



Ministry of Information Technology & Telecom
Government of Pakistan



REQUEST FOR PROPOSAL

Provision of Services of “Health Insurance”

Proc No.: IGNITE/Health Insurance Coverage/2018-19/0021/Proc

8th June, 2018

IGNITE (Formerly National ICT R&D Fund)

Ministry of Information Technology & Telecom

Government of Pakistan

**IGNITE National Fund, 6th Floor, HBL Tower, Jinnah Avenue, Blue
Area, Islamabad**

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**PART A – DEFINITIONS, INSTRUCTIONS &
INFORMATION FOR BIDDERS**

1 Mandatory Eligibility Criteria Checklist

Before the bidders submit their proposals within the stipulated time mentioned in this Request for Proposal document, bidders are required to make sure that following mandatory requirements of this RFP document are fulfilled These requirements must be furnished at the time of submission of Proposal. Non-submission of any one of the following applicable requirements shall result in disqualification:

#	Mandatory Eligibility Criteria Checklist	Mark ☑ / ☒
1.	Proof of Certificate of Incorporation or Registration or equivalent	
2.	Proof of NTN Certificate (If Applicable, please check ☑ , otherwise put a Cross ☒ in the Mark Column)	
3.	Proof of GST Certificate (If Applicable, please check ☑ , otherwise put a Cross ☒ in the Mark Column)	
4.	Proof of FTN certificate /Tax exemption certificate (<i>for public sector entity</i>),(If applicable, please check ☑ , otherwise put a Cross ☒ in the Mark Column).	
5.	Original affidavit (not older than one month) on Stamp Paper(s) of worth Rs.100 or more that Bidder is not insolvent, bankrupt and is not blacklisted or debarred by PPRA, Government, Semi-Government, Private, Autonomous body or any other international organization.	
6.	Original affidavit (not older than one month) on Stamp Paper(s) of worth Rs.100 or more that the bidder is an active tax payer and has submitted its tax return for the preceding fiscal year. Tax payer list serial number (downloadable from FBR’s website) is also to be mentioned.	
7.	<u>Two separately sealed envelopes:</u> <u>Envelope #1 shall clearly bear the name “Technical Proposal for Provision of Services of “Health Insurance”</u>	

	<p>Two hard copies of Technical Proposal, one marked as Original and one marked as Copy* must be submitted with one soft Copy in Flash Disk/CD. Bidders are to make sure that Financial Proposal is not part of the Technical Proposal in any form.</p> <p>*Additional hard copy of Technical proposal is not a mandatory requirement.</p>	
8.	<p><u>Envelope #2 shall clearly bear the name “Financial Proposal for Provision of Services of “Health Insurance”</u></p> <p>Financial Proposal must be submitted in hard copy, financial proposal must be sealed in Envelope # 2 and should not be part of technical proposal in any form).</p>	

Note: Bidders are required to submit the *filled, signed & stamped copy of the above checklist along with the proposal.*

2 Definitions

This is Request for Proposal, unless the context provides otherwise:

- a. **“Agreement”** means “an agreement concluded between Company and the Successful Bidder”. (See Annexure B).
- b. **“Board”** means the Board of Directors of the Ignite (formerly known as National ICT R&D Fund Company).
- c. **“Bidder”** means “any company/firm who has responded to this RFP by submitting a formal proposal/bid.
- d. **“Company”** means Ignite (formerly known as National ICT R&D Fund Company) registered under Section 42 of the Companies Ordinance, 1984, with its office at 6th Floor, HBL Tower, Jinnah Avenue, Blue Area, Islamabad, Pakistan.”
- e. **“Date of Issue”** means “the date on which this RFP is issued by Company to solicit bids from potential bidders for Organizational Transformation.”
- f. **“Day”** means calendar day.
- g. **“Regular Staff”** means “permanent/full time staff employed by the successful bidder to perform the services or any part thereof”.
- h. **“Request for Proposal (RFP)”** means set of documents prepared by the Ignite (formerly known as National ICT R&D Fund Company), to solicit proposal, which consists of definition, instructions for bidders, ToR, evaluation criteria, forms for providing information and draft contract.
- i. **“Scope of Work”** means “the description of formal work activities under this RFP to be completed by the Successful Bidder in accordance with the Contract signed between Successful Bidder and the Company.”
- j. **“Successful Bidder”** means “a bidder who has been awarded the contract pursuant to this RFP and who shall be responsible to complete assignments as enlisted in the Scope of Work and further quantified under the Scope of Work”.
- k. **“Terms of Reference”** (ToR) means that part of Bidding Document which explains the scope of work, activities, tasks to be performed, evaluation criteria, respective responsibilities of the bidder as well as expected results and deliverables of the assignment.

