITB) Section II. Whenever there is a conflict, the provisions herein shall prevail over those in the ITB.

A. Introduction		
BDS Clause Number	ITB Number	Amendments of, and Supplements to, Clauses in the Instruction to Bidders
1.	2.1.1	Name of Procuring Agency: Punjab Energy Efficiency and Conservation Agency. The subject of procurement is: Procurement of Comprehensive Group Health Insurance Services
2.	2.1.2	Financial Year for the operations of the Procuring Agency: 2026-27 Name of financing institution: PEECA
3.	2.1.3 (v)	Not Applicable
4.		Ineligible country(s) is or are: as per Government of Pakistan's policies and laws.
B. Bidding Documents		
6.	2.2.2	The address for clarification of Bidding Documents: e-Procurement System.
7.	2.2.2	The Pre-Bid meeting will be held as per the time and date mentioned on the Punjab e-Procurement System.
8.	2.3.8	The proposal should be submitted through Punjab e-Procurement System.

Bid Price, Currency, Language and Country of Origin		
9	2.3.1	Language of Bid: English Only
10	2.3.4	The price quoted shall be in Pak Rupees.
11.	2.3.4	The Price Shall be in Pak Rupees and Shall be fixed.
	2.3.9	Not Applicable
D. Preparation and Submission of Bids		
13.	2.1.3	Qualification Criteria/Knock down criteria. Requirements for a Bidder to participate in the Bidding process includes the following: - (i) Mandatory Requirements required as per 3.1 of Section III to this Tender Document (ii) Affidavit to the effect that: • That the Bidder is not be blacklisted by Punjab Energy Efficiency and Conservation Agency and PPRA. • That the documents/photocopies enclosed with the Bid are authentic. In case of any fake/bogus document (s) discovered at any stage, the Bidder shall be blacklisted in accordance with the relevant laws/rules. • That the information provided is correct.
14.	2.1.1	The complete Bids must be submitted online on Punjab e-Procurement System (EP) website i.e., https://punjab.eprocure.gov.pk
15.	2.4.2	The deadline for Bid submission is a) Date: 6 October, 2026 b) Time: 2:00 PM

16.	2.5.1	Time, date/ Month/ Year, and place for Bid opening. a) Date: 6 October, 2026 b) Time:2:30 PM
17.	2.6.2	Amount of Performance Guarantee is: 5 percent (5 %) of the Contract Price
18.	2.3.6	Amount of Bid security is: 280,000/-
19.	2.3.7	Bid validity period after opening of the Bid is: 60 days.
20.	2.3.8	Number of copies of the Bid to be provided are: Not Applicable
		E. Opening and Evaluation of Bids
21.	2.5.1	The Bid opening shall take place at: Punjab Energy Efficiency and Conservation Agency Conference Room, 2nd floor, 48A, CII, Ghalib Road, Gulberg III, Lahore PHONE: (+ 92) (42) (99268362) URL: www.peeca.punjab.gov.pk

22.	2.3.4	The Bid will be quoted in PAK Rupees only and including all applicable taxes otherwise the Bid will be considered as non-responsive.
		F. Bid Evaluation Criteria
23.	2.5.8	Criteria to Bid evaluation: Lowest evaluated bid as defined in PPR-14.

Award of Contract

24.	2.6.5	Percentage for quantity increase or decrease is not more/ less than 15%.
25.	2.6.2	The Performance Guarantee shall be: 5 percent (5 %) of the Contract Price

26.	2.6.2	The Performance Security (or Guarantee) shall be in the form of Bank Guarantee [Bid Form 8.6] in favor of Punjab Energy Efficiency and Conservation Agency issued by a scheduled bank of Pakistan through 1Link options digitally via generated PSID # on Punjab e-Procurement System (https://ep.punjab.gov.pk).

Section-V: General Conditions of Contract

1. Definitions

1.1 In this Contract, the following terms shall be interpreted as indicated:

(a) "The Contract" means the agreement entered into between the Procuring Agency and the Service Provider, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.

(b) "The Contract Price" means the price payable to the Service Provider under the Contract for the full and proper performance of its contractual obligations.

(c) "The Goods" means all of the equipment, machinery, and/or other materials which the Service Provider is required to supply to the Procuring Agency under the Contract.

(d) "The Services" means Comprehensive Group Health Insurance Services as provided / covered under Section 3.1 & 3.2 (Scope of Services) and other such obligations of the Service Provider covered under the Contract.

