

Pre-Qualification Document

T-4170/26/ABZ PRE-QUALIFICATION OF HEALTH INSURANCE
COMPANIES FOR PERIOD OF THREE YEARS EFFECTIVE FROM
DATE OF AWARD OF CONTRACT (AS PER TORs)
(Non-Consultancy Services)

National

Single Stage-One Envelope



July 08, 2026

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Table of Contents

Instructions to Applicants	3
Pre-qualification Data Sheet	17
Prequalification Data Sheet (PDS)	18
Eligibility & Qualification Criteria	21
Evaluation Criteria	21
Annexure	24
(Annexure – E) – Affidavit for Bidder’s Blacklisting Status	25
(Annexure – F) - Declaration for Ultimate Beneficial Owners Information	25
(Annexure – H) – Code of Conduct & Undertaking	25
Integrity Pact	25
(Annex – J) – Non-Disclosure Agreement	25
Technical Specifications for Health Insurance	26
Procurement Forms	27
Past Experience and Completed Contracts	1
Historical Contract Non-Performance, and Pending Litigation and Litigation History	1
Additional Forms and Documents	30

INVITATION FOR PRE-QUALIFICATION

PROCUREMENT OF NON-CONSULTING SERVICES

1. The **Pakistan Security Printing Corporation (Pakistan Security Printing Corporation)** has reserved Funds for the procurement planned for FY **2026-27**. The **Pakistan Security Printing Corporation (Pakistan Security Printing Corporation)** intends to apply part of the proceeds of this Fund to cover eligible payments under the contract for the "**T-4170/26/ABZ PRE-QUALIFICATION OF HEALTH INSURANCE COMPANIES FOR PERIOD OF THREE YEARS EFFECTIVE FROM DATE OF AWARD OF CONTRACT (AS PER TORs)**" with the reference of "**P55679**"

2. The **Pakistan Security Printing Corporation (Pakistan Security Printing Corporation)** intends to pre-qualify service providers for Invitation to Bid(s), and sign the contract agreement(s) with the selected bidder(s) subsequent to the bidding process.

3. The objective of the intended pre-qualification is the provision of "**T-4170/26/ABZ PRE-QUALIFICATION OF HEALTH INSURANCE COMPANIES FOR PERIOD OF THREE YEARS EFFECTIVE FROM DATE OF AWARD OF CONTRACT (AS PER TORs)**" through subsequent signing of contract with successful bidders, and the purpose of this Pre-qualification Notice is to provide the very basic information to enable potential applicants to decide whether or not to respond to this Pre-qualification Notice.

4. Only the pre-qualified applicants shall be entitled to participate in the procurement proceedings, and it is expected that the Invitation to Bids will be made to the Pre-qualified Applicants.

5. The pre-qualification process is open to all **National** Applicants subject to fulfilling the eligibility requirements mentioned in the respective Pre-qualification Documents. Interested Applicants may obtain further information from the Pakistan Security Printing Corporation (Pakistan Security Printing Corporation) through **EPADS v2.0** during office hours. A complete set of Pre-qualification Documents may be accessed by interested Applicants through **EPADS**

v2.0 at

<https://epads.gov.pk/opportunities/federal/procurements/55679>.

6. The application, prepared in accordance with the instructions in the Pre-qualification Documents, must be submitted through **EPADS v2.0** on or before **Friday, July 24, 2026 11:00 AM**. E-applications will be opened using **EPADS v2.0** on the same day at **Friday, July 24, 2026 11:30 AM**. Manual submission of applications shall not be entertained. Those service providers who have not yet registered on the new version of **EPADS v2.0** may register themselves at <https://vendors.epads.gov.pk/>. A tutorial to explain the registration process is available at <https://www.youtube.com/watch?v=MNW6T38v7tc>.

In terms of Rule 48 of Public Procurement Rules, 2004, a Grievance Redressal Committee (GRC) is notified for the subject procurement and the notification copy is available on the procuring agency's website and on Authority's website at (www.ppra.org.pk).

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Instructions to Applicants

A. General

B. Contents of the Prequalification Documents

Sections of Prequalification Documents

1. **Scope of Application**

1.1. In connection with the “**Invitation for Prequalification**”, the Procuring Agency, as defined in Section II (Prequalification Data Sheet abbreviated as PDS), issues this set of Prequalification Documents (PD) to prospective applicants (also hereinafter referred as Applicants) interested in submitting applications (also hereinafter referred as Applications) to determine the capacity and capability of the Applicant(s) for supply of Goods and Related Services incidental thereto as specified in Section VII (Schedule of Requirements).

2. **Source of Funds**

2.1. Source of funds is same as referred in Invitation for Pre-qualification.

3. **Fraud and Corruption**

3.1. The Procuring Agency requires that the Applicants /Bidders/ Suppliers/Contractors under Government financed contracts, observe the highest standard of ethics during the procurement and execution of such agreements and contracts.

3.2. The Applicants/Bidders shall permit and shall cause their agents (whether declared or not), sub-contractors, sub-consultants, service providers, suppliers, and their personnel, to permit the Procuring Agency to inspect all accounts, records and other documents relating to any, Application/Bid submission, Secondary Procurement process, and to have them audited by auditors appointed by the Procuring Agency.

3.3. Any communications between the Applicant and the Procuring Agency related to matters of alleged corrupt and fraudulent practices must be made in writing or in electronic forms that provide record of the content of

communication.

3.4. Procuring Agency will reject an application or bid or proposal, if it is established that the Applicant or the Bidder or Prosper was engaged in corrupt and fraudulent practices in competing for the contract.

3.5. Procuring Agency will also declare the Applicant as blacklisted in accordance with rules and predefined standard mechanism.

4. Eligible Applicants

4.1. An Applicant may be a private entity, a state-owned enterprise or institution subject to ITB 4.6, or any combination of such entities in the form of a joint venture (JV) under an existing JV agreement or with the intent to enter into such an agreement supported by a letter of intent.

In case of single (private or state-owned entity), it shall be liable for execution of all the provisions of the Contract Agreement.

In the case of a joint venture, all members shall be jointly and severally liable for the execution of all the provisions of the Contract Agreement (if signed b/w the Procuring Agency and the JV), in accordance with the Contract conditions that apply.

The JV shall nominate a Representative who shall have the authority to conduct all business for and on behalf of any and all the members of the JV during the Prequalification process, Bidding process (in the event the prequalified JV submits a Bid) and during the period of contract agreement and contract execution (in the event the JV is awarded the Contract). Unless specified in the PDS, there is no limit on the number of members in a JV.

4.2. An Applicant may apply for Prequalification both individually, and as part of a joint venture, or participate as a subcontractor. If prequalified as a JV only, it will not be permitted to bid for the same contract as an individual entity. Bids submitted in violation of this provision will be rejected.

4.3. An Applicant and any of its affiliates (that directly or indirectly control, are controlled by or are under common control with that entity) may submit its Application for Prequalification either individually, as joint venture or as a sub-contractor among them for the same contract. However, if prequalified only one prequalified Applicant will be allowed to bid for the same contract.

All Bids submitted in violation of this provision will be rejected.

4.4. Applicants shall be considered to have a conflict of interest, if they participated as a consultant in the preparation of the design or technical specifications or have been hired or proposed to be hired by the Procuring Agency for execution of subsequent Contract Agreement. In addition, Applicants may be considered to have a conflict of interest if they have a close business or family relationship with such professional staff of the Procuring Agency (or a recipient of a part of the funds) who:

4.4.1. are directly or indirectly involved in the preparation of the Prequalification Documents or Bidding Documents or specifications of Contract and/or the Prequalification or Bid evaluation process of such Contract; or

4.4.2. would be involved in the implementation or supervision of such Agreement t, unless the conflict stemming from such relationship has been resolved throughout the Procurement Process, Bidding.

