

BIDDING DOCUMENT

**HIRING OF HEALTH INSURANCE SERVICES FOR CBD EMPLOYEES
(CLOSED FRAMEWORK AGREEMENT)**



**PUNJAB CENTRAL BUSINESS DISTRICT DEVELOPMENT
AUTHORITY**

JULY 2024

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FOR REFERENCE ONLY

Section-I: Invitation to Bids

Tender Notice

BIDDING DOCUMENTS FOR THE HIRING OF HEALTH INSURANCE SERVICES FOR CBD EMPLOYEES (CLOSED FRAMEWORK AGREEMENT).

Sealed Bids for the provision of Health Insurance Services are invited from Bidders i.e., Health Insurance firms / companies having AA++ Rating from PACRA / JCR VIS registered with SECP, FBR, Relevant Authorities). The Bids shall be received as per Single Stage Two Envelope procedure through Regulation 41 (Request for Proposals without Negotiation / Single Stage Two Envelop) of PCBDDA Procurement Regulations 2024 read with Regulation 53 (Closed Framework Agreement without Second Stage Competition).

Bidding Document, in the English language, can be purchased by the interested Bidders on the submission of a written application to the addressee below and upon payment of a non-refundable fee of Pak Rs. 10,000/- which shall be submitted in the form of Pay Order / CDR in favor of **“Punjab Central Business District Development Authority.”**

Bids must be delivered to the addressee below on or before August 06, 2024 **at 1100 Hours**. All Bids must be accompanied by a Bid Security of **PKR 500,000/-** in the form of CDR/Bank Guarantee / Pay Order. Late Bids shall be rejected. The Bids will be opened on the same day at **1200 Hours** in the presence of the Bidders' representatives who may choose to be present at the address below. Interested eligible Bidders may obtain further information from *Punjab Central Business District Development Authority* at the address given below from office hours of 0900 to 1700 hours.

Bidding Documents are immediately available from the date of publication. *Punjab Central Business District Development Authority* will not be responsible for any cost or expense incurred by Bidders in connection with the preparation or delivery of Bids. In case of official holiday on the day of submission, next day will be treated as closing date. The Bidding document carrying all details can also be downloaded from *PCBDDA's website cbdpunjab.gov.pk* for information only.

PUNJAB CENTRAL BUSINESS DISTRICT DEVELOPMENT AUTHORITY
CBD Complex (Ex Walton Airport) Lt (Navy), Yasir Shaheed Road, Lahore
Email: procurement@cbdpunjab.gov.pk

Section-II: Instructions to Bidders (ITB)

Note:- All the procurement procedures shall be conducted in accordance with PCBDDA (Amendment) Act 2022 & PCBDDA Procurement Regulations 2024. In case of any conflict between the provision of this document and PCBDDA Procurement Regulations 2024, the later shall prevail.

1. Introduction

1.1 Scope of Bid

- i) The Punjab Central Business District Development Authority (PCBDDA) invites Bids for the provision of Services as specified in the Section-III (Scope of Services). The successful Bidders will be expected to provide the services for the specified period and timeline(s) as stated in the BDS.

1.2 Eligible Bidders

- i) The Invitation to Bids is open to all Contractors i.e. firms / companies, registered with relevant Registration Authorities and Tax Departments/Authorities (Income Tax & Punjab Sales Tax etc.), except as provided hereinafter.
- ii) Bidders should not be associated, or have been associated in the past, directly or indirectly, with a firm or any of its affiliates which have been engaged by the PCBDDA to provide consultancy services for the preparation of the design, specifications, and other documents to be used for the procurement of the services to be purchased under this Invitation to Bids.
- iii) Government-owned enterprises may participate only if they are duly/legally authorized in this regard by the respective/relevant competent forum/authority.
- iv) Bidders shall not be under a declaration of blacklisting by any Government department/other Procuring Agency and PCBDDA.
- v) The invitation for Bids is open to all prospective bidder/Contractor subject to any provisions or licensing/regulatory requirements issued by the respective national/ provincial professional statutory body established for that particular trade or business.
- vi) A Bidder shall not have a conflict of interest. All Bidders found to have a conflict of interest shall be disqualified. A Bidder may be considered to have a conflict of interest with one or more parties in this Bidding process, if they:
 - a) are associated or have been associated in the past, directly or indirectly with a firm or any of its affiliates which have been engaged by the PCBDDA to provide consulting services for the preparation of the design, specifications and other documents to be used for the procurement of the services to be purchased under this Invitation for Bids.
 - b) have controlling shareholders in common; or
 - c) receive or have received any direct or indirect subsidy from any of them; or
 - d) have the same legal representative for purposes of this Bid; or
 - e) have a relationship with each other, directly or through common third parties, that puts them in a position to have access to information about or influence on the Bid of

another Bidder, or influence the decisions of the PCBDDA regarding this Bidding process; or

- f) submit more than one Bid in this Bidding process, However, this does not limit the participation of subcontractors in more than one Bid.

vii) A Bidder may be ineligible if –

- (a) the Bidder is declared bankrupt or, in the case of company or firm, insolvent;
- (b) payments in favor of the Bidder are suspended in accordance with the judgment of a court of law other than a judgment declaring bankruptcy and resulting, in accordance with the national laws, in the total or partial loss of the right to administer and dispose of its property;
- (c) legal proceedings are instituted against such Bidder involving an order suspending payments and which may result, in accordance with the national laws, in a declaration of bankruptcy or in any other situation entailing the total or partial loss of the right to administer and dispose of the property;
- (d) the Bidder is convicted, by a final judgment, of any offence involving professional conduct;
- (e) The Bidder is debarred and blacklisted due to involvement in corrupt and fraudulent practices in accordance with the provision of Regulation 63 of PCBDDA Procurement Regulations, 2024.
- (f) The Bidder is debarred and blacklisted in general (i.e. to the extent of all public procurement) due to consistent performance failure in accordance with the Chapter IX of PCBDDA Procurement Regulations, 2024.
- (g) The firm, Contractor and contractor is blacklisted/ debarred by any international organization.

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

ix) Bidders shall provide such evidence of their continued eligibility satisfactory to the PCBDDA, as the PCBDDA shall reasonably request.

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

1.3. Cost of Bidding

- i) The Bidder shall bear all costs associated with the preparation and submission of its Bid, and the PCBDDA will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Bidding process-

1.4. One person one bid

- i) As per Regulation 31(1) of PCBDDA Procurement Regulations 2024, a Bidder shall submit only one Bid in the same bidding process.

- ii) No Bidder can be a sub-contractor while submitting a Bid individually.
- iii) A Bidder, if acting in the capacity of sub-contractor in any Bid, shall not submit bid for the same.

1.5. **Work Plan/Deputation Plan**

- i) The Bidder shall be responsible for the provision of bids as per work plan/deputation plan formulated by the PCBDDA and PCBDDA may also, from time to time amend the same as per its requirement.

2. The Bidding Documents

2.1. **Content of Bidding Documents**

- i) The services required, Bidding procedures, and contract terms are prescribed in the Bidding documents. The Bidding documents, inter alia, include:
 - (a) Invitation to Bids
 - (b) Instructions to Bidders (ITB)
 - (c) Technical Specifications
 - (d) Bid Data Sheet
 - (e) General Conditions of Contract (GCC)
 - (f) Special Conditions of Contract (SCC)
 - (g) Schedule of Requirements
 - (h) Form of Bid
 - (i) Bidder Profile Form
 - (j) General Information Form
 - (k) Affidavit
 - (l) Performance Guarantee Form
 - (m) Contract Form
 - (n) Financial Bid Form / Price Schedule
 - (o) Bid Security Form
- ii) The Bidder is required to examine all instructions, forms, terms, and specifications in the Bidding documents. Failure to furnish all information as required by the Bidding documents or to submit a Bid not substantially responsive to the Bidding documents in every respect will be at the Bidder's risk and may result in the rejection of its Bid.
- iii) In case of discrepancies between the Invitation to Bid and the Bidding Documents listed in **ITB 2.1 (i)** above, the said Bidding Documents, not in conflict with any provision of PCBDDA Procurement Regulations 2024 will take precedence.
- iv) The PCBDDA is not responsible for the completeness of the Bidding Documents and their addenda, if they were not obtained directly from the office of PCBDDA. Re-confirming from the PCBDDA that all pages/ contents have been properly and clearly received is the prime responsibility of the Bidder.

2.2. **Clarification of Bidding Documents**

- i) A prospective Bidder requiring any clarification of the Bidding documents may notify the PCBDDA in writing or by email at the PCBDDA's address indicated in Invitation to Bid/ Tender Notice/ Advertisement. The PCBDDA will respond in writing to any request for clarification of the Bidding documents which it receives no later than seven (7) days

prior to the deadline for the submission of Bids prescribed in the Bid Data Sheet. Written copies of the PCBDDA's response (including an explanation of the query but without identifying) will be sent to all prospective Bidders that have received the Bidding documents.