IGNITE formerly known as National ICT R&D Fund (**The Company**)

Ignite formerly known as National ICT R&D Fund (The Company) has been incorporated with the Securities and Exchange Commission of Pakistan (SECP) under Section 42 of the Companies Ordinance, 1984 by the Ministry of IT & Telecom, Government of Pakistan (hereinafter referred to as the “Company” and/or “ICT R&D Fund”). The Company is mandated to fund research and development in Information and Communication Technology (ICT) with the vision to transform Pakistan’s economy into knowledge based economy by promoting efficient, sustainable and effective ICT initiatives through synergic development of industrial and academic resources. More details about the Company are available at <http://www.ignite.org.pk>

3 Instructions for Bidders

This document contains all the information pertinent to our solicitation, and governs the preparation and submission of proposals. The technical & financial forms to be filled by bidder for the assignment are annexed with this RFP document. Proposals must be submitted by the deadline, completed on the formats provided by the Company, with supporting documents, according to the guidelines given in the document titled **Instructions & Information for Bidders**. The proposals will be evaluated by a Bid Evaluation Committee (BEC) constituted by the company. The selection of bidders will be on quality and cost based selection methodology as provided in the bidding document.

4 Solicitation Document

4.1 Contents

The bidder is expected to examine all instructions, general conditions, forms, terms and specifications contained in the RFP document and its annexures. Failure to comply with instructions will be at the bidder’s risk and may affect the evaluation of the proposal. Proposals that do not comprehensively address the scope of work/ToR and requirements may be rejected. Inability to comply with the corresponding instructions, general conditions of contract, terms and specifications may lead to rejection of proposal.

In the event of non-compliance with the ToR of the RFP document and obligations contained in the agreement, the Company may terminate the agreement by providing 02 month written notice to the successful bidder without any further obligation or compensation on the part of the Company.

5 Preparation of Proposal

5.1 Language of the Proposal

The proposals prepared by the bidders and all correspondence and documents relating to the proposal exchanged between the bidders and the Company shall be in writing and in English Language.

5.2 Proposal Currency

All prices shall be quoted in Pak Rupees (PKR) and all payments will be made in PKR.

5.3 Period of Validity of Proposal

Proposals shall remain valid for 90 days from the date of advertisement as provided in the RFP document. In exceptional circumstances, Company may solicit the bidder's consent to an extension of the period of validity without any material changes in the bidding document.

5.4 Supporting Documents

While preparing the Technical Proposal, the bidding firm shall ensure that it provides the Company with documentary evidence. Since the evaluation committee will evaluate the bids solely on the basis of the documentary evidence submitted in accordance with the technical evaluation criteria.

5.5 Cost of Preparing Proposal

The costs of preparing the proposal and of negotiating any subsequent funding, including visits for discussion with the Company are not reimbursable.

5.6 Proposal Documents

The bidding document in binder form with serial number of each page should comprise the following:

Technical Proposal

The Technical Proposal is to consist of the following:

- a) **Checklist** (Mandatory Documents required with the Proposal) – Page 2
- b) Technical Proposal Submission *Form B1*
- c) Firms/Bidders Profile - *Form B2*
- d) Firm's competence and experience in completing projects of a similar nature in a timely and efficient manner - *Form B3*

Technical Proposal should detail the capability and experience of delivering the services specified in the ToR. Bidder should submit details of maximum five of their most relevant/similar nature assignments for technical evaluation using the prescribed format. Assignments submitted beyond the given number will not be considered.

Team structure proposed by the Bidder for the project (including updated CVs of individuals involved in management and project implementation) in accordance with relevant *Forms*. CVs should provide details of projects undertaken and completed by the individual.

Technical proposal should not contain any financial information. Cost and financial estimates need to be provided in a separate sealed envelope clearly indicating Financial Proposal.

Financial Proposal

5.7 Taxes

The quoted costs should be inclusive of all applicable (direct & indirect) taxes. The financial bid will be scored based upon the bid amount inclusive of all taxes.

5.8 Format and signing of proposal

The proposal shall contain no interlineations, erasures, or overwriting, except, as necessary to correct errors made by the bidder, in which case such corrections shall be initialed by bidder's authorized person. The proposals shall be clear and elaborate. Different parts of the proposals shall be separated using color separators, flags or tags.

Note: The technical proposal must not contain any pricing information whatsoever on the services being offered. Non-compliance may lead to rejection of the proposal.

6 Submission, Receipt, and Opening of Proposal

- 6.1 Proposals will be accepted and evaluated using One Stage, Two Envelope Procedure. (Separate sealed envelopes of technical and financial proposals)- Annexure-A.
- 6.2 The original proposal shall contain no interlineations or overwriting. All pages of the proposals (Technical & Financial) must be numbered. Submission letters for both Technical and Financial Proposals should respectively be in the attached format (Form B1 & C1) in separate envelopes.
- 6.3 The bidder's Organization Head or an authorized representative on his/her behalf shall initial and stamp all pages of the original Technical and Financial Proposals. In case of latter, an authorization shall be provided which shall be in the form of a written power of attorney accompanying the Proposal or in any other form demonstrating that the representative has been duly authorized to sign.
- 6.4 Hard copies of the Technical Proposal shall be sent to the addresses referred in the document. All required copies of the Technical Proposal are to be made from the original. If there are discrepancies between the original and the copies of the Technical Proposal, the original governs.
- 6.5 Bidder is required to submit **one original and one hard copy of Technical Proposal along with all supporting documents.**
- 6.6 One **flash disk/CD** containing an electronic copy (labelled 'Electronic Copy') of all proposal documents in PDF format (**excluding the Financial Proposal**) must be provided with the Technical Proposal. In the event of any discrepancy between the Original Proposal and the Electronic Copy, the former shall be deemed as the accurate proposal. In the event of copying the financial proposal in the flash disk containing Technical Proposal would subject to rejection of proposal.