4.5. An Applicant that has been declared debarred or blacklisted shall be ineligible to be prequalified to bid for such period of time and for such type of procurement for which he has been declared debarred or blacklisted. The list of debarred firms and individuals is available at PPRA's website.

4.6. An Applicant shall provide such documentary evidence for determining the eligibility of the Applicant to the reasonable satisfaction of the Procuring Agency.

5. Eligibility (in terms of Nationality)

5.1. Applicants may be ineligible if they are nationals of ineligible countries as indicated in Section V.

B. Contents of the Prequalification Documents

6. Sections of Prequalification Documents

6.1. This set of Prequalification Documents consists of Parts 1 and 2 which comprise all the sections indicated below, and which should be read in conjunction with any Addendum issued in accordance with ITA 8.

PART 1 Prequalification Procedures PART 2 Supply Requirements

6.2. Section I - Instructions to Applicants (ITA)

6.3. Section II - Prequalification Data Sheet (PDS)

6.4. Section III - Qualification Criteria and Requirements

6.5. Section IV - Application Forms

6.6. Section V - Eligible Countries

6.7. Section VI - Fraud and Corruption

6.8. Section VII – Schedule of Requirements

6.9. The Procuring Agency accepts no responsibility for the completeness of the Prequalification documents, responses to requests for clarification, the minutes of the pre-Application meeting (if any), or Addenda to the Prequalification documents in accordance with ITA 8. In case of any discrepancies, documents issued directly through ePADS shall prevail.

6.10. The Applicant is expected to examine all instructions, forms, and terms in the Prequalification Documents and to furnish with its Application all information or documentation as is required by the Prequalification Documents.

7. Clarification of Pre-qualification Documents and Pre-Application Meeting

7.1. An Applicant requiring any clarification of the Pre-qualification Documents shall contact the Procuring Agency in writing through ePADS as. The Procuring Agency will respond in writing through ePADS to any request for clarification provided that such request is received no later than three (03) days prior to the deadline for submission of the Applications. The Procuring Agency shall forward a copy of its response to all prospective

Applicants through ePADS who have obtained the Prequalification Documents from ePADS, including a description of the inquiry but without identifying its source. If so indicated in the PDS, the Procuring Agency shall also promptly publish its response through ePADS. Should the Procuring Agency deem it necessary to amend the Prequalification Documents as a result of a clarification, it shall do so in accordance with the provisions of ITA 16.2.

7.2. If indicated in the PDS, the Applicant's designated representative is invited at the Applicant's cost to attend a pre-Application meeting through online platform / **EPADS v2.0** as per date and time mentioned in the PDS. During this Pre-Application meeting, prospective Applicants may request clarification of the schedule of requirement, the qualification criteria or any other aspects of the Pre-qualification Documents.

7.3. Minutes of the Pre-Application meeting, if applicable, including the text of the questions asked by Applicants, 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 through ePADS to all prospective Applicants who have obtained the Pre-qualification Documents. Any modification to the Pre-qualification Documents that may become necessary as a result of the pre-Application meeting shall be made by the Procuring Agency exclusively through the use of an Addendum pursuant to ITA 8 and through **EPADS v2.0**. Non-attendance at the pre-Application meeting will not be a cause for disqualification of an Applicant.

8. Amendment of Prequalification Documents

8.1. At any time prior to the deadline for submission of Applications, the Procuring Agency may amend the Prequalification Documents by issuing an Addendum through **EPADS v2.0**.

8.2. Any Addendum issued shall be part of the Prequalification Document and shall be communicated in writing through ePADS to all Applicants who have obtained the Prequalification Documents from the Procuring Agency. The Procuring Agency shall promptly publish the Addendum at the Procuring Agency's web page and **EPADS v2.0**.

Provided that an Applicant who had already submitted their Applications

prior to the issuance of any such addendum shall have the right to withdraw his already submitted Application and submit the revised Application prior to the original or extended Application submission deadline through **EPADS v2.0**.

8.3. To give Applicants reasonable time to take an Addendum into account in preparing their Applications, the Procuring Agency may at its discretion, extend the deadline for the submission of Applications in accordance with ITA 16.2:

Provided that the Procuring Agency shall extend the deadline for submission of Applications, if such an addendum is issued within last three (03) days of the Application submission deadline.

C. Preparation of Applications

9. Cost of Applications

9.1. The Applicant shall bear all costs associated with the preparation and submission of its Application. The Procuring Agency will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Pre-qualification process.

10. Language of Application

10.1. The Application as well as all correspondence and documents relating to the Pre-qualification exchanged by the Applicant and the Procuring Agency, shall be written in the language specified in the PDS. Supporting documents and printed literature that are part of the Application may be in another language, provided they are accompanied by an accurate translation of the relevant passages in the language specified in the PDS, in which case, for purposes of interpretation of the Application, the translation shall govern.

11. Documents Comprising the Application

11.1. The Application shall comprise the following:

11.1.1. **Application Submission Letter**, in accordance with ITA 12.1;

11.1.2. **Eligibility**: documentary evidence establishing the Applicant's eligibility, in accordance with ITA 13.1;

11.1.3. **Qualifications**: documentary evidence establishing the Applicant's qualifications, in accordance with ITA 14; and

11.1.4. any other document required as specified in the PDS.

11.2. **Application Submission Letter**

11.2.1. The Applicant shall complete an Application Submission Letter as provided in Section IV (Application Forms). This Form must be completed without any alteration to its format.

11.3. **Documents Establishing the Eligibility of the Applicant**

11.3.1. To establish its eligibility in accordance with ITA 4, the Applicant shall complete the eligibility declarations in the Application Submission Letter and Form ELI-1.1 (eligibility), included in Section IV (Application Forms).

11.4. **Documents Establishing the Qualifications of the Applicant**

11.4.1. To establish its qualifications to perform the contract(s) in accordance with Section III (**Qualification Criteria and Requirements**), the Applicant shall provide the information requested in the corresponding Information Sheets included in **Section IV (Application Forms)**.

11.4.2. Wherever an Application Form requires an Applicant to state a monetary amount, Applicants should indicate the Pak Rupee equivalent using the rate of exchange determined as follows:

11.4.2.1. for turnover or financial data required for each year - Exchange rate prevailing on the last day of the respective calendar year (in which the amounts for that year is to be converted).

11.4.2.2. value of single contract - Exchange rate prevailing on the date of the contract.

11.4.3. Exchange rates shall be taken from the publicly available source identified in the PDS. Any error in determining the exchange rates in the Application may be corrected by the Procuring Agency.

11.4.4. The documentary evidence of the Applicant's qualifications to conclude a contract Agreement, shall establish to the Procuring Agency's satisfaction:

11.4.4.1. that, if required in the BDS, an Applicant that does not manufacture or produce the Goods it offers to supply shall submit the Manufacturer's Authorization using the form included in Section IV A (Bidding Forms) to demonstrate that it has been duly authorized by the manufacturer or producer of the Goods to supply these Goods in the Procuring Agency's Country;

11.4.4.2. that, if required in the BDS, in case of an Applicant not doing business within Islamic Republic of Pakistan (or the country where the procurement is being made), the Applicant is, or will be, (if awarded the call off contract) represented by an Agent in the country, equipped and able to carry out the Supplier's maintenance, repair, and spare parts stocking obligations in respect of the Goods.

D. Submission of Applications

15. Submission of the Applications through EPADS v2.0

15.1. The Bidder shall prepare and submit Bid with due diligence after carefully reading all the terms and condition before submission through ePADS in accordance with the procedures specified in the PDS.

15.2. In case the Applicant is a JV, the Application shall submit an authorized representative of the JV on behalf of the JV and so as to be legally binding on all the members as evidenced by a power of attorney signed by their legally

authorized signatories.