- ii) A prospective Bidder requiring any clarification of the Bidding Documents may notify the PCBDDA in writing or in electronic form that provides record of the content of communication at the PCBDDA's address indicated in the **BDS**.
- iii) The PCBDDA will within three (3) working days after receiving the request for clarification, respond in writing or in electronic form to any request for clarification provided that such request is received not later than seven (7) days prior to the deadline for the submission of Bids. As prescribed in **ITB 2.2 (i), above**.
- iv) Copies of the PCBDDA's response will be forwarded to all identified Prospective Bidders through an expeditious identified source of communication, e.g.: e-mail etc., including a description of the inquiry, but without identifying its source.
- v) Should the PCBDDA deem it necessary to amend the Bidding Documents as a result of a clarification, it shall do so following the procedure under **ITB 2.3**.
- vi) If indicated **in the BDS**, the Bidder's designated representative is invited at the Bidder's cost to attend a pre-Bid meeting at the place, date and time mentioned **in the BDS**. During this pre-Bid meeting, prospective Bidders may request clarification on the Bidding Documents.
- vii) Minutes of the pre-Bid meeting, if applicable, including the text of the questions asked by Bidders, including those during the meeting (without identifying the source) and the responses given, together with any responses prepared after the meeting will be transmitted promptly to all prospective Bidders who have obtained the Bidding Documents. Any modification to the Bidding Documents that may become necessary as a result of the pre-Bid meeting shall be made by the PCBDDA exclusively through the use of an Addendum pursuant to ITB 2.3. Non-attendance at the pre-Bid meeting will not be a cause for disqualification of a Bidder.

2.3. Amendment of Bidding Documents

- i) At any time prior to the deadline for submission of Bids, but not later than three (3) days before the closing time of the submission of Bid, the PCBDDA, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the Bidding documents by amendment. Any such change/amendment in the Bidding documents shall be provided in a timely manner, preferably through electronic means also, not later than three (3) days, and on equal opportunity basis as per Regulation 19 of PCBDDA Procurement Regulations 2024.
- ii) All prospective Bidders that have received the Bidding documents will be notified of the amendment in writing or by email, and will be binding on them.
- iii) Before the deadline for submission of Bids, the PCBDDA for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder or pre-

Bid meeting may modify the Bidding Documents by issuing addenda.

- iv) Any addendum issued including the notice of any extension of the deadline shall be part of the Bidding Documents and shall be communicated in writing or in any identified electronic form, e.g. email that secures record of the content of subject communication.
- v) In order to allow prospective Bidders reasonable time in which to take an addendum into account in preparing their Bids, the PCBDDA, at its discretion, may extend the deadline for the submission of Bids, as per Regulation 18 of PCBDDA Procurement Regulations 2024., in the manner similar to the original advertisements, so as to avoid any inconvenience and to doubly ensure level playing field for all prospective bidders.

3. Preparation of Bids

3.1. Language of Bid

- i) The Bid prepared by the Bidder, as well as all correspondence and documents relating to the Bid exchanged by the Bidder and the PCBDDA shall be written in the language specified in the Bid Data Sheet. Supporting documents and printed literature furnished by the Bidder may be in same language.

3.2. Bid Form

- i) The Bidder shall complete the Bid Form and the appropriate Price Schedule (Financial Bid) furnished in the Bidding documents.

3.3. Bid Prices

- i) The Bidder shall indicate on form 8.8 the unit prices (where applicable) and total Bid price of the services which it proposes to provide under the contract.
- ii) Prices indicated on the Price Schedule shall be item wise.
- iii) The Bidder's separation of price components in accordance with ITB Clause 2.3.4(i) above will be solely for the purpose of facilitating the comparison of Bids by the PCBDDA and will not in any way limit the PCBDDA's right to contract on any of the terms offered.
- iv) Prices quoted by the Bidder shall be fixed during the Bidder's performance of the contract and not subject to variation on any account, unless otherwise specified in the Bid Data Sheet. A Bid submitted with an **adjustable price quotation** will be treated as non-responsive and may be rejected.

3.4. Bid Currencies

- i) Prices shall be quoted in **Pak Rupees** unless otherwise specified in the Bid Data Sheet.
- ii) The Bidders must adhere to all applicable taxes (imposed by FBR/PRA/any other government organization) while preparing financial bid.

3.5. Documents Establishing Bidder's Eligibility and Qualification

- i) Pursuant to ITB Clause 1.2, the Bidder shall furnish, as part of its Bid, documents

establishing the Bidder's eligibility to Bid and its qualifications to perform the contract if its Bid is accepted.

- ii) The documentary evidence of the Bidder's eligibility to Bid shall establish to the PCBDDA's satisfaction that the Bidder, at the time of submission of its Bid, is eligible as defined under ITB Clause 1.2.
- iii) The documentary evidence, of the Bidder's qualifications to perform the contract if its Bid is accepted, shall establish to the PCBDDA's satisfaction:
 - (a) that the Bidder has the financial, technical capability necessary to perform the contract;
 - (b) That the Bidder meets the qualification criteria listed in the Bid Data Sheet.

3.6. Bid Security

- i) The Bidder shall furnish, as part of its Bid, a Bid security in the amount specified in the Bid Data Sheet.
- ii) The Bid security is required to protect the PCBDDA against the risk of Bidder's conduct which would warrant the security's forfeiture Pursuant to ITB Clause 3.6. (vii).
- iii) The Bid security shall be in Pakistan Rupees and shall be in one of the following forms: Bank Guarantee, Bank call-deposit (CDR), Demand Draft (DD), Pay Order (PO) or Banker's cheque valid for Thirty (30) Days, beyond the validity of Bid. Any Bid not secured in accordance with ITB Clauses 3.7 (i) and (iii) may be rejected by the PCBDDA as non-responsive.
- iv) Unsuccessful Bidders' Bid security will be discharged or returned upon written request under Regulation 29(2) of PCBDDA Procurement Regulations, 2024.
- v) The successful Bidder's Bid security will be discharged upon the Bidder signing the contract, pursuant to ITB Clause 6.1, and furnishing the Performance Guarantee, pursuant to ITB Clause 6.2.
- vi) The Bid security may be forfeited:
 - a. if a Bidder withdraws its Bid during the period of Bid validity specified by the Bidder on the Bid Form; or
 - b. in the case of a successful Bidder, if the Bidder:
 - i. fails to sign the contract in accordance with ITB Clause 6.3; or
 - ii. fails to furnish Performance Guarantee in accordance with ITB Clause 6.2; or
 - iii. is blacklisted under relevant provisions of Procurement Regulations 2024.

3.7. Period of Validity of Bids

- i) Bids shall remain valid for the period specified in the Bid Data Sheet after the date of Bid opening prescribed by the PCBDDA. A Bid valid for a shorter period may be rejected by the PCBDDA as non-responsive.
- ii) In exceptional circumstances, the PCBDDA may solicit the Bidder's consent to an

extension of the period of validity (as per regulation 22 of PCBDDA Procurement Regulations 2024). The request and the responses thereto shall be made in writing (or by email). The Bid security provided under ITB Clause 2.3.7 shall also be suitably extended. A Bidder may refuse the request without forfeiting its Bid security. A Bidder accepting the request will not be required nor permitted to modify its Bid.

3.8. Format and Signing of Bid

- i) The Bidder shall prepare an original of the Bid indicated in the Bid Data Sheet, clearly marking "ORIGINAL BID", . . .
- ii) The original of the Bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the contract. All pages of the Bid, shall be initialed by the person or persons signing the Bid.
- iii) Any interlineation, erasures, or overwriting shall be valid only if they are initialed by the person or persons signing the Bid.
- iv) The original of the Bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person or persons duly authorized to sign on behalf of the Bidder. This authorization shall consist of a written confirmation as specified in the **BDS** and shall be attached to the Bid. The name and position held by each person signing the authorization must be typed or printed below the signature. All pages of the Bid, shall be initialed by the person or persons signing the Bid.
- v) Any interlineations, erasures, or overwriting shall be valid only if they are signed by the person or persons signing the Bidder.
- vi) The Bidder shall furnish information as described in the Form of Bid on commissions or gratuities, if any, paid or to be paid to agents relating to this Bid and to contract execution if the Bidder is awarded the contract.

3.9. Applicable taxes

- i) The Bidders must adhere to all applicable taxes (imposed by FBR/PRA/any other government organization) while preparing financial bid.

4. Submission of Bids

4.1 Sealing and Marking of Bids

- i) As per Regulation 41, the Bidder shall seal the original Bid in envelope, duly marking the envelope as "ORIGINAL" .
- ii) The envelopes shall then be sealed in an outer envelope.
- iii) The inner and outer envelopes shall:
 - a. be addressed to the PCBDDA at the address given in the Bid Data Sheet; and
 - b. bear the title of procurement Activity indicated in the Bid Data Sheet, the Invitation to Bids (ITB) title and number indicated in the Bid Data Sheet, and a statement: "DO NOT OPEN BEFORE..... (time and date),"

- iv) The inner envelopes shall also indicate the name and address of the Bidder to enable the Bid to be returned unopened in case it is declared “late”.
- v) If the outer envelope is not sealed and marked as required by ITB Clause 2.4.1 (i), the PCBDDA will assume no responsibility for the Bid’s misplacement or premature opening.
- vi) The inner and outer envelopes shall:
 - a) be addressed to the PCBDDA at the address given in the **BDS**; and
 - b) bear the title of the subject procurement or Project name, as the case may be as indicated in the **BDS**, the Invitation to Bids (ITB) title and number indicated in the **BDS**, and a statement: “DO NOT OPEN BEFORE,” to be completed with the time and the date specified in the **BDS**, pursuant to **ITB 4.2**.
- vii) If envelope is not sealed and marked as required by **ITB 4.1** or incorrectly marked, the PCBDDA will assume no responsibility for the misplacement or premature opening of Bid.
- viii) The Bid shall comprise two envelopes submitted simultaneously, one called the Technical Proposal and the other Financial Proposal. Both envelopes to be enclosed together in an outer single envelope called the Bid. Each Bidder shall submit his bid as under:
 - a) Bidder shall submit his TECHNICAL PROPOSAL and FINANCIAL PROPOSAL in separate inner envelopes and enclosed in a single outer envelope.
 - b) ORIGINAL of the Bid shall be separately sealed and put in separate envelope and marked as such.
 - c) The envelopes containing the ORIGINAL will be put in one sealed envelope and addressed / identified as given in BDS.
- ix) The inner and outer envelopes shall:
 - a) be addressed to the PCBDDA at the address provided in the BDS;
 - b) bear the name and identification number of the contract as defined in the BDS; and provide a warning not to open before the time and date for bid opening, as specified in the BDS, pursuant to ITB 4.2;
 - c) In addition to the identification required in Sub- Clause (b) hereof, the inner envelope shall indicate the name and address of the Bidder to enable the bid to be returned unopened in case it is declared “late” pursuant to ITB.4.3.
- x) If all envelopes are not sealed and marked as required by **ITB 4.1** or incorrectly marked, the PCBDDA will assume no responsibility for the misplacement or premature opening of Bid.