6.7 The Technical Proposal shall be placed in a sealed envelope clearly marked **“TECHNICAL PROPOSAL”**. Similarly, the Financial Proposals shall be placed in separate sealed envelopes clearly marked **“FINANCIAL PROPOSAL”** followed by the name of the assignment **“Provision for Services of “Health Insurance”** with a warning **“DO NOT OPEN WITH THE TECHNICAL PROPOSAL”**. The envelopes containing the Technical and Financial Proposals shall be placed into an outer envelope and sealed. This outer envelope shall bear the submission address and title of the assignment mentioned in this document and clearly marked **“DO NOT OPEN BEFORE SUBMISSION DEADLINE”**. Ignite formerly known as National ICT R&D Fund (The Company) shall not be responsible for misplacement, losing or premature opening if the outer envelope is not sealed and / or marked as stipulated. This circumstance may be case for Proposal rejection. If the Financial Proposals are not submitted in separate sealed envelopes duly marked as indicated above, this will constitute grounds for declaring the Proposals ineligible.

6.8 The Proposal must be sent to the following address and received by the Company not later than the time and the date indicated in RFP document:

Title/Position:	Manager Procurement
Telephone:	+92-51-921 5360-5 Ext. 135
Cell:	+92-306-199-1234 (9 a.m. to 5 p.m.)
Facsimile:	+92-51-921-5366
Email address:	procurement@ignite.org.pk
Official Postal address:	Ignite (formerly known as National ICT R&D Fund) 6th Floor, HBL Tower, Jinnah Avenue, Blue Area Islamabad, Pakistan

- 6.9** Bidders must submit their response to the Company by registered post/ courier or by hand to the official postal address of the Company before or on submission deadline mentioned in the RFP document.
- 6.10** Any proposal received by the Company after the deadline for submission shall be returned unopened.
- 6.11** Company reserves the right to accept or reject all of the proposals submitted at any time in accordance with applicable PPRA rules.
- 6.12** Company shall open the Technical Proposal thirty minutes after the submission deadline. The envelopes with the Financial Proposal shall remain sealed and securely stored in the custody of Company.
- 6.13 Key Activities & Timeline**

The tentative timeline set out herein represent the Company’s best estimate of the schedule that will be followed. If a component of this schedule, such as the opening date, is delayed, the rest of the schedule will be shifted by the same number of days. The approximate contract schedule is as follows:

#	ACTIVITY	TIMELINE
1	RFP Issuance	8 th June, 2018
2	Deadline for receiving queries / questions	19 th June , 2018 05:00 pm
3	Response to queries/questions related to RFP	22 nd June, 2018
4	Proposal Submission Deadline	26 th June , 2018 03:00 pm
5	Opening of Technical Proposals (in front of bidders present at 6 th Floor, HBL Tower, Jinnah Avenue, Blue Area, Islamabad)	26 th June, 2018 03:30 pm

6	Opening of Financial Proposals (in front of bidders present at 6 th Floor, HBL Tower, Jinnah Avenue, Blue Area, Islamabad)	29 th June, 2018
7	Award of Contract	TBC

7 Proposal Evaluation

- 7.1** From the time the Proposals are opened to the time evaluation report is announced, the bidders should not contact the Company on any matter related to its Technical and/or Financial Proposal. Any effort by the bidder to influence the Company in the examination, evaluation, ranking of Proposals, and recommendation for award of Agreement may result in the rejection of the bidder's Proposal. However the Company may contact the bidder for seeking clarification of any aspect of technical proposal or demand any missing information.
- 7.2** Evaluators of Technical Proposals shall have no access to the Financial Proposals until the technical evaluation is concluded.
- 7.3** Overall evaluation shall be carried out based on weighted average methodology wherein technical evaluation will carry 80% and financial evaluation will carry 20% weightage respectively.

8 Evaluation of Technical Proposals

8.1 During the technical evaluation no amendments in the proposals shall be permitted. The evaluation committee shall evaluate the Technical Proposals on the basis of their responsiveness to the Terms of Reference, applying the evaluation criteria and point system specified in the RFP document. Each responsive Proposal will be given a technical score. A Proposal shall be rejected at this stage if it does not respond to important aspects of the RFP and particularly the eligibility criteria or if it fails to achieve the minimum qualifying technical score indicated in the RFP document. The Bidders who obtain at least 60 out of 80 marks in technical evaluation criteria will qualify and financial proposals would be opened only for technically qualified Bidders.