(e) "GCC" means the General Conditions of Contract contained in this section.

(f) "SCC" means the Special Conditions of Contract.

(g) "The Procuring Agency" means the organization purchasing the Services, as named in SCC.

(h) "The Procuring Agency's country" is the country named in SCC.

(i) "The Service Provider" means the Bidder or insurance company supplying the Services under this Contract.

(j) "The Project Site," where applicable, means the place or places named in SCC.

(k) "Day" means calendar day.

(l) "e-Bid" means electronic bids (separate financial and technical) to be submitted by bidders on Punjab eProcurement System (EP).

(m) "The Policy" means the Group Health Insurance Policy issued under this Contract.

(n) "Insured Persons" means employees of PEECA and their declared dependents.

(o) "Claim" means any request for settlement of medical expenses.

(p) "Reimbursement Claim" means claims settled after treatment at Panel & Non-panel hospitals.

(q) "Panel Hospital" means hospitals approved by the Service Provider.

2. Application	2.1. These General Conditions shall apply to the extent that they are not superseded by provisions of Special Conditions of the Contract.
3. Country of Origin [where applicable]	3.1. All Services supplied under the Contract shall have their origin in the countries and territories eligible under the rules, as further elaborated in the SCC. 3.2. The origin of Services is distinct from the nationality of the Service Provider. In any case, the requirements of rules 10 & 26, PPR14, shall be followed.
4. Standards	4.1. The services supplied under this Contract shall conform to the standards mentioned in Section 3.2 (The Scope of Service) of the Bidding Documents. 4.2. The Service Provider shall perform Services in accordance with the Insurance Ordinance 2000, SECP regulations, industry best practices and/or applicable laws of Pakistan.

5. Use of Contract Documents and Information; Inspection and Audit by the procuring agency.	5.1. The Service Provider shall not, without the Procuring Agency's prior written consent, disclose the Contract, or any provision thereof, or information furnished by or on behalf of the Procuring Agency in connection therewith, to any person other than a person employed by the Service Provider in the performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance. 5.2. The Service Provider shall not, without the Procuring Agency's prior written consent, make use of any document or information enumerated in GCC Clause 5.1 except for purposes of executing the Contract. 5.3. Any document, other than the Contract itself, enumerated in GCC Clause 5.1 shall remain the property of the Procuring Agency and shall be returned (all copies) to the Procuring Agency on completion of the Service Provider's performance under the Contract if so required by the Procuring Agency. 5.4. The Service Provider shall permit the Procuring Agency to inspect the Service Provider's accounts and records relating to the performance of the Service Provider and to have them audited by auditors appointed by the donors, if so required by the donors.
6. Performance Guarantee	6.1. Within fourteen (14) days of receipt of the notification of Contract award, the successful Bidder shall furnish to the Procuring Agency the Performance Guarantee in the amount specified in SCC/Bid Data Sheet & clause 2.6.2 of ITB. 6.2. The proceeds of the Performance Guarantee shall be payable to the Procuring Agency as compensation for any loss resulting from the Service Provider's failure to complete its obligations under the Contract, unless specified otherwise in SCC. 6.3. As per Rule-56 of PPR-14, the performance guarantee shall be denominated in the currency of the Contract acceptable to the Procuring Agency through 1Link options digitally via generated PSID # on Punjab e-Procurement System (https://ep.punjab.gov.pk).

6.4. The performance guarantee will be discharged by the Procuring Agency and returned to the Service Provider following the date of completion of the Service Provider's performance obligations under the Contract, including any warranty obligations, unless specified otherwise in SCC.

7. Incidental 7.1. The Service Provider may be required to provide any of the material incidental material if any, specified in SCC:

8. Payment

8.1. The method and conditions of payment to be made to the Service Provider under this Contract shall be specified in SCC.

8.2. The Service Provider's request(s) for payment shall be made to the Procuring Agency in writing at the end of each quarter, accompanied by an invoice describing, as appropriate, Services performed, and by documents submitted and upon fulfillment of other obligations stipulated in the Contract.

8.3. As per rule-62 of PPR-14, payments shall be made promptly by the Procuring Agency, but in no case later than thirty (30) days after submission of an invoice or claim by the Service Provider, provided the work is satisfactory.