4.2 Deadline for Submission of Bids

- i) Bids must be received by the PCBDDA at the address specified under BDS no later than the time and date specified in the Bid Data Sheet.
- ii) The PCBDDA may, at its discretion and as per regulation 18(6) of PCBDDA Procurement Regulations 2024., extend this deadline for the submission of Bids by amending the Bidding documents in accordance with ITB Clause 2.2 & 2.3 in which

case all rights and obligations of the PCBDDA and Bidders previously subject to the deadline will thereafter be subject to the deadline as extended.

- iii) Bids shall be received by the PCBDDA at the address specified under **BDS** no later than the date and time specified in the **BDS**.

4.3. Late Bids

- i) Any Bid received by the PCBDDA after the deadline for submission of Bids prescribed by the PCBDDA pursuant to ITB Clause 4.2 will be rejected and returned unopened to the Bidder.
- ii) The PCBDDA shall not consider for evaluation any Bid that arrives after the deadline for submission of Bids.
- iii) Any Bid received by the PCBDDA after the deadline for submission of Bids shall be declared late, recorded, rejected and returned unopened to the Bidder.

4.4. Modification and Withdrawal of Bids

- i) The Bidder may modify or withdraw its Bid after the Bid's submission, provided that written notice of the modification, including substitution or withdrawal of the Bids, is received by the PCBDDA prior to the deadline prescribed for submission of Bids.
- ii) The Bidder's modification or withdrawal notice shall be prepared, sealed, marked, and dispatched in accordance with the provisions of Clause (i) A withdrawal notice may also be sent by email, but followed by a signed confirmation copy, postmarked not later than the deadline for submission of Bids.
- iii) No Bid may be modified after the deadline for submission of Bids.
- iv) No Bid may be withdrawn in the interval between the deadline for submission of Bids and the expiration of the period of Bid validity specified by the Bidder on the Bid Form. Withdrawal of a Bid during this interval may result in the Bidder's forfeiture of its Bid security (along with other remedies available under PCBDDA Procurement Regulations 2024 pursuant to the ITB Clause 3.7 (vii)).
- v) A Bidder may withdraw its Bid after it has been submitted, provided that written notice of the withdrawal of the Bid, is received by the PCBDDA prior to the deadline for submission of Bids.
- vi) Revised bid may be submitted after the withdrawal of the original bid before the deadline for submission of Bids.

5. Opening and Evaluation of Bids

5.1. Opening of Bids by the PCBDDA

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

of their attendance.

- ii) First, envelopes marked "WITHDRAWAL" shall be opened and read out and the envelope with the corresponding bid shall not be opened, but returned to the Bidder. No bid withdrawal shall be permitted unless the corresponding Withdrawal Notice contains a valid authorization to request the withdrawal and is read out at bid opening.
- iii) Second, outer envelopes marked "SUBSTITUTION" shall be opened. The inner envelopes containing the Substitution Bid shall be exchanged for the corresponding Original Bid being substituted, which is to be returned to the Bidder unopened. No envelope shall be substituted unless the corresponding Substitution Notice contains a valid authorization to request the substitution and is read out and recorded at bid opening.
- iv) Next, outer envelopes marked "MODIFICATION" shall be opened. No Technical Proposal and/or Financial Proposal shall be modified unless the corresponding Modification Notice contains a valid authorization to request the modification and is read out and recorded at the opening of the Bids. Any Modification shall be read out along with the Original Bid except in case of Single Stage Two Envelope Procedure where only the Technical Proposal, both Original as well as Modification, are to be opened, read out, and recorded at the opening. Financial Proposal, both Original and Modification, will remain unopened till the prescribed financial bid opening date.
- v) Other envelopes holding the Bids shall be opened one at a time, the Bidders names, the Bid prices, the total amount of each Bid any discounts, the presence or absence of Bid Security, Bid Securing Declaration and such other details as the PCBDDA may consider appropriate, will be announced by the Procurement Evaluation Committee.
- vi) The PCBDDA will open the Technical Proposals in public at the address, date and time specified in the **BDS** in the presence of Bidders` designated representatives who choose to attend and other parties with a legitimate interest in the Bid proceedings. The Financial Proposals will remain unopened and will be held in custody of the PCBDDA until the specified time of their opening.
- vii) The envelopes holding the Technical Proposals shall be opened one at a time, and the following read out and recorded: (a) the name of the Bidder; (b) whether there is a modification or substitution; (c) the presence of a Bid Security, if required; and (d) Any other details as the PCBDDA may consider appropriate.
- viii) Bids not opened and not read out at the Bid opening shall not be considered further for evaluation, irrespective of the circumstances. In particular, any discount offered by a Bidder which is not read out at Bid opening shall not be considered further.
- ix) Bidders are advised to send in a representative with the knowledge of the content of the Bid who shall verify the information read out from the submitted documents. Failure to send a representative or to point out any un-read information by the sent Bidder's representative shall indemnify the PCBDDA against any claim or failure to read out the correct information contained in the Bidder's Bid.

- x) No Bid will be rejected at the time of Bid opening except for late Bids which will be returned unopened to the Bidder, pursuant to **4.3 (i)**.
- xi) The PCBDDA shall prepare minutes of the Bid opening. The record of the Bid opening shall include, as a minimum: the name of the Bidder and whether or not there is a withdrawal, substitution or modification, the Bid price if applicable.
- xii) The Bidders' representatives who are present shall be requested to sign on the attendance sheet. The omission of a Bidder's signature on the record shall not invalidate the contents and affect the record.

5.2. Confidentiality

- i) Information relating to the examination, clarification, evaluation and comparison of Bids and recommendation of contract award shall not be disclosed to Bidders or any other persons not officially concerned with such process until the time of the announcement of the respective evaluation report.
- ii) Any effort by a Bidder to influence the PCBDDA processing of Bids or award decisions may result in the rejection of its Bid.
- iii) Notwithstanding **ITB 2.2** from the time of Bid opening to the time of contract award, if any Bidder wishes to contact the PCBDDA on any matter related to the Bidding process, it should do so in writing or in electronic forms that provides record of the content of communication.

5.3. Clarification of Bids

- i) As per regulation 26 of PCBDDA Procurement Regulations 2024, at any stage of the procurement proceedings, the Authority may ask a supplier or contractor for clarification in order to assist in the ascertainment of qualifications or the examination and evaluation of submissions. Any clarification submitted by a Bidder that is not in response to a request by the PCBDDA shall not be considered.
- ii) The request for clarification and the response shall be in writing or in electronic forms that provide record of the content of communication. Only the correction of arithmetic errors discovered by the PCBDDA in the evaluation of Bids should be sought in accordance with ITB Clause 5.6.
- iii) The alteration or modification in The Bid which in any way affect the following parameters will be considered as a change in the substance of a bid:
 - a) evaluation & qualification criteria;
 - b) required scope of *work*
 - c) all securities requirements;
 - d) tax requirements;
 - e) Terms and conditions of bidding documents.
 - f) change in the ranking of the Bidder
- iv) From the time of Bid opening to the time of Contract award if any Bidder wishes to

contact the PCBDDA on any matter related to the Bid it should do so in writing or in electronic forms that provide record of the content of communication.