8.2 Financial proposals of those Bidders obtaining less than 60 marks out of 80 in Technical Evaluation shall remain un-opened and will be returned to the Bidders. An evaluation committee appointed by the Company will evaluate the technical proposals on the basis of their compliance with the RFP and by applying the evaluation criteria and the point system, specified below:

#	Technical Evaluation Criteria	Total Marks	Sub Marks
a.	I. Corporate profile/Number of years the firm has been in practice in Pakistan (B2) II. Credit Rating III. International Group Company IV. Reinsurance Treaty	15	05 05 2.5 2.5
b.	I. Net Equity II. Coverage offered (attach list) III. Cash & Bank Balance IV. Paid up Capital	20	05 05 05 05
c.	I. Claim payout ratio (latest available financial statement)	10	05

	II. Client base (Provide figures & attach list)		05
d.	I. Number of Branches (Provide figures & attach list)	10	05
	II. Number of Panel Hospitals (Provide figures & attach list)		05
e.	Presentation	05	05
	Total Marks	60	
	Minimum Qualification Marks Required	60	

Note: *It is the responsibility of the bidders to ensure provision of sufficient documents to the company, along with the proposal, to evaluate the bids solely on the basis of the documentation submitted.*

9 Financial Proposals

- 9.1** After the evaluation and approval of technical proposal, the Company shall inform the bidders, who have submitted proposals, the technical scores obtained by their Technical Proposal and shall notify those whose Proposal did not meet the minimum qualifying score or were considered non responsive, that their Financial Proposals will be returned unopened after completing the selection process. The Company shall simultaneously notify in writing bidders that have secured the minimum qualifying technical score, the date, time and location for opening the Financial Proposals, within the bid validity period. Bidder's attendance at the opening of Financial Proposals is optional. The opening date shall be set so as to allow interested bidder sufficient time to make arrangements for attending the Financial opening.
- 9.2** Before opening of financial bid, technical score of qualified bidder shall be read aloud during financial bid opening session.
- 9.3** The Evaluation Committee will correct any computational errors. When correcting computational errors, in case of discrepancy between a partial amount and the total amount, or between word and figures, the formers will prevail. In addition to the above corrections, all activities and items described in the Technical Proposal but not priced, shall be assumed to be included in the prices of other activities or items.
- 9.4** Quality and Cost Based Selection (QCBS) method will be used for evaluation of proposal. The lowest evaluated Financial Proposal will be given the maximum financial score of 20 points.

10 Combined Score

- 10.1** Technical Score (St) of qualified bidder shall be added to financial score.
- 10.2** Financial Score (Sf) shall be calculated as follows: (Lowest bidder's total cost/bidder's total cost) x 40.
- 10.3** Combined Score (Total Score) = St + Sf

10.4 All bidders will be ranked based upon the combined technical and financial score.

11 Availability of Management Team

11.1 The successful bidder is bound to provide the services of the professional staff proposed in technical proposal. In case of non-availability of any proposed professional staff during the contract period, the bidder will provide valid reason and documentary justification. The bidder is bound to provide the substitute professional staff with same technical strength with no delay after mutual agreement of both parties i.e. the bidder and the Company.

11.2 No member of Management Team including Project Leader should be a proposed team member in any other bid (currently invited or under review for selection purposes) submitted to the Company for another project.

12 Award of Agreement

After completing negotiations the Company shall award the Agreement to the selected bidder (highest ranked). After agreement signature, the Company shall return the unopened Financial Proposals of the non-responsive bidders.

13 Confidentiality

The Company shall keep all information regarding the bid evaluation confidential until the time of the announcement of the evaluation report under PPRA Rule no. 41.

14 Conflict of Interest

Without limitation on the generality of the foregoing, bidder shall be considered to have a conflict of interest and shall not be recruited under any of the circumstances set forth below:

a. Conflicting assignments

- The bidder (including its Personnel) or any of its affiliates shall not be hired for any assignment that, by its nature, may be in conflict with another assignment to be executed for the same or for another Client.

b. Conflicting Relationships

- The bidder (including its Personnel) or any of its affiliates that has a business or family relationship with a member of the Company Board, Management, or staff who is directly or indirectly involved in the preparation of Terms of Reference, selection process of third party evaluation services and/or supervision of the Agreement may not be awarded an Agreement unless conflict stemming from this relationship has been resolved in a manner acceptable to the Board throughout the selection process and the execution of the Agreement.
- The bidder has an obligation to disclose any situation of actual or potential conflict that impacts their capacity to serve the best interest, or that may reasonably be perceived as having this effect by notifying the Company in writing. Failure to disclose said situations may lead to disqualification of the bidder or the termination of its Agreement.
- Current employees of the Company shall not work as and for the bidder.