8.4. The currency of payment is PKR.

9. Prices

9.1. Prices charged by the Service Provider and Services performed under the Contract shall not vary from the prices quoted by the Service Provider in its Bid, with the exception of any price adjustments authorized in SCC {mechanism and formula to be decided by the procuring agency}.

10. Change

Orders	10.1. The Procuring Agency may at any time, by a written order given to the Service Provider pursuant to GCC Clause 11, make changes within the general scope of the Contract, only if required for the successful completion of the job, and/or specified in SCC.
	10.2. If any such change causes an increase or decrease in the cost of, or the time required for, the Service Provider's performance of any provisions under the Contract, an equitable adjustment shall be made in the Contract Price, as specified in SCC, or both, and the Contract shall accordingly be amended. Any claims by the Service Provider for adjustment under this clause must be asserted within thirty (30) days from the date of the Service Provider's receipt of the Procuring Agency's change order. But, in no case, the overall impact of the change should exceed 15% of the contract cost and no provisions of PPR-14 should be violated.
11. Contract Amendments	11.1. Subject to GCC Clause 10, no variation in or modification of the terms of the Contract shall be made except by written amendment signed by the parties.
12. Assignment	12.1. The Service Provider shall not assign the whole of contract to anybody else. However, some parts of contract or its obligations may be assigned to sub-contractors with the prior written approval of the procuring agency.
13. Sub-contracts	13.1. The Service Provider shall notify the Procuring Agency in the Bid of all subcontracts to be assigned under this Contract. Such notification, in the original Bid or later, shall not relieve the Service Provider from any liability or obligation under the Contract.
	13.2. Subcontracts must comply with the provisions of GCC Clause 12.

14. Delays in the Service Provider's Performance	14.1. Performance of Services shall be made by the Service Provider in accordance with the Schedule of Requirements/Work Plan/ Deputation Plan as prescribed by the Procuring Agency in Section VII. 14.2. If at any time during performance of the Contract, the Service Provider or its subcontractor(s) should encounter conditions impeding timely performance of Services, the Service Provider shall promptly notify the Procuring Agency in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the Service Provider's notice, the Procuring Agency shall evaluate the situation and may at its discretion extend the Service Provider's-time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of Contract. 14.3. Not Used
15. Liquidated Damages	15.1. Not Used.
16. Termination for Default	16.1. The Procuring Agency, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the Service Provider, may terminate this Contract in whole or in part: (a) if the Service Provider fails to deliver any or all of the service within the period(s) specified in the Contract, or within any extension thereof granted by the Procuring Agency pursuant to GCC Clause 14; (b) if the Service Provider fails to perform any other obligation(s) under the Contract; or (c) if the Service Provider, in the judgment of the Procuring Agency has engaged in corrupt practices in competing for or in executing the Contract. For the purpose of this clause, corrupt practices will be defined as per Section-2 (d) of The PPRA Act, 2009. "Corrupt practices" in respect of procurement process, shall be as given in S-2 (d) of PPRA, Act, 2009: (d) "corrupt practice" means the offering, giving, receiving, or soliciting of anything of value to influence the action of a public official, bidder or Contractor in the procurement process or in Contract execution to the detriment of the procuring agency; or misrepresentation of facts in order to

influence a procurement process or the execution of a Contract, collusive practices among bidders (prior to or after bid submission) designed to establish bid prices at artificial, noncompetitive levels and to deprive the procuring agency of the benefits of free and open competition and any request for, or solicitation of anything of value by any public official in the course of the exercise of his duty; it may include any of the following:

i. coercive practice by impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence the actions of a party to achieve a wrongful gain or to cause a wrongful loss to another party;

ii. collusive practice by arrangement between two or more parties to the procurement process or Contract execution, designed to achieve with or without the knowledge of the procuring agency to establish prices at artificial, noncompetitive levels for any wrongful gain;

iii. offering, giving, receiving or soliciting, directly or indirectly, of anything of value to influence the acts of another party for wrongful gain;

iv. any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation;

v. obstructive practice by harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or affect the execution of a Contract or deliberately destroying, falsifying, altering or concealing of evidence material to the investigation or making false statements before investigators in order to materially impede an investigation into allegations of a corrupt, fraudulent, coercive or collusive practice; or threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation, or acts intended to materially impede the exercise of inspection and audit process

16.2. In the event the Procuring Agency terminates the Contract in whole or in part, pursuant to GCC Clause 16.1, the Procuring Agency may procure, upon such terms and in such manner as it deems appropriate, Services similar to those undelivered, and the Service Provider shall be liable to the Procuring Agency for any excess costs for such similar Services. However, the Service Provider shall continue performance of the Contract to the extent not terminated.