5.4. Preliminary Examination

- i) The PCBDDA will examine the Bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed, and whether the Bids are generally in order.
- ii) Arithmetical errors will be rectified on the following basis:-
 - a. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the Contractor does not accept the correction of the errors, its Bid may be rejected, and its Bid security may be forfeited.
 - b. If there is a discrepancy between words and figures, the amount in words will prevail.
- iii) Prior to the detailed evaluation, the PCBDDA will determine the substantial responsiveness of each Bid to the Bidding documents, pursuant to ITB 5.5. For purposes of these Clauses, a substantially responsive Bid is one which conforms to all the terms and conditions of the Bidding documents without material deviations. Deviations from, or objections or reservations to critical provisions, **such as** those concerning **Bid Security** (ITB 3.7), **Applicable Law** (GCC Clause 30), **Taxes and Duties** (GCC Clause 32) & mandatory Registrations/ Renewals will be deemed to be a material deviation. The PCBDDA's determination of a Bid's responsiveness is to be based on the contents of the Bid itself without recourse to extrinsic evidence.
- iv) If a Bid is not substantially responsive, it will be rejected by the PCBDDA and may not subsequently be made responsive by the Bidder by correction of the non-conformity.
- v) Prior to the detailed evaluation of Bids, the PCBDDA will determine whether each Bid:
 - a) meets the eligibility criteria defined in **ITB 1.2**;
 - b) has been prepared as per the format and contents defined by the PCBDDA in the Bidding Documents;
 - c) has been properly signed;
 - d) is accompanied by the required securities; and
 - e) Is substantially responsive to the requirements of the Bidding Documents.
- vi) The PCBDDA's determination of a Bid's responsiveness will be based on the contents of the Bid itself.

5.5. Examination of Terms and Conditions; Technical Evaluation

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

- ii) The PCBDDA shall evaluate the technical aspects of the Bid submitted to confirm that all requirements specified in **Section III Scope of Work**, have been met without material deviation or reservation.
- iii) If after the examination of the terms and conditions and the technical evaluation, the PCBDDA determines that the Bid is not responsive in accordance, it shall reject the Bid.

5.6. Correction of Errors

- i) Bids determined to be substantially responsive will be checked for any arithmetic errors. Errors will be corrected as follows: -
 - a) if there is a discrepancy between unit prices and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected, unless in the opinion of the PCBDDA there is an obvious misplacement of the decimal point in the unit price, in which the total price as quoted shall govern and the unit price shall be corrected;
 - b) if there is an error in a total corresponding to the addition or subtraction of sub-totals, the sub-totals shall prevail and the total shall be corrected; and
 - c) Where there is a discrepancy between the amounts in figures and in words, the amount in words will govern.
 - d) Where there is discrepancy between grand total of price schedule and amount mentioned on the Form of Bid, the amount referred in Price Schedule shall be treated as correct subject to elimination of other errors.
- ii) The amount stated in the Bid will, be adjusted by the PCBDDA in accordance with the above procedure for the correction of errors. The concurrence of the Bidder shall be considered as binding upon the Bidder. If the Bidder does not accept the corrected amount, its Bid will then be rejected, and the Bid Security may be forfeited or the Bid Securing Declaration may be executed in accordance with **ITB 3.7**.

5.7. Conversion to Single Currency

- i) As per regulation 27(6) of PCBDDA Procurement Regulations 2024., to facilitate evaluation and comparison, the PCBDDA will convert all Bid prices expressed in the amounts in various currencies shall be converted into a single currency specified in the bidding documents. The rate of exchange shall be the selling rate, prevailing on the date of opening of bids specified in the bidding documents, as notified by the State Bank of Pakistan on that day.

5.8. Post-qualification & Evaluation of Bids

- i) In the absence of **prequalification**, the PCBDDA will determine to its satisfaction whether the Bidder is qualified to perform the contract satisfactorily, in accordance with the evaluation criteria listed in BDS & pursuant to ITB Clause 1.2.
- ii) The determination will take into account the Bidder's financial, technical, and production/ supplying capabilities. It will be based upon an examination of the documentary evidence of the Bidder's qualifications submitted by the Bidder, as well as such other information required for eligibility/qualification expressed in Bid Data Sheet as the PCBDDA deems necessary and appropriate.
- iii) The PCBDDA will **technically evaluate** and compare the Bids which have been determined to be substantially responsive, pursuant to ITB Clause 5.5.

- iv) The **financial evaluation** of a Bid will be on the basis of form of Price Schedules/ Financial Bid Form 8.10 to be decided by the PCBDDA which must include clear cut instruction regarding evaluation inclusive of all prevailing taxes, duties, fees along with observance of minimum wages etc.

5.9. Contacting the PCBDDA

- i) Subject to ITB Clause 5.3, no Bidder shall contact the PCBDDA on any matter relating to its Bid, from the time of the Bid opening to the time the evaluation report is made public i.e. 07 days before the contract is awarded. If the Bidder wishes to bring additional information or has grievance to the notice of the PCBDDA, it should do so in writing.
- ii) Any effort by a Bidder to influence the PCBDDA during Bid evaluation, or Bid comparison may result in the rejection of the Bidder's Bid.

5.10. Grievance Redressal

- i) As per Regulation 61 of PCBDDA Procurement Regulations 2024., PCBDDA shall constitute a Grievance Redressed Committee (GRC) comprising of odd number of persons with proper powers and authorization to address the complaints. The GRC shall not have any of the members of the Procurement Evaluation Committee. The Committee may preferably have one subject specialist depending upon the nature of the procurement in addition to one person with legal background as per their availability to the PCBDDA.
- ii) Any Bidder feeling aggrieved can file its written complaint against the eligibility parameters or any other terms and conditions prescribed in the Bidding documents found contrary to provision of Regulation 26, and the same shall be addressed by the GRC well before the proposal submission deadline.
- iii) Any party can file its written complaint against the eligibility parameters or any other terms and conditions prescribed in the bidding documents found contrary to provision of Regulation and the same shall be addressed by the GRC well before the proposal submission deadline.
- iv) Any Bidder feeling aggrieved by the Technical Evaluation results shall lodge a written complaint within 03 days of the announcement of technical evaluation results. In case, the complaint is filed after the issuance of the final evaluation report during the standstill period, the complainant cannot raise any objection on technical evaluation of the report.
- v) The GRC shall investigate and decide upon the complaint within fifteen days of the receipt of the complaint. Mere fact of lodging of a complaint shall not warrant suspension of the procurement process.

6. Award of Contract

6.1. Notification of Award

- i) Prior to the expiration of the period of Bid validity, the PCBDDA will notify the successful Bidder in writing by registered letter or by email to be confirmed in writing

by registered letter, that its Bid has been accepted.

- ii) The Successful Bidder shall sign the Contract within twenty-one (21) days from the date of issuance of the Notice of Award. The notice of award will constitute the formation of the Contract.
- iii) Upon the successful Bidder's furnishing of the Performance Guarantee pursuant to ITB Clause 6.2 (i), the PCBDDA will promptly notify each unsuccessful Bidder and will discharge its Bid security, pursuant to ITB Clause 3.7 (v).

6.2. Performance Guarantee

- i) Within ten (10) days after signing of the Contract, the successful Bidder shall furnish the Performance Guarantee in accordance with the Conditions of Contract, in the Performance Guarantee Form provided in the Bidding documents, or in another form acceptable to the PCBDDA.
- ii) Failure of the successful Bidder to comply with the requirement of ITB Clause (i) above or ITB Clause 6.3 shall constitute sufficient grounds for the annulment of the award and forfeiture of the Bid security along with other remedies available under PCBDDA Procurement Regulations 2024. After that, the PCBDDA may decide to award the contract to the next highest ranked Bidder, keeping in view the Bid validity time, or call for new Bids keeping in view the concept of value for money as enunciated in regulation 4 of PCBDDA Procurement Regulations 2024.

6.3. Signing of Contract/ Issuance of work Order

- i) At the same time as the PCBDDA notifies the successful Bidder that its Bid has been accepted, the PCBDDA will send the Bidder the Contract Form provided in the Bidding documents, incorporating all agreements between the parties or will issue the purchase order.
- ii) Under regulation 35 of PCBDDA Procurement Regulations 2024, where the PCBDDA requires formal signing of contract, within twenty-one (21) days of receipt of the Contract Form, the successful Bidder shall sign and mention date of the contract and return it to the PCBDDA.
- iii) Upon requirement, the bidder must submit a Non-Judicial Stamp Paper as per the amounts mentioned in the Stamp Act 1899 for official signing of the Contract.
- iv) Where no such formal signing is required by the PCBDDA, the PCBDDA shall issue purchase order after the receipt of required performance guarantee, as required in the Bidding Document.

6.4. Award Criteria

- i) Subject to ITB Clause 6.2, under regulation 35 of PCBDDA Procurement Regulations 2024, the PCBDDA will award the contract to the successful Bidder whose Bid has been determined to be the lowest, provided that the Bidder has been determined to be qualified to perform the contract satisfactorily.

6.5. PCBDDA's Right to Accept or Reject All Bids

- i) As per regulation 32 of PCBDDA Procurement Regulations 2024, the PCBDDA reserves the right to accept or reject all Bids or proposals (and to annul the Bidding process) at any time prior to the acceptance of any Bid or proposal, without thereby incurring any liability towards the Bidders.
- ii) The Bidders shall be promptly informed about the cancellation of the procurement, if any
- iii) The PCBDDA shall upon request communicate to any Bidder, the grounds for cancellation of procurement, but shall not be required to justify those grounds.

6.6. Re-Bidding

- i) If the PCBDDA rejects all the Bids under regulation 32, it may proceed with the process of fresh Bidding but before doing that it shall assess the reasons for rejection and may, if necessary, revise specifications, evaluation criteria or any other condition for Bidders.

6.7. Corrupt or Fraudulent Practices

- i) The PCBDDA's Bidders, Contractors, and Contractors observe the highest standard of ethics during the procurement and execution of contracts.