15 Fraud and Corruption:

15.1 The Company requires the bidder/s participating in provision of Service/s to adhere to the highest ethical standards, both during the selection process and throughout the execution of an agreement. In pursuance of this policy, Company defines, for the purpose of this paragraph, the terms set forth below as follows:

- a.** “Corrupt practice” means the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the actions of any employee of the Company in the selection process or in agreement execution;
- b.** “Fraudulent practice” means a misrepresentation or omission of facts in order to influence a selection process or the execution of an agreement;
- c.** “Collusive practices” means a scheme or arrangement between two or more with or without the knowledge of the Client, designed to establish prices at artificial, non-competitive levels;

15.2 “Coercive practices” means 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 an agreement. The Company will reject a proposal for award if it determines that the bidder recommended for award has directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for the agreement in question. The Company may also impose penalties on the bidder, declaring it ineligible, either indefinitely or for a stated period of time, for Company funding, if at any time it determines that the bidder has, directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for, or in executing, a Company funded project.

15.3 The Company will have the right to inspect the bidding firm's accounts and records and other documents relating to the submission of proposals and agreement performance, and have them audited by auditors appointed by the Company.

16 Clarification Request/Amendment

16.1 The bidder can request a clarification in RFP document up to the date indicated in the RFP document. Any request for clarification must be sent in writing, or by standard electronic means to the Company's e-mail address indicated in the RFP document. The Company will respond in writing or by standard electronic means and may place responses on the Company's website under FAQ's for understanding of all potential bidders.

16.2 At any time before the submission of Proposals, the Company may amend the RFP document by issuing an addendum in writing or by standard electronic means. The addendum shall be published in the local newspaper and uploaded at PPRA & Company web site, and revised RFP document will be uploaded on Company's Website and PPRA web site.

PART B - TERMS OF REFERENCE

17 Background

The Company was established in 2006 by the Federal Government, to help create a knowledge economy through innovation and research commercialization. Over the last decade, while the Company has funded over a hundred projects, the direct impact on the economy has been minimal. Almost always, when the funding ended the project ended as academic researchers moved on to other funded projects. Going forward the Board has directed the Company to focus on commercialization and impact of funded projects and to function more like a Venture Capital (VC) Fund, which will continue to provide grants, but with an emphasis on impact of funded projects.

The Company now believes that a critical driver of the knowledge economy is a robust start up ecosystem which will set the pace for a holistic national transformation. The Company has re-aligned its mission with this new reality and aims “to make Pakistan a player in the knowledge economy by transforming the Company into a Venture Capital fund focused on fourth industrial wave technologies and by addressing gaps in the entrepreneurial ecosystem”

An innovation and commercialization centric ecosystem is pivotal to the formation of a knowledge economy. Emerging technologies such as the ones highlighted in “The Fourth Industrial Revolution”¹ by Klaus Schwab are disrupting and transforming human life in many facets. Tech startups are the building blocks of this innovation and research commercialization ecosystem, and the resultant Knowledge Economy. It is essential for the Company to align itself with these changing dynamics. The current governing/policy/operational documents were developed in 2006 and need to be updated in order to embrace the demands of the new technology paradigm.

¹ The Fourth Industrial Revolution by Klaus Schwab – Published by World Economic Forum 2016

The selected health insurance shall include the provision of the following:

- a) Medical Insurance Benefits as given in Annex “C” & “D”.
- b) Provision of following services:
 - i. Special procedure to handle emergency cases efficiently
 - ii. 24 hours operational helpline and Customer Care Department
 - iii. Reporting system to provide details of patient admissions, premium and corporate poll claims on “as and when required basis” probably computerized system.
 - iv. Facility to manage client through personalized health cards.
 - v. Performance of the Company with previous and present Clients
 - vi. “Turnaround Time” for Claims settlement should not be more than 20 calendar days.
- c) The company must have reputable hospitals on its panel in all major cities of Pakistan but especially at Islamabad/Rawalpindi e.g. Shifa International, Mahroof, Ali Medical Center etc. The bidder will be bound to add hospitals in the list as per requirement of Ignite all over the Pakistan.
- d) Data of employees and their dependents is as under:

EMPLOYEES	SPOUSES	CHILDREN
44	40	81
Grand Total	125 (as of May, 2018)	

**PART C – FORMS TO BE SUBMITTED WITH THE
PROPOSAL**

Technical Proposal - Standard Forms

B1. Technical Proposal Submission Form

B2. Firms/Bidders Profile

B3. Firm's competence and experience in completing projects of a similar nature in a timely and efficient manner

B1. Technical Proposal Submission Form

[*Location, Date*]

To:

Manager Procurement

Ignite formerly known as National ICT R&D Fund (The Company)

6th Floor, HBL Tower

Islamabad, Pakistan

Tel: +92-51- 921-5360-65

Cell: +92-306-199-1234

Fax: +92-51- 921-5366

Email: procurement@ignite.org.pk

Sir,

We, the undersigned, offer to provide the services of **Health Insurance** in accordance with your Request for Proposal dated [ADVERTISEMENT DATE]. We are hereby submitting our Proposal, which includes this Technical Proposal and Financial Proposal sealed under a separate envelope.

Our Technical Proposal shall be binding upon us subject to the modifications resulting from Contract negotiations, up to expiration of the validity period of the Proposal, which is 90 calendar days from the date of advertisement.