17. Force Majeure

17.1. Notwithstanding the provisions of GCC Clauses 14, 15, and 16, the Service Provider shall not be liable for forfeiture of its Performance Guarantee, liquidated damages, or termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

17.2. For purposes of this clause, “Force Majeure” means an event beyond the control of the Service Provider and not involving the Service Provider’s fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Procuring Agency in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes. Both, the Procuring Agency and the Service Provider, may agree to exclude certain widespread conditions e.g: epidemics, pandemics, quarantine restrictions etc from the purview of “Force Majeure”.

25.3. If a Force Majeure situation arises, the Service Provider shall promptly notify the Procuring Agency in writing of such condition and the cause thereof. Unless otherwise directed by the Procuring Agency in writing, the Service Provider shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event. Any difference of opinion concerning “Force Majeure” may be decided through means given herein below.

18. Termination for Insolvency

18.1. The Procuring Agency may at any time terminate the Contract by giving written notice to the Service Provider if the Service Provider becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the Service Provider, provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to the Procuring Agency.

19. Termination for Convenience	19.1. The Procuring Agency, by written notice sent to the Service Provider, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Procuring Agency's convenience, the extent to which performance of the Service Provider under the Contract is terminated, and the date upon which such termination becomes effective. 19.2. The Services that are complete and ready for shipment (if applicable) within thirty (30) days after the Service Provider's receipt of notice of termination shall be accepted by the Procuring Agency on the Contract terms and prices. For the remaining Services, the Procuring Agency may choose: (a) to have any portion completed and delivered at the Contract terms and prices; and/or (b) to cancel the remainder and pay to the Service Provider–an agreed amount for partially completed Services and for materials and parts previously procured by the Service Provider.
20. Resolution of Disputes	20.1. After signing the contract or issuance of purchase order, The Procuring Agency and the Service Provider shall make every effort to resolve amicably by direct informal negotiation any disagreement or dispute arising between them under or in connection with the Contract. 20.2. If, after thirty (30) days from the commencement of such informal negotiations, the Procuring Agency and the Service Provider have been unable to resolve amicably a Contract dispute, either party may require that the dispute be referred for resolution to the formal mechanisms specified in SCC. These mechanisms may include, but are not restricted to, conciliation mediated by a third party, adjudication in an agreed and/or arbitration as per rule 68 of PPR-14 and in accordance with Arbitration Act-1940.

21. Governing Language	21.1. The Contract shall be written in the language specified in SCC. Subject to GCC Clause 30, the version of the Contract written in the specified language shall govern its interpretation. All correspondence and other documents pertaining to the Contract which are exchanged by the parties shall be written in the same language.
22. Applicable Law	22.1. The Contract shall be interpreted in accordance with the laws of Punjab (Pakistan) unless otherwise specified in SCC.
23. Notices	23.1. Any notice given by one party to the other pursuant to this Contract shall be sent to the other party in writing or by any information technology mean for the time being in use and acceptable in ordinary course of business to the other party's address specified in SCC. 23.2. A notice shall be effective when delivered or on the notice's effective date, whichever is later.
24. Taxes and Duties	24.1. Service Provider shall be entirely responsible for all taxes, duties, license fees, etc., incurred until delivery of the contracted Services to the Procuring Agency.
25. Change in minimum wage rate	25.1. If during the continuation of the service contract, minimum wage rate is revised by the competent authorized forum, then the ongoing contract shall be revised as per percentage increased in minimum wages declared for such category.
26. Extension in Contract period	The term of the Agreement shall be one (1) year from the date of its execution, unless extended by the Procuring Agency for an additional period, subject to the satisfactory performance of the Insurance Firm and mutually agreed terms and conditions by both parties.

Section-VI. Special Conditions of Contract

Special Conditions of Contract

The following Special Conditions of Contract shall supplement the General Conditions of Contract. Whenever there is a conflict, the provisions herein shall prevail over those in the General Conditions of Contract. The corresponding clause number of the GCC is indicated in parentheses.