"Corrupt practices" in respect of procurement process, defined in Regulation 63(c) of PCBDDA's Procurement Regulations 2024, which is as follows:

i. "Coercion where a supplier or contractor impairs or harms, or threatens to impair or harm, directly or indirectly, any party to the procurement proceedings or the property of the party to influence its actions to achieve a wrongful gain or to cause a wrongful loss;

ii. "**Collusive Practice**" where an arrangement between two or more suppliers or contractors to the procurement process or procurement contract, designed to achieve with or without the knowledge of the Authority to establish prices at artificial, non-competitive levels for any wrongful gain;

iii. "**Corrupt Practice**" where the supplier or contractor offers, gives, receives or solicits, directly or indirectly, anything of value to influence the acts of another party for wrongful gain;

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

v. "**Obstructive Practice**" where a supplier or contractor harms or threatens to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or affect the execution of a procurement contract or deliberately destroying, falsifying, altering or concealing of evidence material to the investigation or making false statements before the Authority in order to materially impede an investigation into allegations of a corrupt, fraudulent, coercive or collusive practice; or threatening, harassing or intimidating any party to prevent it from

disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation, or acts intended to materially impede the exercise of any rights provided for under the regulations”

ii) Blacklisting & Debarment:

Blacklisted Contractor and those found involved in “Corrupt Practices” are not allowed to participate in bidding.

Requirements & Procedure for Blacklisting & Debarment:

“(i) **Blacklisting** means barring an applicant, bidder, contractor, consultant or Contractor from participating in any future public procurements permanently or for a limited time period.”

As per Regulation 64 of PCBDDA Procurement Regulations 2024:

64. Blacklisting.– (1) The Authority may, for a specified period or permanently, debar and blacklist a supplier or contractor from participating in any procurement process of the Authority, if the supplier or contractor:

- (a) acts in a manner detrimental to the public interest or good practices;
- (b) consistently fails to perform its obligations under the procurement contract;
- (c) provides false, fabricated or materially incorrect information; or
- (d) acts in a manner that leads to disqualification under paragraph (6) of regulation 25.

(2) The Authority may, on its own motion, or information provided by any party carry out an enquiry to determine, whether there is sufficient cause for blacklisting a supplier or contractor.

(3) Where the Authority is *prima facie* satisfied that such a cause exists based on its enquiry, it shall serve a show-cause notice to the supplier or contractor containing the precise allegation, the maximum penalty that the Authority intends to impose and the time within which the supplier or contractor is required to submit its reply which shall not be less than seven (7) days from the date of issuing the show-cause notice. (4) Irrespective of whether the supplier or contractor submits its defence to the show-cause notice, the Authority shall conduct a hearing giving the supplier or contractor to explain its position. Notice of hearing shall be given in writing containing the date, time and venue of hearing which shall not be less than seven (7) days from the date of issuing the notice of hearing.

(5) The Authority shall decide the matter within fifteen (15) days of hearing giving reasons for its decision. The Authority may either drop the charges against the supplier or contractor or impose any of the following punishments:

- (a) blacklisting;
- (b) temporary debarment from participation in procurement proceedings;

(6) The blacklisting and debarment will apply to the procurement carried out by the Authority.

(7) Nothing contained in this paragraph shall restrict the right of the Authority to communicate its decision to any other procuring entity, regulator or authority established by or under the law for publication of the blacklisting or debarment order on its website and for passing of appropriate orders to blacklist or debar the supplier or contractor from participating in the procurement proceedings under any other provincial or federal law.

FOR REFERENCE ONLY

Section III - Scope of Services

1. **Coverage.** For the purpose of medical: -
 - a. **Family.** It includes an employee, employee's spouse, legitimate children, and parents of the employee.
 - b. **Age Limit.**
 - (1) **Employee** - 65 Years.
 - (2) **Spouse** - No age limit
 - (3) **Children.** Employee's unemployed son(s) up to the age of twenty-five (25) years will be entitled. There is no age limit for mentally disabled dependents, unemployed / unmarried daughter(s) and dependent divorced / widow daughter(s) till they re-marry.
 - c. **Parents** - No Age Limit.
 - d. **Effectiveness of Coverage.** The coverage begins immediately from the date of issuance of Health Policy Document from the Insurance firm. All current employees and their eligible family members (spouse, children & parents as nominated by employee) shall be deemed insured immediately from the date of signing of the Contract with the insurance firm.
 - e. **Scope.** This policy is applicable to all PCBDDA current and future Employees.
 - f. **Categorization for Medical Coverage.** As per HR Regulations and Procedural Manual , which can be Changed from time to time. Categorization for Medical Coverage is attached at **Annexure A**
 - g. **Exclusions.**
 - (1) Dental work-Cosmetics
 - (2) Cosmetic surgeries
 - (3) Injuries resulting from illegal acts
 - (4) Donor of organ transplant
2. **General Medical Treatment.** *All life-threatening diseases and Comprehensive Health Insurance Cover will be provided by Health Insurance Firm.* For the purpose of these scope of IPD services in addition to above, the provision of all medical and surgical facilities, including administration of injections at empaneled / other Hospital(s), or under PCBDDA Medical Policy during the period of Medical Attention and includes:
 - a. Supply of such Medicines as may be prescribed, including stents in major heart surgeries.
 - b. Supply or /and transfusion of blood.
 - c. Such accommodation, according to entitlement, as is ordinarily provided in an Approved Hospital, as prescribed under these Regulations.
 - d. Such nursing as is ordinarily provided to in-patients at an Approved Hospital;

- e. Such diet, excluding special diet, as is ordinarily provided to in- patients by an Approved Hospital;
- f. Supply of such vitamins and tonics (for therapeutic purposes) and glucose prescribed as part of treatment;
- g. Dental treatment including the treatment of jaw bone disease, gum boils, pyorrhea or cavities, removal/extraction of one or more teeth, odontoma and removal of impacted wisdom teeth, Root Canal Treatment (RTC) and filling of teeth (other than with gold crown) but does not include dentures;
- h. Treatment of eye diseases including lenses (crystalline lens), but does not include provision of frames, and contact lenses used for cosmetic purposes;
- i. Treatment of diseases of the ear, nose and throat; including hearing aids equipment (behind-the-ear (BTE), in-the-ear (ITE), receiver-in-the-ear (RITE), in-the-canal (ITC) and CROS/BiCROS) etc.
- j. Provision of stents for heart ailments and artificial limbs;
- k. Specialized tests like CT scan, MRI, Angiography, and Endoscopy including specific tests related to dreaded diseases or day care surgeries etc. in accordance within the limits specified by the Authority from time to time, for which admission in a hospital is not necessary.
- l. Dread disease is covered from hospitalization limit.
- m. Treatment for all kind of congenital ailments.
- n. Treatment for Hep 'B7 'C' including Interferon Therapy etc.
- o. Treatment related to the acts of terrorism and injury as a result of riot is covered. However, if an insured member is directly involved in the act then the treatment is not covered.
- p. All treatment expense (i.e. Medicines, Consultation, Investigations etc) related to positive corona cases in isolation at home.
- q. All treatment expense (i.e. Medicines, Consultation, Investigations etc) related to dengue cases.
- r. Treatment charges of Injuries due to catastrophes i.e. Earth quake etc.
- s. Treatment charges of Sports Injuries.
- t. Pain Management (Acute Pain) / Trauma cases for establishing provisional diagnosis.
- u. Pre/Post (before/ after 30 days of admission) hospitalization treatment expenses.
- v. Treatment of Fractures & Lacerated Wounds; Local Road Ambulance for Emergencies only due to Accidental Injuries.
- w. Treatment charges of corrective surgeries (except cosmetic).
- x. Circumcision charges.
- y. Visiting consultant/surgeon charges.

- z. Day care surgeries (detail is attached as “Annexure-B”; but not limited to these only).
- aa. Admission for work-up, investigations & observation.
- bb. Tests & treatment related to infertility.
- cc. Psychiatric Treatment.
- dd. 100% enhancement of available balance limit of hospitalization in case of On-Road Accidents (Road Traffic Accidents R.T.A. only) and Off-Road Accidents.
- ee. All pre-existing conditions (disclosed & un-disclosed) shall be covered up- to 100% of hospitalization limit.
- ff. Conduct of Medical Tests as follows (but not limited to these only) for the newly inducted PCBDDA employees:-
- CBC
 - HIV
 - LFTs
 - Blood TB Screening
 - Hepatitis B
 - Hepatitis C
 - Chest X-Ray
 - Any other test needed / recommended by the Authority (Special Employee Medical Examination).
- gg. Conduct of Medical Tests as follows for the “Annual Medical Check-up of PCBDDA Employees” during December each year: -
- CBC
 - ESR
 - LFTs
 - RFTs
 - TFT
 - Lipid Profile
 - Psychometric Tests
 - S.Uric Acid
 - Urine C/E
 - Vit D3
 - Abdomen & Pelvis USG
 - ECG
 - Echo
 - ETT for over 40 Years Age Only

3. **Task to be performed by the Insurer: -**

- a. Provide efficient, effective and immediate timely Medical Benefits across Pakistan, when required *in line with the Scope of Work /Services of PCBDDA*.
- b. Ensure that their concerned staff/representative shall conduct properly in a dignified and friendly manner with employees’ staff/dependents of PCBDDA.
- c. Co-ordinate day to day matters / affairs with the authorized officer of PCBDDA regularly and / or on required basis.
- d. Provide the Health Insurance Cards (one for employee and dependents).
- e. Provide an updated list of empaneled Hospitals and intimate immediately in case of new Empaneled Hospital or De-Empanelment of any Hospital.
- f. ***Must maintain a Medical Health Portal and Mobile Application for Employee Self Service Portal*** for submission of Medical Services Requests at panel Hospitals and