We understand you are not bound to accept any Proposal you receive.

We remain,

Yours sincerely,

Authorized Signature:

Name and Title of Signatory:

Name of Firm:

Address:

B2. Firms/Bidders Profile

S #	Criteria	
1	<p>Profile of the agency:</p> <ul style="list-style-type: none"> i. Registered age of Company ii. Names of Managers/ Owners/ CEO/ Directors/ Partners 	
2	<ul style="list-style-type: none"> i. Location of agency office/sub office ii. Number of branches iii. Number of relevant employees including their Names & Designations, Contact Numbers & Branch contact numbers 	
3	<p>Financial Position</p> <ul style="list-style-type: none"> i. Name of Banks ii. Certificate of Financial position iii. Copy of audited Annual Accounts (of last 3 years) iv. Tax Registration (NTN/STN/FTN) 	

B3. Firm's competence and experience in completing projects of a similar nature in a timely and efficient manner

Name of Client	Name of Assignment/ Project	Period of Assignment/ Project	Value of Assignment / Project	Present Status of the Assignment/ Project

B4. – General Experience of the firm (Max 10 recent assignments)

Name of Client	Name of Assignment/ Project	Period of Assignment/ Project	Value of Assignment / Project	Present Status of the Assignment/ Project

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, these data correctly describe me, my qualifications, and my experience.

_____ Date: _____

[Signature of staff member and authorized representative of the firm] Day/Month/Year

Full name of staff member: _____

Full name of authorized representative: _____

C1. – Financial Proposal Submission Form

[Location, Date]

To:

Manager Procurement

Ignite formerly known as National ICT R&D Fund (The Company)

6th Floor, HBL Tower, Jinnah Avenue

Blue Area, Islamabad, Pakistan

Tel: +92-51- 921-5360-65

Cell: +92-306-199-1234

Fax: +92-51- 921-5366

Email: procurement@ignite.org.pk

Sir,

We, the undersigned, offer to provide services for provision of “**Health Insurance**” in accordance with your Request for Proposal dated [ADVERTISEMENT DATE] and our Proposal (Technical and Financial Proposals). Our attached Financial Proposal is for the sum of [Amount in words and figures]. This amount is inclusive of all the local taxes, duties, fees, levies and other charges applicable on our company, applicants, our sub-contractors and collaborations under the Pakistani law.

Our Financial Proposal shall be binding upon us subject to the modifications resulting from Contract negotiations, up to expiration of the validity period of the Proposal, which is 90 calendar days from the date of advertisement.

Though included in the above mentioned fee (50 % to be paid by Company & 50 % by Applicants), Commissions and gratuities, if any, paid or to be paid by us to agents relating to this Proposal and Contract execution, if we are awarded the Contract, are listed below:

Name and Address of Agents	Amount in Pak Rs.	Purpose of Commission or Gratuity
_____	_____	_____
_____	_____	_____
_____	_____	_____

We understand you are not bound to accept any Proposal you receive.

We remain,

Yours sincerely,

Authorized Signature:

Name and Title of Signatory:

Name of Firm:

Address:

C2. – Summary of Costs

Particulars	Pak Rupees
Total	
All applicable Taxes	
Grand Total of Financial Proposal	

C3. – Breakdown of Price per Activity

Activity No.:_____	Activity No.:_____ & Description
Price Component	Pak Rupees.

C4. – Breakdown of Remuneration per Activity (where applicable)

Activity No. _____ Name: _____				
Names	Position	Input	Remuneration Currency(ies) Rate	Amount
Regular staff				
Local staff				
Consultants				
Grand Total				_____

C5. – All other Operational Expenses (Itemized List)

Annexure A

One Stage Two envelope Procedure for Bidding Public Procurement Rules 2004

Single stage - Two envelope procedure:

- (i) The bid shall comprise a single package containing two separate envelopes. Each envelope shall contain separately the financial proposal and the technical proposal;
- (ii) The envelopes shall be marked as “FINANCIAL PROPOSAL HEALTH INSURANCE” and “TECHNICAL PROPOSAL HEALTH INSURANCE” in bold and legible letters to avoid confusion;
- (iii) Initially, only the envelope marked “TECHNICAL PROPOSAL HEALTH INSURANCE” shall be opened;
- (iv) The envelope marked as “FINANCIAL PROPOSAL HEALTH INSURANCE” shall be retained in the custody of the procuring agency without being opened;
- (v) The procuring agency shall evaluate the technical proposal in a manner prescribed in advance, without reference to the price and reject any proposal which do not conform to the specified requirements;
- (vi) During the technical evaluation no amendments in the technical proposal shall be permitted;
- (vii) The financial proposals of bids shall be opened publicly at a time, date and venue announced and communicated to the bidders in advance;
- (viii) After the evaluation and approval of the technical proposal the procuring agency, shall at a time within the bid validity period, publicly open the **financial proposals of the technically accepted bids only**. The financial proposal of bids found technically non-responsive shall be returned un-opened to the respective bidders; and
- (ix) The bid found to be the lowest evaluated bid shall be accepted.