1. Definitions (GCC Clause 1)

GCC 1.1 (g)—The Procuring Agency is: Punjab Energy Efficiency and Conservation Agency

GCC 1.1 (h)—The Procuring Agency's country is: Pakistan

GCC 1.1 (i)—The Service Provider is: ---------------------

2. Performance Guarantee (GCC Clause 6)

GCC 6.1—As per rule 56 of PPR-14, the amount of Performance Guarantee, as a percentage of the Contract Price, shall be: 5 percent (5 %) of the Contract Price

3. Incidental Materials (GCC Clause 7)

GCC 6.1—Incidental materials to be provided are: Not Applicable.

4. Payment (GCC Clause 8)

GCC 8.1—The method and conditions of payment to be made to the Service Provider under this Contract shall be as follows:

Payment for Services provided: as per rule-62 of PPR-14

Payment may be made in PKR at the end of each quarter.

5. Prices (GCC Clause 9)

GCC 9.1—Prices shall be fixed and shall not be adjusted except as provided in GCC 10.2.

6. Change Orders (GCC Clause 10).

GCC 10.1—addition/removal of employees allowed.
GCC10.2—Premium adjustment shall be on pro-rata basis.

8. Resolution of Disputes (GCC Clause 20)

GCC 20.2—The dispute resolution mechanism to be applied pursuant to GCC Clause 20.2 shall be as follows:

In the case of a dispute between the Procuring Agency and the Service Provider, the dispute shall be settled in accordance with the applicable laws including Rule 68 of PPR-14.

9. Governing Language (GCC Clause 21)

GCC 21.1—The Governing Language shall be: English Only

10. Applicable Law (GCC Clause 22)

GCC 22.1-The Contract shall be interpreted in accordance with the laws applicable in the Pakistan.

11. Notices (GCC Clause 23)

GCC 23.1—Procuring Agency's address for notice purposes: 48-A, C-II, Ghalib Road, Gulberg III, Lahore.

—Service Provider's address for notice purposes:

Section-VII: Sample Forms

7.1 Bid Form

Date: ______________________

To: [name and address of Procuring Agency]

Gentlemen and/or Ladies:

Having examined the Bidding documents including Addenda Nos. [insert numbers], the receipt of which is hereby duly acknowledged, we, the undersigned, in conformity with the said Bidding documents for the sum of [total Bid amount in words and figures] or such other sums as may be ascertained in accordance with the Schedule of Prices attached herewith and made part of this Bid.

We undertake, if our Bid is accepted, specified in the Schedule of Requirements.

If our Bid is accepted, we will obtain the guarantee of a bank in a sum equivalent to 5% percent of the Contract Price for the due performance of the Contract, in the form prescribed by the Procuring Agency.

We agree to a Bid by this Bid for a period of [number] days from the date fixed to Bid opening under Clause 2.3.7 of the Instructions to Bidders, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

Until a formal Contract is prepared and executed (if required), this Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

The Composition of our bid consists on separate Technical and Financial Bids, detail of which is as follows:

Technical bid includes the following:-

a) Complete bidding document (without filling) signed and stamped by the bidder

b) All the forms relevant to the technical bid, to be reproduced on the letter head of the bidder as indicated on each individual form.

c) Any other document required by the procuring agency not inconsistent with PPR-

Financial bid includes the following:-

a) Original Bid form (as per form 7.1 of Bidding documents) on letter head of the firm, duly signed and stamped.

b) Price schedule / financial form (as per form 8.9) to be reproduced on the letter head of the bidder duly signed and stamped.

c) Any other document required by the procuring agency not inconsistent with PPR14.

Commissions or gratuities, if any, paid or to be paid by us to agents relating to this Bid, and to contract execution if we are awarded the contract, are listed below:

Name and address of service Amount and Currency provider

______________________ ______________________

______________________ ______________________

______________________ ______________________

(if none, state "none")

We understand that you are not bound to accept the lowest or any Bid you may receive.

Dated this ________________ day of ________________ 20______.