16. **Deadline for Submission of Applications**

16.1. Applicants shall be submitted through ePADS no later than the deadline indicated in the PDS.

16.2. If required in accordance with the provisions of ITA 8.3, the Procuring Agency will extend the deadline for the submission of Applications, in which case all rights and obligations of the Procuring Agency and the Applicants subject to the previous deadline shall thereafter be subject to the deadline as extended.

16.3. The deadline will be extended in the same manner as that of original Invitation for Prequalification (or the advertisement) through **EPADS v2.0**.

17. **Opening of Applications**

17.1. The Procuring Agency shall open all Applications on the date and time specified in the PDS through **EPADS v2.0**. Late Applications shall be treated in accordance with ITA 16.1.

E. Procedures for Evaluation of Applications

18. **Confidentiality**

18.1. Information relating to the Applications, their evaluation and results of the Prequalification shall not be disclosed to Applicants or any other persons not officially concerned with the Prequalification process until the notification of Prequalification results is made to all Applicants in accordance with ITA 26 through **EPADS v2.0**.

18.2. From the deadline for submission of Applications to the time of notification of the results of the Prequalification in accordance with ITA 26, any Applicant that wishes to contact the Procuring Agency on any matter related to the Prequalification process may do so only in writing through **EPADS v2.0**

19. **Clarification of Applications**

19.1. To assist in the evaluation of Applications, the Procuring Agency may, ask an Applicant for a clarification (including missing documents) of its Application, to be submitted within a stated reasonable period of time. Any request for clarification from the Procuring Agency and all clarifications from the Applicant shall be in writing through **EPADS v2.0**

19.2. If an Applicant does not provide clarifications and/or documents requested by the date and time set in the Procuring Agency's request for clarification, its Application shall be evaluated based on the information and documents available at the time of evaluation of the Application.

20. Responsiveness of Applications

20.1. The Procuring Agency may reject any Application which is not responsive to the requirements of the Prequalification Documents. In case the information furnished by the Applicant is incomplete or otherwise requires clarification as per ITA 19.1, and the Applicant fails to provide satisfactory clarification and/or missing information within prescribed time, it may result in disqualification of the Applicant.

21. Margin of Preference

21.1. Unless otherwise specified in the PDS, a margin of preference shall not apply in the Bidding process resulting from this Pre-qualification.

22. Sub-contractors

22.1. Subcontractors' qualification and experience will not be considered for evaluation of the Applicant. The Applicant on its own (without taking into account the qualification and experience of the Subcontractor) should meet the qualification criteria.

F. Evaluation of Applications and Prequalification of Applicants

23. Evaluation of Applications

23.1. The Procuring Agency shall use the factors, methods, criteria, and requirements defined in Section III, Qualification Criteria and Requirements, to evaluate the qualifications of the Applicants, and no other methods, criteria, or requirements shall be used. The Procuring Agency reserves the right to waive minor deviations from the qualification criteria if they do not materially affect the technical capability and financial resources of an Applicant to perform the contract, however subject to the provisions of ITA 25.

23.2. Subcontractors proposed by the Applicant shall be fully qualified for their parts of the Scope of Supply of the Goods and Allied Services.

23.3. In case of multiple contracts, Applicants should indicate in their Applications the individual contract or combination of contracts in which they are interested. The Procuring Agency shall prequalify each Applicant for the maximum combination of contracts for which the Applicant has thereby indicated its interest and for which the Applicant meets the appropriate aggregate requirements. The Qualification Criteria and Requirements are mentioned in Section III.

Only the qualifications of the Applicant shall be considered. The qualifications of other related entities such as the Applicant's subsidiaries, parent entities, affiliates, subcontractors or any other firm(s) different from the Applicant shall not be taken into consideration in determining the qualifications of the Applicant.

24. Procuring Agency's Right to Accept or Reject Applications

24.1. The Procuring Agency reserves the right to accept or reject all the Applications, and to annul the Prequalification process at any time, without thereby incurring any liability to the Applicants. However, the procuring agency shall record its reasons and justifications on **EPADS v2.0**, duly approved by the Principal Accounting Officer or Head of Organization.

25. Pre-qualification of Applicants

25.1. All Applicants whose Applications substantially meet or exceed the specified qualification requirements will be prequalified by the Procuring

Agency.

25.2. An Applicant may be “conditionally prequalified,” that is, qualified subject to the Applicant submitting or correcting certain specified nonmaterial documents or deficiencies to the satisfaction of the Procuring Agency.

25.3. Applicants that are conditionally prequalified will be so informed along with the statement of the condition(s) which must be met to the satisfaction of the Procuring Agency before or at the time of submitting their Bids.

26. Notification of Prequalification

26.1. The Procuring Agency shall notify all Applicants in writing through **EPADS v2.0** indicating the names of those Applicants who have been prequalified or conditionally prequalified. In addition, those Applicants who have been disqualified will be informed separately through **EPADS v2.0**.

26.2. The procuring agency shall communicate to those suppliers or contractors who have not been pre-qualified the reasons for not pre-qualifying them through **EPADS v2.0**

27. Request for Bids

27.1. Promptly after the notification of the results of the Prequalification, the Procuring Agency will invite the Bids from all the Applicants that have been prequalified through **EPADS v2.0**.

28. Changes in Qualifications of Applicants

28.1. Any change in the structure or formation of an Applicant after being prequalified in accordance with ITA 25 and invited to bid (including, in the case of a JV, any change in the structure or formation of any member thereto) shall be subject to the written approval of the Procuring Agency prior to the deadline for submission of Bids. Such approval shall be denied if:

28.1.1. a prequalified Applicant proposes to associate with a disqualified Applicant or in case of a disqualified joint venture, any of its members;

28.1.2. as a consequence of the change, the Applicant no longer substantially meets the qualification criteria set forth in Section III, Qualification Criteria and Requirements; or

28.1.3. in the opinion of the Procuring Agency, the change may result in a substantial reduction in competition.

28.2. Any such change should be submitted to the Procuring Agency before the date of "Invitation to Bids".

29. Redressal of Grievances

29.1. Procuring agency shall constitute a Grievance Redressal Committee (GRC) and proceed in accordance with the procedure and mechanism defined under Rule-48 of Public Procurement Rules, 2004.

29.2. The GRC shall not have any of the members of Procurement Evaluation Committee. The committee must have one subject specialist depending on the nature of the procurement.

30. Mechanism of Blacklisting

30.1. The procuring agency shall initiate blacklisting or debarment proceedings against any bidder, supplier or contractor in accordance with the mechanism prescribed under Rule-19 of Public Procurement Rules, 2004 read with "Mechanism for Blacklisting Regulations, 2024".



Pre-qualification Data Sheet

Prequalification Data Sheet (PDS)

The following specific data for the Prequalification of Applicants shall complement, supplement, or amend the provisions in the Instructions to Applicants (ITA). Whenever there is a conflict, the provisions herein shall prevail over those in ITA.