Annexure B

DISCRIPTION/BENEFITS OF HEALTH POLICY

Period from 01-07-2016 to 30-06-2017

EXPENSES – HOSPITALIZATION SERVICES	
Room <i>(Use Shifa International Hospital as benchmark)</i>	Private
Hospitalization	Rs. 700,000/- per employee per year
CORPORATE POOL (ASO)* For consultancy/treatment, medication & Lab Tests.	Rs. 60,000 per annum per employee
EXPENSES – MATERNITY	
Normal (1 month pre & post visits)	Rs. 100,000/-
Complicated Delivery (1 month pre & post visits)	Rs. 120,000/-
GEL FOR SERVICES*	Rs. 500,000

* Company may revise these ceilings upwards anytime during the contract, should it deem necessary.

Annexure C

Details of coverage that must be ensured

01	<p>HOSPITAL CARE.</p> <p>Required all medical expenses including but not limited to:</p> <ul style="list-style-type: none"> • Daily room and board charges, operation theater charges, surgeons’ fee, anesthetist fee, consultants’ fee, medicines and drugs, diagnostic tests, blood and oxygen supplies, all lab tests, miscellaneous charges(local road ambulance charges), etc. • The expenses incurred outside the hospital will also covered under Pre and Post Hospitalization of 30 days each for same disease irrespective checkups from different Doctor’s/hospitals including diagnostic tests, consultation & medicines. • All pre-existing cases (Disclosed/Undisclosed). • New born babies. • Bidders to provide complete list of coverage being offered under Hospital Care provided by Health Insurance Company. <p>MAJOR MEDICAL CARE/DREAD DISEASE.</p> <ul style="list-style-type: none"> • Bidders to provide complete list of diseases being offered under major medical care/dread disease by Health Insurance Company. <p>MATERNITY CARE</p> <ul style="list-style-type: none"> • Bidders to provide complete list of coverage being offered under Maternity Care provided by Health Insurance Company.
02	
03	<p>SPECIALIZED INVESTIGATIONS:</p> <ul style="list-style-type: none"> • Bidders to provide complete list of specialized investigations being offered under Hospital Care provided by Health Insurance Company.
04	<p>DAY CARE SURGERIES (HOSPITALIZATION)</p> <ul style="list-style-type: none"> • Bidders to provide complete list of day care surgeries being offered under Hospital Care provided by Health Insurance Company.
05	<p>All non-panel hospitalization claims must be reimbursed within 20 calendar days.</p>

Annexure D

**Financial Bid Form -Group Health Insurance of National ICT R&D Fund
Employees From 01-07-2016 to 30-06-2017**

STRENGTH COVERED (CATEGORY WISE)

	TOTAL
Self	
Spouse	
Child	
TOTAL	

GROSS PREMIUM CHARGED (CATEGORY WISE)

	TOTAL		
Self			
Spouse			
Child			
TOTAL			
Total Gross premium (Hospital)			
Gross premium (GEL)			
Gross premium (Corporate Pool)			
Admin Surcharge			
Total Gross Premium			
FIF @ 1%			
Stamp Duty			

Other Taxes (if any)			
Net Premium			

Annexure E

AGREEMENT FOR PROCUREMENT OF GROUP HEALTH INSURANCE

This Agreement for procurement of group health insurance services (the “**Agreement**”) is made at Islamabad on this [*] day of [*], [20__] (the “**Commencement Date**”)

between

IGNITE FORMALY KNOWN AS NATIONAL ICT R&D FUND, a company registered under Section 42 of the Companies Ordinance, 1984, with its office at 6th floor, HBL Tower, Blue Area, Islamabad, Pakistan (hereinafter referred to as the “**Company**” which expression shall, where the context so permits, mean and include its successors-in-interest, administrators and assigns), of the One Part;

AND

[**Insert Insurance Company’s Name**] having its principal place of business located at [**Insert Insurance Company’s Address**] (hereinafter referred to as the “**Insurance Company**” which expression shall, where the context so permits, mean and include its successors-in-interest, administrators and assigns), of the Other Part;

Both Company and Insurance Company may hereinafter be collectively referred as “Parties” and each individually as a “Party”.

WHEREAS, the Company wishes to acquire Insurance Company’s services, as set forth in detail herein, and Insurance Company agrees to provide such services on the terms and conditions herein contained.

NOW, THEREFORE, PARTIES hereby agree as follows:

- 1. Services**
 - (i) Insurance Company shall provide such services as specified in Clause 3 entitled “Scope of Services,” of Request For Proposal (RFP) (the “Services”). The RFP and the Proposal submitted by the Insurance Company and approved by the Company is, in its entirety, hereby made an integral part of this Agreement.
 - (ii) Insurance Company shall submit to Company such reports, in the form and within the timelines specified by Company.