______________________________ ____________________________________

[signature] [in the capacity of]

Duly authorized to sign Bid for and on behalf of _________________________________

7.2. Bidder Profile Form

[To be signed & stamped by the Bidder and reproduced on the letter head. To be attached with Technical Bid]

Sr.#	Particulars
1.	Name of the company:
2.	Registered Office:
Address:	
Office Telephone Number:	
Fax Number:	
3.	Contact Person:
Name:	
Personal Telephone Number:	
Email Address:	
4.	Local office if any:
Address:	
Office Telephone Number:	
Fax Number:	
5.	Registration Details:

a) Audited Financial Statement Attachment (Last 3 years)

Yes	No

b) Details of Experience (Last Five Years)

(i)	Similar Project (Agency/Department)	Item Name

7.3. General Information Form

[To be signed & stamped by the Bidder and reproduced on the letter head. To be attached with Technical Bid]

	Particulars				
Company Name					
Abbreviated Name					
National Tax No.			Sales Tax Registration No		
PRA Tax No.					
No. of Employees			Company's Date of		
			Formation		

*Please attach copies of NTN, GST Registration

Registered Office Address		State/Province	
City/Town		Postal Code	

Phone		Fax	
Email Address		Website Address	

7.4. Affidavit

[To be printed on PKR 300 e-Stamp Paper, duly attested. To be attached with the Technical Bid]

Name: ____ (Applicant)

I, the undersigned, do hereby certify that all the statements made in the Bidding document and in the supporting documents are true, correct and valid to the best of my knowledge and belief and may be verified by employer if the Employer, at any time, deems it necessary.

The undersigned hereby authorize and request the bank, person, company or corporation to furnish any additional information requested by the [name of Procuring Agency] of the Punjab deemed necessary to verify this statement regarding my (our) competence and general reputation.

The undersigned understands and agrees that further qualifying information may be requested and agrees to furnish any such information at the request of the [name of Procuring Agency].

The undersigned further affirms on behalf of the firm that:

(i) The firm is not currently blacklisted by Punjab Energy Efficiency and Conservation Agency and PPRA.

(ii) The documents/photocopies provided with Bid are authentic. In case, any fake/bogus documents are discovered at any stage, the firm shall be blacklisted as per the applicable laws/rules.

(iii) Affidavit for correctness of information.

[Name of the Bidder/ Service Provider] undertakes to treat all information provided as confidential.

Signed by an authorized Officer of the company

Title of Officer: ________________________

Name of Company: ________________________

Date: ________________________

7.5. Performance Guarantee Form

(Performance Bond in shape of Bank Guarantee)

Guarantee No.___________________
Executed on: ____________________
Expiry Date: ____________________
Claim Lodgment Date: ___________

[Letter by the Guarantor to the Employer]

Name of Guarantor (Bank) with address:
Name of Principal (Contractor) with address:
Penal Sum of Security (express in words and figures) ____________________________________
Letter of Acceptance No.

Dated _________________

KNOW ALL MEN BY THESE PRESENTS, that in pursuance of the terms of the Bidding Document and above said Letter of Acceptance (hereinafter called the Documents) and at the request of the said Principal we, the Guarantor above named, are held and firmly bound unto the ______(hereinafter called the Employer) in the penal sum of the amount stated above for the payment of which sum well and truly to be made to the said Employer, we bind ourselves, our heirs, executors, administrators and successors, jointly and severally, firmly by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH, that whereas the Principal has accepted the Employer's above said Letter of Acceptance for ____________(Name of Contract) for the __________(Name of Project).

NOW THEREFORE, if the Principal (Contractor) shall well and truly perform and fulfill all the undertakings, covenants, terms and conditions of the said Documents during the original terms of the said Documents and any extensions thereof that may be granted by the Employer, with or without notice to the Guarantor, which notice is, hereby, waived and shall also well and truly perform and fulfill all the undertakings, covenants terms and conditions of the Contract and of any and all modifications of said Documents that may hereafter be made, notice of which modifications to the Guarantor being hereby waived, then, this obligation to be void; otherwise to remain in full force and virtue till all requirements of Conditions of Contract are fulfilled.

Our total liability under this Guarantee is limited to the sum stated above and it is a condition of any liability attaching to us under this Guarantee that the claim for payment in writing shall be received by us within the claim lodgment date of this Guarantee.

We,___(the Guarantor), waiving all objections and defenses under the Contract, do hereby irrevocably and independently guarantee to pay to the Employer without delay upon the Employer's first written demand without cavil or argument and without requiring the Employer to prove or to show grounds or reasons for such demand any sum or sums up to the amount stated above, against the Employer's written declaration that the Principal has refused or failed to perform the obligations under the Contract which payment will be effected by the Guarantor to Employer's designated Bank & Account Number.

PROVIDED ALSO THAT the Employer shall be the sole and final judge for deciding whether the Principal (Contractor) has duly performed his obligations under the Contract or has defaulted in fulfilling said obligations and the Guarantor shall pay without objection any sum or sums up to the amount stated above upon first written demand from the Employer forthwith and without any reference to the Principal or any other person.