PDS Clause No

ITA No

Amendments of, and Supplements to, Clauses in the Instructions to Applicants

A. General

PDS Clause No 1

ITA No 1.1

Identification Number of the Invitation for Prequalification: **P55679**

The Procuring Agency is: **Pakistan Security Printing Corporation (Pakistan Security Printing Corporation)**

List of Service Contracts:

See section services and Lots

PDS Clause No 2

ITA No 2.1

The name of Procuring Agency is: **Pakistan Security Printing Corporation (Pakistan Security Printing Corporation)**

The name of Project / Procurement is: **T-4170/26/ABZ PRE-QUALIFICATION OF HEALTH INSURANCE COMPANIES FOR PERIOD OF THREE YEARS EFFECTIVE FROM DATE OF AWARD OF CONTRACT (AS PER TORs)**

PDS Clause No 3

ITA No 4.2

Maximum number of members in a Joint Venture (JV): **Nil**

PDS Clause No 4

ITA No 4.5

A list of debarred firms and individuals is available on PPRA website:

<https://ppra.gov.pk>

B. Contents of the Prequalification Document

PDS Clause No 5

ITA No 7.1

For clarification, the Applicant shall seek clarifications through: **EPADS v2.0**

PDS Clause No 6

ITA No 7.1 & 8.2

Information related to Prequalification shall be published on: **EPADS v2.0**

PDS Clause No 7

ITA No 7.2

Pre-Application Meeting: **Clarification Date: Wednesday, July 22, 2026**

C. Preparation of Applications

PDS Clause No 8

ITA No 10.1

This Prequalification Document has been issued in the language: **English**

PDS Clause No 9

ITA No 11.1(d)

Additional documents to be submitted through EPADS v2.0:

No

PDS Clause No 10

ITA No 14.2

Source for determining exchange rates: **Not Applicable**

D. Submission of Applications

PDS Clause No 11

ITA No 16.1

Deadline for Application Submission:

Day: **Friday**

Date: **Friday, July 24, 2026**

Time: **11:00 AM**

PDS Clause No 12

ITA No 17.1

Opening of Applications shall be conducted through: **EPADS v2.0**

Day: **Friday**

Date: **Friday, July 24, 2026**

Time: **11:30 AM**

Virtual participation link: **<https://vendors.epads.gov.pk/>**

E. Procedures for Evaluation of Applications

PDS Clause No 13

ITA No 21.1

Margin of Domestic Preference: **Not Applicable**

(Applicable only if authorized in Procurement Plan)

PDS Clause No 14

ITA No 29.1

Prequalification-related complaints / grievances shall be submitted in writing through: **EPADS v2.0**

A complaint may challenge:

- The terms of the Prequalification Documents
- The Procuring Agency's decision not to prequalify an Applicant

Eligibility & Qualification Criteria

Bidder's Type	Required Registration
Any	NADRA CITIZENSHIP (CNIC/NICOP) FBR (NTN)

Eligibility Criteria	Document
1. Credit Rating: The bidder must possess a minimum Insurer Financial Strength Rating of AA++ assigned by either: Pakistan Credit Rating Agency Limited (PACRA); or VIS Credit Rating Company Limited (JCR-VIS/VIS).	Yes
2. Relevant Experience: The bidder must have a minimum of ten (10) years' proven experience in providing health insurance and/or health takaful services in Pakistan	Yes
3. Medical Case Management Team: The bidder must have at least fifteen (15) registered medical doctors on its regular payroll dedicated to case management, claims management, and medical advisory services. Documentary evidence, including an employee list and relevant registration details, shall be furnished.	Yes
4. Documentary Evidence: Failure to provide documentary proof in support of any of the above requirements shall render the bidder non-responsive and ineligible for pre-qualification.	No
5. Eligibility: Only those Health Insurance Companies that fully satisfy the above mandatory criteria and submit complete documentary evidence thereof shall be considered for further evaluation and pre-qualification in accordance with the provisions of the Public Procurement Rules, 2004.	No

Evaluation Criteria

Quality Based Selection (QBS)

Technical Marks	100
Passing Marks	80
Technical Evaluation Criteria	
i. Number of years in Health Insurance business (Quantitative)(Doc Required)	25
ii. Number of panel hospitals all over Pakistan (Quantitative)(Doc Required)	25
iii. Corporate clients have more than 3,000 health insured lives (Quantitative)(Doc Required)	25
iv. Number of Medical Doctors on Payroll for Case Management (Quantitative)(Doc Required)	25





Annexure

(Annexure – E) – Affidavit for Bidder’s Blacklisting Status

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **(Annexure – E) – Affidavit for Bidder’s Blacklisting Status** (page number: 31)

(Annexure – F) - Declaration for Ultimate Beneficial Owners Information

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **(Annexure – F) - Declaration for Ultimate Beneficial Owners Information** (page number: 32)

(Annexure – H) – Code of Conduct & Undertaking

Technical Submission (Vendor)

See Form Under Additional Forms and Documents: **(Annexure – H) – Code of Conduct & Undertaking** (page number: 35)

Integrity Pact

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **Integrity Pact** (page number: 42)

(Annex – J) – Non-Disclosure Agreement

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **(Annex – J) – Non-Disclosure Agreement** (page number: 44)

Technical Specifications for Health Insurance

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **Technical Specifications for Health Insurance** (page number: 47)





Procurement Forms

Past Experience and Completed Contracts

See Form Under Additional Forms and Documents: **Past Experience and Completed Contracts** (page number: 50)

Historical Contract Non-Performance, and Pending Litigation and Litigation History

See Form Under Additional Forms and Documents: **Historical Contract Non-Performance, and Pending Litigation and Litigation History** (page number: 51)







Additional Forms and Documents

(Annexure – E) – Affidavit for Bidder’s Blacklisting Status

ITB No: _____
Title: _____
Bidder: _____

[Required on non-judicial stamp paper; value of Rs. 100 stamp paper should be as per required value as per Stamp Duty Act]

To:

Deputy General Manager (Purchase)
Purchase Department
Pakistan Security Printing Corporation (Pvt.) Ltd
Jinnah Avenue, Malir Halt,
Karachi –Pakistan

Affidavit for Bidder’s Blacklisting Status

Dear Sir,

I/We hereby confirm and declare that I/We, [Manager], has/have not been Blacklisted/Sanctioned by any Federal or Provincial Government Department, National Counter Terrorism Authority (NACTA), Agency, Organization or Autonomous Body anywhere in Pakistan during last 05 (five) years.

Detection of false declaration / statement at any stage of the entire Bidding Process / Currency of the Contract shall lead to Disqualification and forfeiture of Bid Security and/or Performance Guarantee and termination of contract.

Seal & Signature of Bidder: _____

Date: _____

(Annexure – F) - Declaration for Ultimate Beneficial Owners Information

ITB No: _____
 Title: _____
 Bidder: _____

Declaration of Ultimate Beneficial Owners Information for Public Procurement Contracts

1. Name:
2. Father's Name/Spouse's Name:
3. CNIC/NICOP/Passport no:
4. Nationality:
5. Residential address:
6. Email address:
7. Date on which shareholding, control or interest acquired in the business:
8. In case of indirect shareholding, control or interest being exercised through intermediary companies, entities or other legal persons or legal arrangements in the chain of ownership or control, following additional particulars to be provided:

1	2	3	4	5	6	7	8	9	10
Name	Legal form (Company/Limited Liability Partnership/Association of Persons/Single Member Company/ Partnership Firm/ Trust/Any other individual, body corporate (to be specified))	Date of incorporation/	Name of registering authority	Business Address	Country	Email address	Percentage of shareholding, control or interest of BO in the legal person or legal arrangement	Percentage of shareholding, control or interest of legal person or legal arrangement in the Company	Identity of Natural Person who ultimately owns or controls the legal person or arrangement

9. Information about the Board of Directors (details shall be provided regarding number of shares in the capital of the company as set opposite respective names).

1	2	3	4	5	6	7	8
Name and surname (InBlock Letters)	CNIC No. (in case of foreigner ,Passport No)	Father's/ Husband's Name in full	Current Nationality	Any other Nationality (ies)	Occupation	Residential address in full or the registered/ principal office address for a subscriber other than natural person	Number of shares taken by each subscriber (in figures and words)
Total number of shares taken (in figures and words)							

10. Any other information incidental to or relevant to Beneficial Owner(s).

Name & signature
(Person authorized to issue notice on behalf of the company)

Seal & Signature of Bidder:	
Date:	



(Annexure – H) – Code of Conduct & Undertaking

Objective

This Code of Conduct aims to establish PSPC's business and employment practices on the highest standards of ethical behavior, integrity, accountability, courage and excellence.