2. Term Insurance Company shall provide Services during the period commencing from July 01, 2016 and continuing till June 30, 2017 (the “**Term**”). The Agreement is further extendable on such terms and conditions as mutually agreed, in writing, between Parties.

3. Payment

A. Ceiling

For Services rendered under this Agreement, the Company shall pay Insurance Company the insurance premium to be calculated in accordance with the agreed per live premium calculation schedule on prorata basis i.e. in accordance with the deletion and addition of lives between **July 01, 2018** to **June 30, 2019**.

B. Schedule of Payments

- (i) The policy premium payments will be released on bi-annual basis against an invoice duly submitted by the Insurance Company in accordance with Section 3A above. Premium related to additions of lives will however be released by the Company as and when an invoice is received.
- (ii) All applicable taxes will be deducted by Company in accordance with the provisions of Income Tax Ordinance, 2001.
- (iii) Company will not be liable for payment of any interest charges or taxes associated with the cost of this Agreement.

4. Performance Standards

Insurance Company undertakes to provide Services with the highest standards of professional and ethical competence and integrity. Insurance Company hereby undertakes to promptly replace any employees/focal persons assigned under this Agreement that Company considers unsatisfactory.

5. Confidentiality

Insurance Company shall not, during Term of this Agreement and for a period of two years following its termination/expiration etc., disclose any proprietary or confidential information relating to Services, this

Agreement or Company's business operations without prior written consent of Company.

- 6. Assignment** Insurance Company shall not assign this Agreement or sub-contract any portion of it without Company's prior written consent thereof.
- 7. Governing Law** This Agreement shall be governed by, and its provisions be construed in accordance with the applicable laws of Islamic Republic of Pakistan.
- 8. Dispute Resolution** Any dispute arising out of or related to this Agreement, or any of its amendments, shall be first settled through good faith bilateral negotiations between Parties, failing which, by reference to arbitrators, one to be appointed by each Party to the dispute, and in case of disagreement amongst the arbitrators so appointed, to the arbitration of an umpire who shall be appointed by the said arbitrators before entering the reference. The venue of arbitration shall be Islamabad or any other city in Pakistan to be mutually agreed between Parties. Arbitration proceedings, as mentioned in this section, shall be governed by the Arbitration Act, 1940 and any rules framed thereunder.
- 9. Termination of Agreement** This agreement will cease to exist on June 30, 2017 (unless extended through in writing by the Parties), however, both or any of the Parties may like to terminate this Agreement at any time, with or without cause, by serving upon other at least thirty (30) days' prior written notice to terminate. Insurance Company shall continue to remain bound by Section 5 Confidentiality obligations even after termination of this Agreement.
- 10. Entire Agreement** This Agreement supersedes and replaces any oral or written communications heretofore made amongst Parties relating to the subject matter hereof. This Agreement constitutes the entire agreement between Parties, and no other verbal or written communications shall be deemed to be a part of this Agreement (including an oral modification supported by new consideration),

unless evidenced by written agreement of Parties subsequent to the date of execution hereof.

IN WITNESS WHEREOF the Parties hereto have executed this Agreement on the day, month and year first written above.

Signed for & on behalf of the **Company**

By:

Title:

CNIC:

Date: ___/___/2016

Witness - 1

Name: _____

Designation: _____

Signature: _____

CNIC: _____-_____-____

Witness - 2

Name: _____

Designation: _____

Signature: _____

CNIC: _____-_____-____

Signed for & on behalf of the **Insurance Company**

By:

Title:

CNIC:

Date: ___/___/2016

Witness - 1

Name: _____

Designation: _____

Signature: _____

CNIC: _____-_____-____

Witness - 2

Name: _____

Designation: _____

Signature: _____

CNIC: _____-_____-____

Annexure F

Form of Bank Guarantee

TO: Ignite

6TH FLOOR, HBL TOWER

JINNAH AVENUE, BLUE AREA

ISLAMABAD

Health Insurance Coverage

Gentlemen:

In accordance with the provisions of Clause 8 (2) of the above-mentioned RFP, *[name and address of Insurance Company]* shall deposit with National ICT R&D Fund a bank guarantee to guarantee their proper and faithful performance under the said provisions of the Contract in an amount of Rs. 200,000 (Two Hundred Thousand Only).

We, the *[bank or financial institution]*, as instructed by the *[name of Insurance Company]*, agree unconditionally and irrevocably to guarantee as primary obligor and not as Surety merely, the payment to National ICT R&D Fund on its first demand without whatsoever right of objection on our part and without consulting the *[name of Insurance Company]*, in the amount not exceeding Rs. 200,000 (Two Hundred Thousand Only).

We further agree that no change or addition to or other modification of the terms of the Contract which may be made between National ICT R&D Fund and the *[name of Insurance Company]*, shall in any way release us from any liability under this guarantee, and we hereby waive notice of any such change, addition or modification.

This guarantee shall remain valid and in full effect from the date of the first payment under the Contract to *[name of Insurance Company]* until 3 months after the expiry of the contract term as given in contract.

Yours truly,

Signature and Seal

Name of Bank/Financial Institution

Address

Date