- Medical Claims Reimbursements etc. in case of nonpanel Hospitals.
- g. Ensure updating of Medical Record for reimbursement of claims at web portal *within 8 X working Days*.
 - h. Ensure *reimbursement of Medical Claims (panel and / or non-panel hospitals) within 20 x working days* after intimation of Medical Reimbursement Claim by HRD PCBDDA / Employee through Employee Self Service Portal.
 - i. Ensure provision of Medical services; through desired Visiting Consultant of Insurance Rider, in Panel Hospitals from agreed entitled limits.
 - j. Ensure *“in-time approval and / or payment of all medical expense”* during hospitalization as per actual. Insurance rider will not be made responsible / expected to run after Insurance Company and/or Hospital Management for same.
 - k. **Major Medical Care:** Major medical care benefit where required, will be provided; which may enhance the annual limit of hospitalization expense benefit for each insured. This benefit is applicable for cases where;
 - (1) Complications of serious nature arise during hospitalization requiring extraordinary treatment cost and a prolonged hospital stay.
 - (2) The conditions aggravate into a life-threatening emergency.
 - (3) Or, Any Dread disease requiring hospitalization and treatment e.g. chemotherapy.
 - l. **Rating of the Health Insurance Company must be minimum AA++.**
4. **Responsibility of Punjab Central Business District Development Authority:-** Punjab Central Business District Development Authority 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. PCBDDA will bear the cost of premium based on the details provided under scope of work.
- a. Provision of updated data to Health Insurance Company regarding employees and their dependents.
 - b. Updating of data for any addition and/or deletion within 15 x Days indicating effective date. However, in case the intimation is late due to any reason, the Joining date and / or last working day will be considered for any Premium calculations claim / refund.
5. **Group Health Benefit Structure for Employee, Spouse, Children & Parents**
- a. Fixed per insured rate shall be quoted for Hospitalization & Maternity separately.
 - b. Per insured rate for Hospitalization shall be charged per category.
 - c. Under each category per insured Hospitalization rate shall be charged.
 - d. Per insured rate for Maternity (eligible for this rider) shall be charged per category.
 - e. No loading/enhancement shall be affected during the year except critical illness and other conditions mentioned in this document.
 - f. Upon exhaustion of the normal hospitalization limits, the limits from the Major

- Medical Care will be utilized.
- g. 100% enhancement of hospitalization limit in case of accident/accidental injuries or as mentioned in critical illness.
 - h. 50% enhancement of maternity limit in case of multiple births.
 - i. Claims for Non-Empaneled Hospitals will be re-imbursed by the Insurance Firm under the prescribed limits.
 - j. All Pre-existing Conditions (Disclosed & Un-Disclosed) shall be covered up-to 100% of Hospitalization Limit.
 - k. All congenital diseases shall be covered up to 100 % of Hospitalization limit. Interferon therapy (Oral / Injectable) and Sovaldi (Oral) shall be covered in Hepatitis B & C along with Pre & Post coverage (30 days) along with pre and post PCR (Quantitative).
 - l. No form of questionnaires HDF shall be implemented on employees at the time of addition.
 - m. In case of deletion of any employee the bidding party will be bound to refund Hospitalization & Maternity Premium to PCBDDA at Pro rata Basis after completion of the Contract Period.
 - n. In case of addition of any employee the bidding party will be bound to charge Hospitalization & Maternity Premium to PCBDDA at Pro rata Basis after completion of each quarter.
 - o. Maternity shall be covered from day one (without any waiting period) and replenish fully in next policy year (If applicable).
 - p. New Born to be covered from day one as a separate family member and any hospitalization treatment of new born will be covered from Medical entitlement of employee and not from Maternity Limit. The new Born shall automatically be included in the list of ensured.
 - q. Prepare the bid on the actual data provide **Pre-& Post coverage:**
 - (1) **Pre-Hospitalization** (i.e. Consultation, Labs & Medicines & etc.) up to 30 days including day care procedures.
 - (2) **Post-Hospitalization** (i.e. Consultation, Labs & Medicines & etc.) up-to 30 days including day care procedures.
 - (3) Pre & Post applicable for day care procedures as well.
 - r. All Pre-& Post Natal covered subject to limits.
 - s. **Day-care Surgeries and treatments & Specialized Investigation in outpatient settings.** These are given at “Annexure-B” but are not limited to these only include pre & post day care surgeries and/or medical labs, medicine , Doctor consultation Fee etc.
 - t. Painful/infected in grown toe nail (IGTN).
 - u. Adenoidectomy.
 - v. Treatment of Varicose Veins.

- w. Cubital Tunnel Syndrome Surgery & Carpel Tunnel Syndrome Surgery
- x. Painful Lipoma (Cosmetic removal is not covered)
- y. All medically necessary eye procedures under LA, e.g. Pterygium (blurring vision), Nasolacrimal duct blockage, Chalazion, painful internal, external hordeolum etc.
- z. Any eye disorder leading towards vision impairment e.g. retinal detachment, Peri retinal membrane, Keratoconus etc
- aa. Abscess drainage/Biopsy.
- bb. Painful Ganglion.
- cc. Endoscopic Ultrasound procedure.
- dd. Any emergency treatment within 24 hours.
- ee. Any epidemic and/or pandemic like COVID - 19 Treatment etc..
- ff. Prosthesis.

CATEGORIZATION FOR MEDICAL COVERAGE.

Annexure A

Sr. No	Cat.	Annual Inpatient / Hospitalization (PKR)	Room Limit Per Day (PKR)	Mat Normal Limit (Other than Caesarian & Multiple Births) (PKR)	Mat Caesarian & Multiple Births (PKR)	Pre & Post Hospital Sub Limit (Diagnosis, Consultation & Medicines)
1	A	1,725,000	34,500	517,500	575,000	30 days
2	B	1,150,000	23,000	287,500	402,500	30 days
3	C	862,500	20,700	230,000	287,500	30 days
4	D	747,500	17,250	115,000	230,000	30 days
5	E	632,500	9,200	57,500	172,500	30 days

DETAIL OF DAYCARE SURGERIES

(COVERED UNDER HOSPITALIZATION BENEFIT BUT NOT LIMITED TO THESE ONLY)

<ul style="list-style-type: none">• Painful/ infected in grown toe nail (IGTN)• Infected cases (Abscess/Cyst) Incision/Drainage Tonsillectomy• Painful Lipoma• Painful Planter Warts• Carpel Tunnel Syndrome Surgery/Daycare orthopedic procedures such as POP back slabs• Cubital Tunnel Syndrome Surgery• Cataract Surgery (Cost of each IOL included)• Injection Avastin• Injection Lucentis• Injection Eylea• Painful Sebaceous Cyst• USG guided Abscess Drainage/Biopsy• Endoscopy / Endoscopic Ultrasound Procedure• RFA Procedure (Radio Frequency Ablation for abnormal electrical conductivity of Heart)• Inj Avastin	<ul style="list-style-type: none">• Chemotherapy• Radiotherapy• Amputations• Dialysis• Lithotripsy (Kidney Stone)• MRI• CT Scan• Gastroscopy• Colonoscopy• Thallium Scan• Barium Meal• Barium Enema• ECHO• EEG• EMG• Stress test• Angiography• PET Scan• Mammography• Carotid Doppler• HAULTER’S Monitoring• Inj Lucentis• Dental Treatment due to accidental injuries/Emergencies.• Dilation & Curettage (D&C)
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FOR REFERENCE ONLY

Section-IV: Bid Data Sheet

4.1. Bid Data Sheet (BDS)

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

A. Introduction		
BDS Clause Number	ITB Number	Amendments of, and Supplements to, Clauses in the Instruction to Bidders
1.	1.1	Name of PCBDDA: Punjab Central Business District Development Authority The subject of procurement is: Hiring of Health Insurance Services for CBD Employees.
2.	1.2	Financial year for the operations of the PCBDDA: FY 2024-25 Name of financing institution: Punjab Central Business District Development Authority Name and identification number of the Contract: PCBDDA/PRO/TENDER/2024-25/01
3.	1.3 (iv)	Bidders shall not be under a declaration of blacklisting by any Government department/other PCBDDA.
B. Bidding Documents		
6.	2.2	The address for clarification of Bidding Documents is CBD Punjab Complex, (Ex Walton Airport, Lt (Navy), Yasir Shaheed Road, Lahore
7.	2.2	Pre-bid meeting will not be held
8.	3.8	The number of documents to be completed and returned is one original only.
C. Bid Price, Currency, Language and Country of Origin		
9	3.1	<i>English Only</i>
10	3.4 & 3.9	The price quoted shall be <u>inclusive of all applicable taxes.</u>
D. Preparation and Submission of Bids		
11	1.3	Qualification Criteria/Knock down criteria. i. <i>NTN Registration</i> ii. <i>PRA Registration</i> iii. <i>Original Bid Security with the Technical Proposal.</i> iv. <i>Audited Financial Statements for FY 2021, 2022 & 2023.</i> v. <i>Affidavit for 100% Compliance to the Scope of Work on a Stamp Paper of PKR 300/-.</i> vi. <i>PACRA / JCR VIS Rating AA++ or Above. Below AA++ will</i>