It also aims to ensure that all concerned adhere to PSPC's defined core values, act with prudence, protect the interests of PSPC and maintain a positive work environment.

Scope

This Code of Conduct is applicable on all PSPC Employees, Contract Employees, Trainees, Apprentices, Deputationist, Outsourced Workforce, and other stakeholders.

General Behavior

The ethical principles of the Corporation prevail over the concerned individual's personal origins, beliefs, values, opinions, preferences, or habits at all times. All concerned, while they are in PSPC's service, shall strictly adhere to the following rules of General Behavior at all times which include, but are not limited to, the following responsibilities:

- 3.1. Comply with all applicable laws, including, but not limited to, those pertaining to general employment, anti-fraud, corruption, bribery, anti-discrimination, anti-harassment, health, safety and environmental protection.
- 3.2. Conduct themselves honestly and carry out their duties diligently and impartially to the best of their abilities, in compliance with the applicable rules, regulations, policies and procedures, as defined by PSPC from time to time.
- 3.3. Maintain highest standards of ethics and professionalism and devote their working activities to the service of PSPC.
- 3.4. Not guarantee or promise employment of any type to anyone for any length of time.
- 3.5. Assist and advise colleagues and show openness and transparency in all dealings with them.
- 3.6. Do not withhold information from concerned colleagues that may affect the conduct of business, particularly in order to gain a personal advantage. Providing false, inaccurate or exaggerated information, refusing to cooperate with colleagues or demonstrating any form of obstructive behavior is strictly not allowed.
- 3.7. Not indulge in any activity during off duty hours that directly or indirectly undermines the provisions of this Code, other PSPC rules, policies and procedures, or brings disrepute to PSPC.
- 3.8. Refrain from indulging in any illegal and unlawful activity including but not restricted to substance abuse and consumption of alcohol, drugs or any kind of intoxicant(s), as well as, any sort of gambling/betting activities, etc.

3.9. Officers of PSPC performing supervisory functions/roles on behalf of PSPC shall take every possible care to act within the delegated authority as provided by any law, rules or regulations under which such officers may purport to act.

Fraud, Embezzlement & Misrepresentation

4.1. All concerned shall not commit, or assist any activity that involves making false statements, fraud, forgery, misappropriation, theft, embezzlement, bribery, misrepresentation, violation of PSPC rules and regulations, policies and procedures or any similar activity that harms, or may harm the interest and reputation of PSPC.

4.2. Be honest in conveying professional conclusions, opinions, research and findings for whatever purpose and shall not manipulate the system for personal gains.

4.3. Refrain from indulging in any illegal and unlawful activity.

4.4. Abstain from any false or intentionally misleading information and declarations, bogus documents, and submit false or misleading claims with wrong information.

Discrimination and Harassment

5.1. All concerned shall treat all internal and external stakeholders with respect, fairness and courtesy and avoid all such forms of behavior that create or may create an atmosphere of harassment, hostility, intimidation and discrimination of any kind, especially involving age, gender, health, ancestry, physical disability, race, religion, length of service, political beliefs, marital status or family structure.

5.2. Shall not propagate in any manner whatsoever sectarianism, ethnic / regional hatred / animosity and take part in sectarian, ethnic, linguistic or parochial activities, as well as partiality or favoritism on these bases, indulge in nepotism, victimization, willful abuse of power, and unwarranted negative criticism and gossip about other employees.

5.3. Avoid creating / sending / forwarding electronic or any other form of communication that contains statements or material, which is discriminatory, offensive, defamatory, illegal or constituting harassment.

5.4. Refrain from engaging in any form of inappropriate relationship with persons with whom they have a professional relationship.

Confidentiality

6.1. All concerned shall maintain strict confidentiality of PSPC and its constituents affairs and shall not communicate directly or indirectly to their colleague(s) or (ex) employee(s) belonging to other department(s) or profession or to the press or public, any document or information which has come into their possession in the course of their official duties, or has been prepared or collected by them in the course of their duties, whether from official sources or otherwise, unless compelled to do so by judicial or other authority or unless instructed to do so by a superior officer in the discharge of his / her duties.

This confidentiality must be maintained by the employee even after the cessation of their employment with PSPC.

6.2. All concerned shall not give any evidence, document, or any information before a public committee without the prior approval of the Competent Authority.

6.3. Interaction or communication directly or indirectly on behalf of PSPC with foreign governments, media, and missions in Pakistan without seeking clearance from the competent authority is not permissible.

Use of PSPC Assets and Resources

7.1. All concerned are required to use PSPC assets such as properties, office equipment, supplies etc. for PSPC's business purposes and not for gain or benefit of persons or entities other than PSPC, including self.

7.2. Material information such as information contained in any file, document, note, report, letter, fax, USB, email, instrument, etc. held by the concerned must be used solely for the purpose of PSPC business and returned to PSPC upon cessation of employment / contract agreement.

7.3. Official information, documents, reports, proposals, research papers, software, etc. developed using PSPC time and resources constitute PSPC's intellectual property. All concerned will neither have the right to claim these as their own, nor shall they use/exploit the same for personal gain or benefit of persons or entities other than PSPC during or beyond cessation of their employment with PSPC.

Political Affiliation

8.1. No employee of PSPC shall take part in or subscribe in aid of or assist in any way, any political activity / movement in Pakistan or relating to the affairs of Pakistan, or take part in, or in any way assist, any movement or activity, which is, or tends directly or indirectly to be, subversive to Government as by law established in Pakistan or detrimental to the ideology or integrity of Pakistan.

8.2. Employees shall not canvass or otherwise interfere with or use their influence in connection with or take part in any election to a legislative body, whether in Pakistan or elsewhere, provided that an employee who is qualified to vote at such election may exercise their right to vote; but if he/she does so, he/she shall give no indication of the manner in which he/she proposes to vote or has voted.

Attendance and Punctuality

9.1. All concerned shall not leave the office or absent himself / herself from duty, without prior permission of the Competent Authority.

9.2. Strictly adhere to defined break timings, as defined by PSPC from time to time.

Conflict of Interest

10.1. All concerned are required to recognize and disclose activities that might give rise to conflicts of interest or the perception of conflicts and to ensure that such conflicts are properly managed or avoided. All disclosure should be made at the time the conflict arises, or when it is recognized that a conflict may be perceived, in writing to the supervisor. If the supervisor also has an interest in the matter, the disclosure shall be made to the next higher level of authority.

10.2. While an officer is serving in PSPC, their spouse, children and siblings will henceforth not be eligible for recruitment in PSPC, SBP and/or any of its other subsidiaries.

Gifts and Entertainment

11.1. Except as permitted, employees shall neither receive nor give any gift(s) or favor(s), in cash or any kind, from / to any organization, including those stakeholders (individual, entities or person created by law) who are in contact with PSPC.

11.2. The above instructions will not be applicable in case;

- a. A gift received for value of up to Rs 10,000 provided aggregate value of gifts received / given from / to during a fiscal year from same source does not exceed Rs 20,000;
- b. Advertising materials including trade discounts that an individual or entity normally offers to its general customers;

11.3. The intended recipient will politely refuse the offer of gifts valuing above. However, where such refusal may impact the official relationships, the gift so received would be immediately, but not later than 72 hours, surrendered to HR.

Prohibitions

12.1. Smoking or other use of tobacco products (including, but not limited to, cigarettes, pipes, cigars, electronic Cig, snuff, or chewing tobacco) is not permitted within the office premises. Employees may smoke outside in open air, at the designated areas, without compromising on the working hours.

12.2. Use of any sort of drug including Pan, Gutka, Naswar, etc. within the office premises is not allowed.

Self-Disclosure of Criminal Conviction

All employees are required to self-disclose any criminal offence for which any investigating agency have taken cognizance and for which a conviction has been decided against such an employee by any court of law while being professionally engaged with PSPC irrespective of the nature of engagement.