IN WITNESS WHEREOF, the above-bounden Guarantor has executed this Instrument under its seal on the date indicated above, the name and corporate seal of the Guarantor being hereto affixed and these presents duly signed by its undersigned representative, pursuant to authority of its governing body.

Guarantor (Bank)

Signature ________________

Name___________________

Title ____________________

____

Corporate Guarantor (Seal)

Witness:

1. ________________________

Corporate Secretary (Seal)

2. ________________________

Name, Title & Address

7.6. Technical Bid Form

[To be signed & stamped by the Bidder and reproduced on the letter head. To be attached with Technical Bid]

Sr. No.	Description	Quantity	Specifications dimensions

Stamp & Signature of Bidder ______________________

7.7. Contract Form

[To be signed & stamped by the Bidder and reproduced on the letter head. To be attached with Technical Bid]

THIS AGREEMENT made on the _____ day of __________ 20_____ between [name of Procuring Agency] of [country of Procuring Agency] (hereinafter called "the Procuring Agency") on the one part and [name of Service Provider] of [city and country of Service Provider] (hereinafter called "the Service Provider") on the other part:

WHEREAS the Procuring Agency invited Bids for certain services, viz., [brief description of services] and has accepted a Bid by the Service Provider for the supply of those services in the sum of [contract price in words and figures] (hereinafter called "the Contract Price").

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.

2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.:

(a) the Bid Form and the Price Schedule submitted by the Bidder;

(b) the Schedule of Requirements;

(c) the Technical Specifications;

(d) the General Conditions of Contract;

(e) the Special Conditions of Contract; and

(f) the Procuring Agency's Notification of Award.

(g) Contract agreement

(h) Complete Bid document

3. In consideration of the payments to be made by the Procuring Agency to the Service Provider as hereinafter mentioned, the Service Provider hereby covenants with the Procuring Agency to provide the services in accordance with the provisions of the Contract and as required under Section VII Schedule of Requirements/Work Plan/ Deputation Plan.

4. The Procuring Agency hereby covenants to pay the Service Provider in consideration of the provision of services, the Contract Price or such other sum as may become payable under the provisions of the contract at the times and in the manner prescribed by the contract.

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year mentioned above.

Signed, sealed, delivered by the (for the Procuring Agency)

Signed, sealed, delivered by the (for the Service Provider)

7.8. Financial Bid Form/Price Schedule

[To be signed & stamped by the Bidder and reproduced on the letter head. To be attached with Financial Bid]

Sr. No.	Health Insurance Services	Total Price (inclusive of all applicable taxes & duties etc.)
1	Total Premium Payable for One Year corresponding to the complete Section III: Schedule of Requirements	
Total price in words		

Total Bid value (against which a Bid shall be evaluated) in figure.
Total Bid value (against which a Bid shall be evaluated) in words.

Note:

In case of difference between amount in "words" and amount in "figures", amount in "figures" shall be considered final.

Stamp & Signature of Bidder ______________________

Section XIII- Check List

[To be signed and stamped and presented on Bidder's letter head pad]

The provision of this checklist is essential prerequisite along with submission of tenders (with technical proposal).

Sr. #	Detail	Responsive	Non-responsive
1	Bid Security through 1Link options digitally via generated PSID # on Punjab e-Procurement System (https://ep.punjab.gov.pk). The Bid security must be submitted with Technical Proposal.		
2	Active Registration with Income Tax Authorities (National Tax Number NTN)		
3	Copy of active Registration with Sales Tax Authorities (STRN)		
4	Performance Guarantee Form (as per form 8.6 of Bidding documents) through 1Link options digitally via generated PSID # on Punjab e-Procurement System (https://ep.punjab.gov.pk).		
5	General Information Form (as per form 8.4 of Bidding documents) on letter head of the firm duly signed and stamped.		
6	Affidavit (as per form 8.5) on non-judicial Stamp Paper of Rs. 100/- (i) The firm is not currently blacklisted by PEECA and PPRA. (ii) The documents/photocopies provided with Bid are authentic. In case any fake/bogus documents are discovered at any stage, the Bidder shall be black listed as per the applicable laws/rules. (iii) Affidavit for correctness of information. Affidavit for correction of information Form (as per form of Bidding documents) on letter head of the firm, duly signed and stamped.		

Stamp & Signature of Bidder ______________________