		<p><i>be disqualified in mandatory criteria.</i></p> <p>vii. Affidavit to the effect that:-</p> <ul style="list-style-type: none"> • Bidder is neither blacklisted from any government department nor is any litigation pending in this regard. • The documents/photocopies provided with Bid are authentic. In case of any fake/bogus document found at any stage, the Bidder shall be blacklisted as per Law/ Rules. <p><i>The provided information is correct.</i></p>
12	1.1	<p>Bid shall be submitted to:</p> <p>Procurement Directorate, CBD Punjab Complex, (Ex Walton Airport, Lt (Navy), Yasir Shaheed Road, Lahore</p>
13	4.2	<p>The deadline for Bid submission is</p> <p>a) Day: Tuesday</p> <p>b) Date: <i>August 06, 2024</i></p> <p>c) Time: <i>1100 Hours</i></p>
14	5.1	<p>Time, date/ Month/ Year, and place for Bid opening.</p> <p>a) Day: Tuesday</p> <p>b) Date: <i>August 06, 2024</i></p> <p>c) Time: <i>1200 Hours</i></p>
15	6.2	Performance Guarantee will be 10% of the total contract award amount.
16	3.7	Bid validity period after opening of the Bid is: 120 Days.
17	3.8	Number of copies of the Bid to be provided are: Nil
E. Opening and Evaluation of Bids		
18	5.1	<p>The Bid opening shall take place at:</p> <p>CBD Punjab Complex, (Ex Walton Airport, Lt (Navy), Yasir Shaheed Road, Lahore</p> <p>Day : <i>Tuesday</i></p> <p>Date: <i>August 06, 2024</i></p> <p>Time : <i>1200 Hours</i></p>

19	3.4	<p>The currency that shall be used for Bid evaluation and comparison purposes to convert all Bid prices expressed in various currencies is: <i>Pakistani Rupees</i></p> <p>The source of exchange rate shall be: <i>State Bank of Pakistan</i></p> <p>The date of exchange rate shall be: <i>Date of Technical Bids Opening</i></p>
F. Bid Evaluation Criteria		
20	5.8	<p>Criteria to Bid evaluation.</p> <p><i>Existence = 15 marks</i></p> <p><i>Financial Soundness = 20 marks</i></p> <p><i>General Experience = 20 marks</i></p> <p><i>Capability = 45 marks</i></p>

Evaluation Criteria:

Sr. No.	Description	Allocated Marks
1	Existence	
i.	<p>Company Existence</p> <p>Maximum marks for existence of the Company / Firm of 15 years. Proportionate marks shall be awarded in case of existence less than 15 years.</p>	15
2	Financial Soundness	
i.	<p>Annual Turnover (Last 03 years)</p> <p>To be Calculated from Audited Financial Statements</p> <p>Less than 500 million = 00 marks</p> <p>500 to 700 million = 10 marks</p> <p>700 to 1000 million = 15 marks</p> <p>More than 1000 million = 20 marks</p> <p>To be verified through Audited Financial Statements of Last 03 years i.e., FY 2021, 2022, 2023.</p>	20
3.	General Experience	
i.	<p>Experience of the Insurance Firms in Health Insurance Services (Please attach Work Orders, Contracts for Verification)</p> <p>02 Marks for each Corporate Sector Client (Max. 05)</p> <p>02 Marks for each Public Sector Client (Max. 05)</p> <p><i>Note: The Projects must be for coverage of beneficiaries that must be more than 200 employees. Projects for less than 200</i></p>	20

Sr. No.	Description	Allocated Marks
	<i>employees shall not be considered.</i>	
4.	Capability	
i.	No. of Doctors working with the bidder Less than 02 Doctors = 00 Marks 02 to 04 Doctors = 05 Marks 05 or more doctors = 10 Marks	10
ii.	Claim Settlement Affidavit on stamp paper worth PKR 300 for Claim Settlement under 30 days after submitting of case and completion of documentation.	10
iii.	No. of Empaneled Hospitals Min. 100 in Pakistan & 75 in Punjab = 05 Marks Min. 125 in Pakistan & 100 in Punjab = 10 Marks Min. 150 in Pakistan & 125 in Punjab = 15 Marks	15
iv.	Mobile Application: Availability of Mobile Application & Web Portal for convenience of CBD Employees in order to track Claim Settlement, Panel Hospital Details etc.	10
Total 100 Marks		
Only the Bids securing minimum 70% marks would be declared technically accepted.		

G. Award of Contract

21	6.2	The Performance Guarantee shall be: <i>10% of the total Contract award amount</i>
22	6.2	The Performance Security (or guarantee) shall be in the form of: <i>Bank Guarantee or Pay Order with a validity of 12 Months. In case of Pay Order, the validity of financial instrument must be extended for a period as same as the initial validity.</i>

Section-V: General Conditions of Contract

1. Definitions

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

- (a) "The Contract" means the agreement entered into between the PCBDDA and the Contractor, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
- (b) "The Contract Price" means the price payable to the Contractor under the Contract for the full and proper performance of its contractual obligations.
- (c) "The Goods" means all of the equipment, machinery, and/or other materials which the Contractor is required to supply to the PCBDDA under the Contract.
- (d) "The Services" means those services described in Scope of services and other such obligations of the Contractor covered under the Contract.
- (e) "GCC" means the General Conditions of Contract contained in this section.
- (f) "SCC" means the Special Conditions of Contract.
- (g) "The PCBDDA" means the organization purchasing the Services, as named in SCC.
- (h) "The PCBDDA's country" is the country named in SCC.
- (i) "The Contractor" means the Bidder or firm supplying the Services under this Contract.
- (j) "The Project Site," where applicable, means the place or places named in SCC.
- (k) "Day" means calendar day.

2. Application

2.1. These General Conditions shall apply to the extent that they are not superseded by provisions of other parts of the Contract.

3. Standards

3.1. The services supplied under this Contract shall conform to the standards mentioned in the Scope of work /work plan/deputation plan.

4. Use of Contract Documents and Information;

4.1. The Contractor shall not, without the PCBDDA's prior written consent, disclose the Contract, or any provision thereof, or information furnished by or on behalf of the PCBDDA in connection

Inspection and Audit by the PCBDDA.

therewith, to any person other than a person employed by the Contractor in the performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance.

4.2. The Contractor shall not, without the PCBDDA's prior written consent, make use of any document or information enumerated in GCC Clause 4.1 except for purposes of executing the Contract.

4.3. Any document, other than the Contract itself, enumerated in GCC Clause 4.1 shall remain the property of the PCBDDA and shall be returned (all copies) to the PCBDDA on completion of the Contractor's performance under the Contract if so required by the PCBDDA.

4.4. The Contractor shall permit the PCBDDA to inspect the Contractor's accounts and records relating to the performance of the Contractor and to have them audited by auditors appointed by the donors, if so required by the donors.

5. Performance Guarantee

5.1. Within ten (10) days of the signing of the Contract, the successful Bidder shall furnish to the PCBDDA the Performance Guarantee in the amount specified in SCC / Bid Data Sheet & clause 6.2 of ITB.

5.2. The proceeds of the Performance Guarantee shall be payable to the PCBDDA as compensation for any loss resulting from the Contractor's failure to complete its obligations under the Contract.

5.3. The performance guarantee shall be denominated in the currency of the Contract acceptable to the PCBDDA and shall be in one of the form of a Bank Guarantee or Pay Order issued by a reputable bank located in Pakistan, in the form provided in the Bidding documents or another form acceptable to the PCBDDA;

5.4. The performance guarantee will be discharged by the PCBDDA and returned to the Contractor not later than thirty (30) days following the date of completion of the Contractor's performance obligations under the Contract, including any warranty obligations, unless specified otherwise in SCC.

6. Payment

6.1. The method and conditions of payment to be made to the Contractor under this Contract shall be specified in SCC.

6.2. The Contractor's request(s) for payment shall be made to the PCBDDA in writing, accompanied by an invoice describing, as appropriate, Services performed, and by documents submitted and upon fulfillment of other obligations stipulated in the Contract.

6.3. PCBDDA shall within thirty (30) days after receipt of an invoice

pay to Contractor, provided the work is satisfactory.

6.4. The currency of payment is *Pakistan Rupees (PKR)*.

7. Prices

7.1. Prices charged by the Contractor and Services performed under the Contract shall not vary from the prices quoted by the Contractor in its Bid.

8. Change Orders

8.1. The PCBDDA may at any time, by a written order given to the Contractor pursuant to GCC Clause 9, make changes within the general scope of the Contract, only if required for the successful completion of the job.

8.2. If any such change causes an increase or decrease in the cost of, or the time required for, the Contractor's performance of any provisions under the Contract, an equitable adjustment shall be made in the Contract Price, or both, and the Contract shall accordingly be amended. Any claims by the Contractor for adjustment under this clause must be asserted within thirty (30) days from the date of the Contractor's receipt of the PCBDDA's change order.

9. Contract Amendments

9.1. Subject to GCC Clause 8, no variation in or modification of the terms of the Contract shall be made except by written amendment signed by the parties.

10. Assignment

10.1. The Contractor shall not assign the whole of contract to anybody else. However, some parts of contract or its obligations may be assigned to sub-contractors with the prior written approval of the PCBDDA.