Health & Safety

All employees must take measures to promote safe working practices, and follow the instructions given by the Health, Safety, and Environment Team from time to time.

Whistleblowing

All concerned are responsible to immediately report any alleged ethical misconduct or fraud. The employees may raise their concerns through a written report or email at whistleblower@pspc.gov.pk. For more information on the applicability of this policy, refer to Whistleblowing Policy.

Compliance with the rules of conduct

Role of line managers

16.1.1. Line managers shall take the necessary measures to encourage respect for the rules of conduct within the entities for which they are responsible.

16.1.2. Managers should ensure that employees placed under their authority are aware of this code.

16.1.3. Apart from the vigilance, line managers are expected to behave in an exemplary manner as regards respect for the principles and rules set out in this code.

16.2. Any information pertaining to violation of this Code must immediately be reported to Director Human Resources.

16.3. If Director Human Resources is found to be violating this Code, MD may be reported. In case of violation by MD, Chairman PSPC may be reported.

Reporting Confidentially

17.1. All stakeholders when reporting to Director HR shall be deemed to have made such report in strict confidence.

17.2. Human Resource Department shall not disclose the identity of concerned employee to other parties unless it is in the interest of the Corporation or it is required by law.

Consequences of Violating the Code

18.1. Any employee who violates the Code shall be subject to disciplinary action.

18.2. Failure to report deviations of the Code by all concerned may result in disciplinary action. Similarly, failure to report deviations of the Code by other stakeholders may result in the termination of their relationship with the Corporation.

Interpretation

This policy shall supersede all previous policies on the subject. In case of any ambiguity in understanding this Policy, the interpretation of the Managing Director will be treated as final. Any exception to the policy shall be approved by the Managing Director on the recommendation of Director HR and shall be reported to Board Human Resource Committee

for ratification.



Undertaking for Compliance with Code of Conduct

Bidder Name: _____

Bidder Representative (If any): _____

Date: _____

I, the undersigned, on behalf of [Bidder Company Name], hereby acknowledge that I have received, read, and understood the Code of Conduct established by [Procuring Agency Name].

As a bidder participating in the procurement process, I undertake to:

1. Adhere to the highest standards of integrity and professionalism in all interactions with PSPC
2. Ensure that all communications and representations made during the bidding process are truthful and transparent.
3. Comply with all applicable laws, regulations, and policies outlined in the Code of Conduct.
4. Avoid any conflicts of interest and disclose any potential conflicts promptly.
5. Report any unethical behavior or violations of the Code of Conduct to the appropriate authorities within PSPC.

I understand that any breach of this undertaking or the Code of Conduct may result in disqualification from the bidding process and potential legal consequences.

Authorized Signature: _____

Date: _____

(Annexure – L)
Integrity Pact

DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC. PAYABLE BY THE SUPPLIERS OF
GOODS, SERVICES & WORKS IN CONTRACTS WORTH RS.10.00 MILLION OR MORE

Contract Number: _____

Contract Value: _____

Contract Title _____

Date: _____

[Name of Supplier] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Pakistan or any administrative subdivision or agency thereof or any other entity owned or controlled by it (GoP) through any corrupt business practice.

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

[Name of Supplier] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with GoP and has not taken any action or will not take any action to circumvent the above declaration, representative or warranty.

[Name of Supplier] accepts full responsibility and strict liability for making and false declaration, not making full disclosure, misrepresenting fact or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other right and remedies available to GoP under any law, contract or other instrument, be voidable at the option of GoP.

Notwithstanding any rights and remedies exercised by GoP in this regard, [Name of Supplier]

agrees to indemnify GoP for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to GoP in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by [Name of Supplier] as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form from GoP.

[Buyer]

[Seller/Supplier]



(Annex - J) - Non-Disclosure Agreement**Rs. 500/- Stamp Paper Print**

P.O.#: _____

NON-DISCLOSURE AGREEMENT (NDA)

This agreement is entered into as of day of..... Year

between

Pakistan Security Printing Corporation (Pvt.) Limited, Manufacturer of Banknotes and Prize Bonds registered under the laws of Pakistan, having its registered office at Jinnah Avenue Malir Halt, Karachi, through its authorized representative _____ (hereinafter referred to as '**PSPC**', which expression, where the context so requires and permits, shall mean and include its successors-in-interest, administrators, executors, legal representatives and permitted assigns);

and

_____, having its registered office at through its authorized representative (hereinafter referred to as '**.....**' which expression, where the context so requires and permits, shall mean and include its successors-in-interest, administrators, executors, legal representatives and permitted assigns).

(PSPC and _____ are hereinafter collectively referred to as the "Parties" and individually as a "Party").

'Agreement' means this Agreement and all written amendments and revisions made thereto from time to time.

"Effective Date" means the date of execution of this Agreement.

'State' means the territory of the Islamic Republic of Pakistan.

WHEREAS

The Parties to this Agreement wishes to enter into an Agreement concerning the disclosure of certain proprietary and confidential information, whereby it will be necessary for each party (the "**Disclosing Party**") to disclose to the other Party (the "**Receiving Party**"), as the case may, information of a confidential or proprietary nature for the purposes as defined in the Agreement (**Authorized Purpose**) (irrespective of the form of presentation or communication including, but not limited to data, notes, analyses, compilations, studies, physical objects, samples, financial information, technical information, cost information, techniques, , material, methods, processes, sources and any other information, however, described, which is or could be valuable in the type of business in which Disclosing Party is engaged) provided that any disclosure of information made in writing shall be marked confidential or with words of similar effect and that any disclosure made orally shall subsequently be reduced to writing by the Disclosing Party and marked confidential or with words of similar effect with a copy sent to the Receiving Party within 30 days of disclosure ("Information").

IT IS AGREED AS FOLLOWS:

1. This Agreement will apply to any disclosure of Information on the Effective Date. This Agreement may be terminated by any Party after giving a prior notice of 30 (Thirty) days' in writing; or immediately if the Disclosing Party has reason to believe that the Receiving Party is in breach of any of the obligations contained herein. Such termination shall not affect any obligation imposed by this Agreement with respect to Information received prior to such termination.
2. Receiving Party shall hold and protect the Confidential Information in the same manner as it protects its own confidential information and in any event such protection shall not be less than that which a reasonable person or business would take in protecting its own confidential information; and shall use the Confidential Information for the sole and exclusive benefit of the Disclosing Party. Receiving Party shall carefully restrict access to Confidential Information and only disclose Information on a need-to-know basis to such of its employees, contractors, agents, representatives and consultants as is reasonably required, and are under similar obligations of confidentiality as contained in this Agreement, the use whereof shall be restricted for Authorized Purpose only.

Receiving Party shall not, without the prior written approval of the Disclosing Party, use, publish, copy, or otherwise disclose the Confidential Information to others, or permit the use by others for any purpose other than the Authorized Purpose. Receiving Party shall, forthwith upon receipt of a written request from the Disclosing Party or on termination:

- (i) return all information supplied by the Disclosing Party as well as items and materials relating to or derived from the Information;
 - (ii) deliver to the Disclosing Party or at its request destroy immediately all items and materials made by the Receiving Party containing Information, that are not returned pursuant to paragraph (i) above;
 - (iii) not keep copies or duplicates of any items or materials referred to in paragraphs (i) or (ii) above; and
 - (iv) provide a certificate signed by a senior officer of the Receiving Party confirming that the provisions of this clause have been complied with.
3. This Agreement shall not apply to any Information which the Receiving Party: (a) can show is or becomes publicly available through no fault of the Receiving Party; (b) can show was in its possession prior to the date of disclosure; (c) may subsequently receive from any third party legally in possession of the Information and who was not restricted from disclosing it; (d) can show is independently acquired by the Receiving Party as a result of work carried out by an employee, consultant or contractor of the Receiving Party to whom no disclosure of Information has been made; or (e) is required to disclose pursuant to a court order or any law/rules/regulations provided that the Receiving Party shall have given prior written notice to the Disclosing Party.
 4. This Agreement shall not be deemed to confer or imply the grant or agreement to grant by the Disclosing Party to the Receiving Parties of any of its rights under copyright, patents, trademarks, design rights or other similar rights. All Information supplied hereunder is supplied on an "as is" basis and the Disclosing Party gives no representation or warranty as to its accuracy, completeness or fitness for any purpose other than the Authorized Purpose. The Disclosing Party shall not be liable for any loss or damage suffered by the Receiving Parties as a result of any Receiving Party's use of the Information.

5. This Agreement does not create any agency or partnership relationship and each party shall act as an independent entity. This Agreement will not be assignable or transferable by the Parties. All additions or modifications to this Agreement must be made in writing and signed by the Parties.
6. Notices shall be delivered personally, or by prepaid first class mail, or transmitted by facsimile to the Parties at such address or number as the parties shall specify from time to time.
7. The Receiving party may obtain consent of the Disclosing party for any waiver of rights, to share information received under this Agreement to a third party for the Authorized Purpose. Any waiver of any right under this Agreement is only effective if it is in writing and applies to the specific circumstance for which it has been given.
8. In the event of a breach, Disclosing Party shall be entitled, in addition to any other remedies and damages available at law or in equity, to an injunction to restrain the violation thereof by Receiving Party, or its employees, contractors, agents, representatives and consultants,
1. This Agreement shall be governed by and shall be construed in accordance with the laws of Pakistan. In case of any dispute and difference which may arise in connection with the execution of the contract, the matter shall be referred to Director Operations of Corporation, who shall take decision in the matter. In case the dispute remains unresolved, the matter will be resolved through arbitration as per the Arbitration Act, 1940.

In WITNESS WHEREOF, the parties have executed this Agreement and shall be effective as of the date first above written.

For and on behalf of
Pakistan Security Printing Corporation

For and on behalf of

This Agreement has been executed in the presence of the following witnesses:

1. Full Name: _____
 Address: _____
 Signature: _____
 CNIC No: _____

2. Full Name: _____
 Address: _____
 Signature: _____
 CNIC No: _____

PAKISTAN SECURITY PRINTING CORPORATION

TERMS & CONDITIONS (TORS)

FOR PREQUALIFICATION OF HEALTH INSURANCE SERVICE PROVIDER FOR THE PERIOD OF THREE-YEARS

Pakistan Security Printing Corporation (Pvt.) Limited (PSPC), a wholly owned subsidiary of the State Bank of Pakistan, is the country's sole security printing organization responsible to produce banknotes, passports, and other security documents.

PSPC intends to engage reputable insurance companies qualifying technical criteria to provide group health insurance services to employees of PSPC including their dependents.

Technical Specifications for Health Insurance:

Pakistan Security Printing Corporation (PSPC) invites single stage one envelope tender under Public Procurement Rules, 2004 for hiring services of Health Insurance from well reputed insurance companies qualifying the criteria.

Pre-qualification of insurance company (ies) shall remain valid up to three (3) years from the date of issuance of the Pre-Qualification Notification, subject to satisfactory performance and continued compliance with the eligibility criteria. The total number of lives to be covered under the health insurance is tentatively estimated at 2,500 to 2,600, including both employees and their dependents.

Responsibilities of the Insurance Company:

- To provide seamless Medical support across Pakistan in line with the Scope of Work /Services mentioned in the technical proposal.
- To ensure the courteous and professional behavior of concerned staff/representative while dealing with PSPC employees and their dependents.
- To promptly facilitate and coordinate with the authorized officer of PSPC pertaining to the medical coverage matters.
- To timely issue the Health cards and perform addition/deletion of the employees as per intimation by PSPC.
- To intimate PSPC about the updated list of panel hospitals, consultants, labs, etc.

Responsibilities of the PSPC:

- PSPC will provide the scope of work along with the details of the employees and their dependents to be insured along with their required benefit structure and additional benefits to be covered.
- PSPC will intimate addition and deletion list to the insurer.
- PSPC will bear the cost of premium as per the agreed insurance policy.

Technical Evaluation Criteria:

The prospective / potential Health Insurance Company(ies) intending to participate in the pre-qualification process shall meet the following mandatory requirements:

1. **Credit Rating:** The bidder must possess a minimum Insurer Financial Strength Rating of AA++ assigned by either:
 - Pakistan Credit Rating Agency Limited (PACRA); or

- VIS Credit Rating Company Limited (JCR-VIS/VIS).
2. **Relevant Experience:** The bidder must have a minimum of ten (10) years' proven experience in providing health insurance and/or health takaful services in Pakistan.
 3. **Medical Case Management Team:** The bidder must have at least fifteen (15) registered medical doctors on its regular payroll dedicated to case management, claims management, and medical advisory services. Documentary evidence, including an employee list and relevant registration details, shall be furnished.
 4. **Documentary Evidence:** Failure to provide documentary proof in support of any of the above requirements shall render the bidder non-responsive and ineligible for pre-qualification.
 5. **Eligibility:** Only those Health Insurance Companies that fully satisfy the above mandatory criteria and submit complete documentary evidence thereof shall be considered for further evaluation and pre-qualification in accordance with the provisions of the Public Procurement Rules, 2004.

All bidders, qualifying for the minimum criteria, are required to obtain at least the minimum of 80% required in the technical evaluation to qualify and provide supporting documentary evidence for each criteria mentioned below:

Criteria	Level	Score
i. Number of years in Health Insurance business	More than 20 years	25
	Between 10 to 20 years	15
ii. Number of panel hospitals all over Pakistan	501 or above hospitals	25
	Between 400 to 500 hospitals	15
	Between 301 to 400 hospitals	10
	300 or below hospitals	05
iii. Corporate clients have more than 3,000 health insured lives	15 or above Corporate Clients	25
	10 to 14 Corporate Clients	15
	05-09 Corporate Clients	10
	04 or below Corporate Clients	05
iv. Number of Medical Doctors on Payroll for Case Management	30 or more	25
	20 to 29	15
	15 to 19	05

Group Health Benefit Coverage:

For Employee, Spouse, and Children

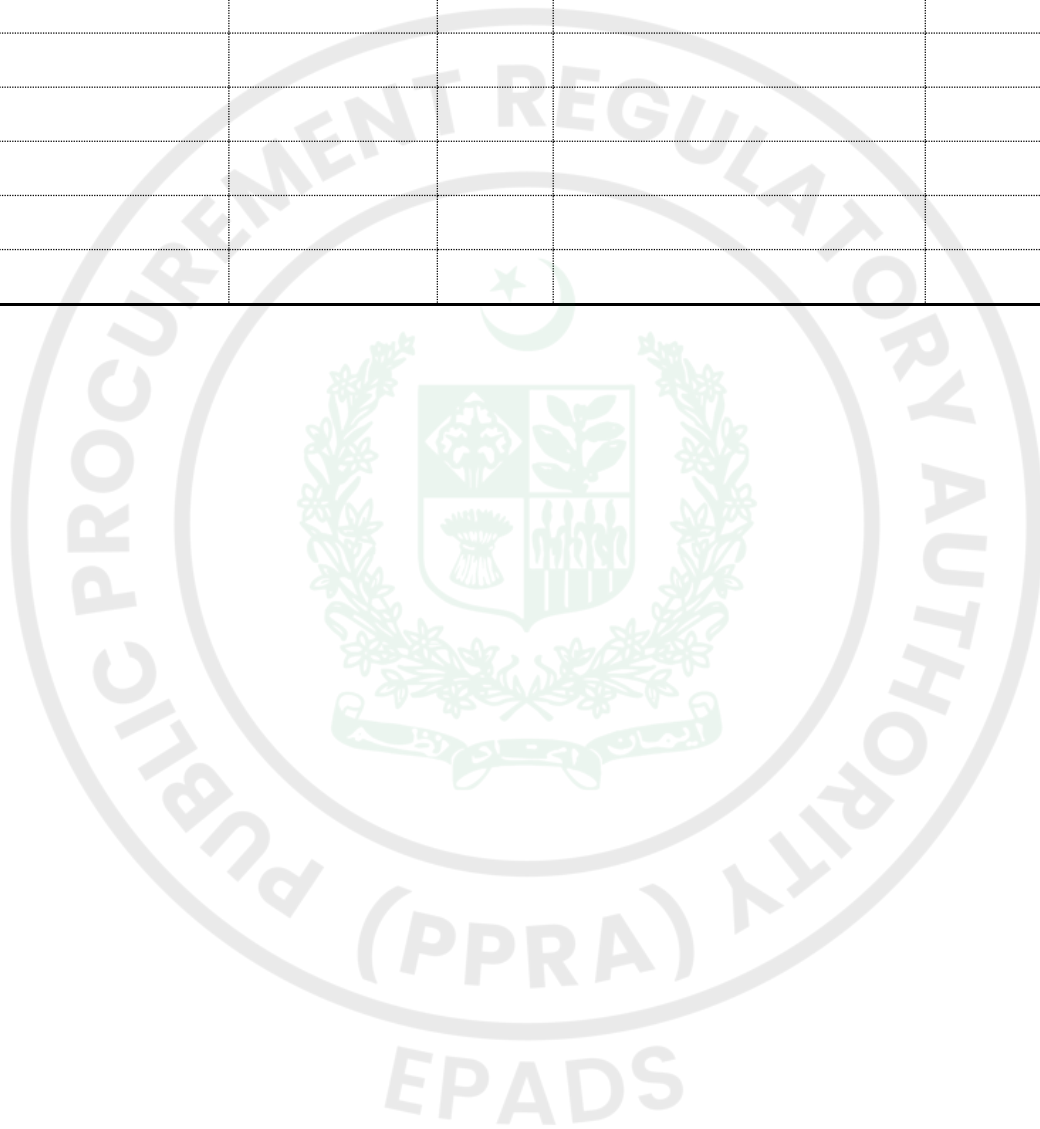
- The insurer shall provide coverage of the following:
 - All Pre-existing (Disclosed & Un-Disclosed).
 - Hepatitis B & C along with the PCR Test of hepatitis B & C.
 - Congenital Treatment.

- Maternity from day one (without any waiting period).
- Newborn from day one.
- Emergency coverage.
- Pre & Post coverage:
 - 100% Pre & Post Hospitalization (i.e. Diagnosis, Consultation & Medicines & etc.) up to 30 days.
 - 100% Pre & Post Natal Expense Cover.
- Daycare Surgeries & Specialized Investigations in outpatient setting including but not limited to Dialysis, Cataract Surgery, Radiology Tests, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, echocardiogram, X-rays, Treatment of Fractures, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries within 48 hours should be covered.
- 100% enhancement in hospitalization limit in case of accident/accidental injuries.
- All addition and deletion of lives shall be settled on proposal rate which shall be already fixed ignoring all diseases.
- No form or questionnaires shall be implemented on / filled by employees.
- In case of deletion of any employee/insured life the bidding party will be bound to refund / adjust the Hospitalization & Maternity Premium to PSPC.
- Employees and their dependent spouses (up to two wives) to be provided with health coverage till the age of 60 years, dependent son(s) till the age of 25 years and dependent daughter(s) till marriage respectively.
- The bidder shall also submit a detailed list of Lab discount centers all over Pakistan.
- Medical Insurance Coverage – entitlement as per categories:
 - **In-Patient Treatment:**
 - The Insurance company will be required to provide IPD coverage within the limit(s) as per the entitlement of employees.
 - In case the entitlement limit is exhausted during the hospitalization/treatment, the excess amount shall be charged to PSPC by the insurer at discounted rates.
 - Maternity benefit limits to be benchmarked with the rates of the Aga Khan Hospital for Women – Karimabad.
 - Per day room limits to be benchmarked with the rates of the Agha Khan Hospital.
 - **Out-Patient Treatment:**
 - The Insurance company will be required to provide OPD coverage within the limit as per the limits / entitlement of employees per annum per employee (including dependents) on Service Charge Cost Mechanism basis.

Past Experience / Contracts

Contracts over *[insert amount]* during the last three years:

Procuring Agency	Value	Year	Goods/Services Supplied	Country of Destination



Historical Contract Non-Performance, and Pending Litigation and Litigation History

[The following table shall be filled in for the Applicant and for each member of a Joint Venture]

Applicant's Name: *[insert full name]*

Date: *[insert day, month, year]*

Joint Venture Member Name: *[insert full name]*

IFP No. and title: *[insert IFP number and title]*

Page *[insert page number]* of *[insert total number]* pages

<input type="checkbox"/> Not debarred due to deviation from commitment of Bid Securing Declaration- <input type="checkbox"/> Not debarred due to non-performance			
Year	Non-performed portion of contract	Contract Identification	Total Contract Amount (current value, currency, exchange rate and PKR equivalent)
<i>[insert year]</i>	<i>[insert amount and percentage]</i>	Contract Identification: <i>[indicate complete contract name/ number, and any other identification]</i> Name of Procuring Agency: <i>[insert full name]</i> Address of Procuring Agency: <i>[insert street/city/country]</i> Reason(s) for nonperformance: <i>[indicate main reason(s)]</i>	<i>[insert amount]</i>
Pending Litigation, in accordance with Section III, Qualification Criteria and Requirements			
<input type="checkbox"/> Pending litigation in accordance with Section III, Qualification Criteria and Requirements, Sub-Factor 2.3 as indicated below.			
Year of dispute	Amount in dispute (currency)	Contract Identification	Total Contract Amount (currency), US\$ PKR Equivalent (exchange rate)

<i>[insert year]</i>	<i>[insert amount]</i>	<p>Contract Identification: [indicate complete contract name, number, and any other identification] Name of Procuring Agency: <i>[insert full name]</i> Address of Procuring Agency: <i>[insert street/city/country]</i> Matter in dispute: <i>[indicate main issues in dispute]</i> Party who initiated the dispute: <i>[indicate "Procuring Agency" or "Supplier"]</i> Status of dispute: <i>[Indicate if it is being treated by the Adjudicator, under Arbitration or being dealt with by the Judiciary]</i></p>	<i>[insert amount]</i>
<input type="checkbox"/> No consistent history of court/arbitral award decisions in accordance with Section III, Qualification Criteria and Requirements, Sub-Factor 2.4. <input type="checkbox"/> Consistent history of court/arbitral award decisions in accordance with Section III, Qualification Criteria and Requirements, Sub-Factor 2.4 as indicated below.			
Year of award	Outcome as percentage of Net Worth	Contract Identification	Total Contract Amount (currency), PKR Equivalent (exchange rate)
<i>[insert year]</i>	<i>[insert percentage]</i>	<p>Contract Identification: [indicate complete contract name, number, and any other identification] Name of Procuring Agency: <i>[insert full name]</i> Address of Procuring Agency: <i>[insert street/city/country]</i> Matter in dispute: <i>[indicate main issues in dispute]</i> Party who initiated the dispute: <i>[indicate "Procuring Agency" or "Supplier"]</i> Court/ arbitral award decision: <i>[Indicate if the award decision was against the Applicant or any member of a joint venture.]y]</i></p>	<i>[insert amount]</i>