11. Sub-contracts

11.1. The Contractor shall notify the PCBDDA in the Bid of all subcontracts to be assigned under this Contract. Such notification, in the original Bid or later, shall not relieve the Contractor from any liability or obligation under the Contract.

11.2. Subcontracts must comply with the provisions of GCC Clause 11.

12. Delays in the Contractor's Performance

12.1. Performance of Services shall be made by the Contractor in accordance with the Scope of services /Work Plan/ Deputation Plan as prescribed by the PCBDDA in Section VII.

12.2. If at any time during performance of the Contract, the Contractor or its subcontractor(s) should encounter conditions impeding timely performance of Services, the Contractor shall promptly notify the PCBDDA in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the Contractor's notice, the PCBDDA shall evaluate the situation and may at its discretion extend the Contractor's—time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of Contract.

12.3. Except as provided under GCC Clause 15, a delay by the Contractor in the performance of its delivery obligations shall render the Contractor liable to the imposition of liquidated damages.

13. Liquidated Damages

13.1. Subject to GCC Clause 15, if the Contractor fails to provide the Services as per requirement/ within the period(s) specified in the Contract, the PCBDDA shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to the percentage specified in SCC of the delivered price of the delayed Goods or unperformed Services for each week or part thereof of delay until actual delivery or performance, up to a maximum deduction of the percentage specified in SCC. Once the maximum is reached, the PCBDDA may consider termination of the Contract pursuant to GCC Clause 14 along with other remedies available under PCBDDA Procurement Regulations 2024.

14. Termination for Default

14.1. The PCBDDA, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the Contractor, may terminate this Contract in whole or in part:

- (a) if the Contractor fails to deliver any or all of the service within the period(s) specified in the Contract, or within any extension thereof granted by the PCBDDA.
- (b) if the Contractor fails to perform any other obligation(s) under the Contract; or
- (c) if the Contractor, in the judgment of the PCBDDA has engaged in corrupt practices in competing for or in executing the Contract. For the purpose of this clause, corrupt practices defined as follows:

“Corrupt practices” in respect of procurement process, defined in Regulation 63(c) of PCBDDA’s Procurement Regulations 2024, which is as follows:

i. **“Coercion** where a supplier or contractor impairs or harms, or threatens to impair or harm, directly or indirectly, any party to the procurement proceedings or the property of the party to influence its actions to achieve a wrongful gain or to cause a wrongful loss;

ii. **“Collusive Practice”** where an arrangement between two or more suppliers or contractors to the procurement process or procurement contract, designed to achieve with or without the knowledge of the Authority to establish prices at artificial, non-competitive levels for any wrongful gain;

iii. **“Corrupt Practice”** where the supplier or contractor offers,

gives, receives or solicits, directly or indirectly, anything of value to influence the acts of another party for wrongful gain;

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

v. **“Obstructive Practice”** where a supplier or contractor harms or threatens to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or affect the execution of a procurement contract or deliberately destroying, falsifying, altering or concealing of evidence material to the investigation or making false statements before the Authority in order to materially impede an investigation into allegations of a corrupt, fraudulent, coercive or collusive practice; or threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation, or acts intended to materially impede the exercise of any rights provided for under the regulations”

14.2. In the event the PCBDDA terminates the Contract in whole or in part, pursuant to GCC Clause 24.1, the PCBDDA may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Contractor shall be liable to the PCBDDA for any excess costs for such similar Goods or Services. However, the Contractor shall continue performance of the Contract to the extent not terminated.

15. Force Majeure

15.1. Notwithstanding the provisions of GCC Clauses 12, 13, and 14, the Contractor shall not be liable for forfeiture of its Performance Guarantee, liquidated damages, or termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

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

15.3. If a Force Majeure situation arises, the Contractor shall promptly

notify the PCBDDA in writing of such condition and the cause thereof. Unless otherwise directed by the PCBDDA in writing, the Contractor shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event. Any difference of opinion concerning "Force Majeure" may be decided through means given herein below.

16. Termination for Insolvency

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

17. Termination for Convenience

17.1. The PCBDDA, by written notice sent to the Contractor, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the PCBDDA's convenience, the extent to which performance of the Contractor under the Contract is terminated, and the date upon which such termination becomes effective.

17.2. The Services that are complete and ready for shipment (if applicable) within thirty (30) days after the Contractor's receipt of notice of termination shall be accepted by the PCBDDA on the Contract terms and prices. For the remaining Services, the PCBDDA may choose:

- (a) to have any portion completed and delivered at the Contract terms and prices; and / or
- (b) to cancel the remainder and pay to the Contractor—an agreed amount for partially completed Services and for materials and parts previously procured by the Contractor.

18. Resolution of Disputes

18.1. After signing the contract or issuance of purchase order, the PCBDDA and the Contractor shall make every effort to resolve amicably by direct informal negotiation any disagreement or dispute arising between them under or in connection with the Contract.

18.2. If, after thirty (30) days from the commencement of such informal negotiations, the PCBDDA and the Contractor have been unable to resolve amicably a Contract dispute, either party may require that the dispute be referred for resolution to the formal mechanisms specified in SCC. These mechanisms may include, but are not restricted to, conciliation mediated by a third party, adjudication in an agreed and/or arbitration in accordance with Arbitration Act-1940.

19. Governing

19.1. The Contract shall be written in the language specified in SCC.

- Language** All correspondence and other documents pertaining to the Contract which are exchanged by the parties shall be written in the same language.
- 20. Applicable Law** 20.1. The Contract shall be interpreted in accordance with the laws of Punjab (Pakistan) unless otherwise specified in SCC.
- 21. Notices** 21.1. Any notice given by one party to the other pursuant to this Contract shall be sent to the other party in writing or by any information technology mean for the time being in use and acceptable in ordinary course of business to the other party's address specified in SCC.
- 21.2. A notice shall be effective when delivered or on the notice's effective date, whichever is later.
- 22. Taxes and Duties** 22.1. Contractor shall be entirely responsible for all taxes, duties, license fees, etc., incurred until delivery of the contracted Services to the PCBDDA.
- 23. Extension in Contract period** 23.1 Initially the contract will be for a period of one (01) year. However, the same would be extended by the competent authority, on the satisfactory performance by the contractor for further a period of one (01) year on the same rate & TORs. Extension in the contact agreement shall be the discretion of the PCBDDA and the contractor has no right to claim further extension as a matter of right in the contract.

FOR REFERENCE ONLY

Section-VI. Special Conditions of Contract

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

1. Definitions (GCC Clause 1)

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

GCC 1.1 (i)—The Contractor is: _____

2. Performance Guarantee (GCC Clause 5)

5.1 The Contractor has to submit Performance Guarantee within ten (10) working days from the signing of the Contract in the form of Bank Guarantee, issued by a scheduled bank operating in Pakistan for an amount equal to 10% of the total awarded amount.

5.1 The Service Provider shall cause the validity period of the performance security to be extended for a period(s) directly proportional with any extension in the term of the Contract. The Performance Security shall be returned to the Service Provider within thirty working days after the expiry of its validity on written request from the Service Provider.

3. Payment (GCC Clause 6)

GCC 6.1—The method and conditions of payment to be made to the Contractor under this Contract shall be as follows:

The Payment of Annual Insurance Premium shall be made in advance in two installments on Bi-Annual Basis as per the actual beneficiary information provided by PCBDDA.

4. Prices (GCC Clause 7)

GCC 7.1—Prices shall be fixed and shall not be adjusted.

5. Liquidated Damages (GCC Clause 13)

GCC 13.1—Applicable rate:

If the Contractor fails / delays in performance of any of the obligations, under the Contract, violates any of the provisions of the Contract, commits breach of any of the terms and conditions of the Contract, the Client may, without prejudice to any other right of action / remedy it may have, deduct from the Contract Price, as liquidated damages, a sum of money @ 0.2% of the Contract Price which is attributable to such part of the services, in consequence of the

failure / delay, be put to the intended use, for every day between the scheduled delivery date(s), with any extension of time thereof granted by the Purchaser, and the actual delivery date(s). Provided that the amount so deducted shall not exceed, in the aggregate, 10% of the Contract Price.

6. Resolution of Disputes (GCC Clause 18)

GCC 18.2—The dispute resolution mechanism to be applied pursuant to GCC Clause 18.2 shall be as follows:

As per regulation 65 of PCBDDA Procurement Regulations 2024, in the case of a dispute between the PCBDDA and the Contractor, the dispute shall be referred for arbitration in accordance with the Arbitration Act 1940.

7. Governing Language (GCC Clause 19)

GCC 19.1—The Governing Language shall be: English

8. Applicable Law (GCC Clause 20)

GCC 20.1-The Contract shall be interpreted in accordance with the laws applicable in the jurisdiction of the province of Punjab (Pakistan).

9. Notices (GCC Clause 21)

GCC 21.1—PCBDDA's address for notice purposes:
Punjab Central Business District Development Authority
CBD Punjab Complex, Ex Walton Airport Lt Navy Yasir Shaheed Road, Lahore

—Contractor's address for notice purposes:

FOR REFERENCE ONLY

Section-VII. Schedule of Requirements/Work Plan/ Deputation Plan

1. **Coverage.** For the purpose of medical: -
 - a. **Family.** It includes an employee, employee's spouse, legitimate children, and parents of the employee.
 - b. **Age Limit.**
 - (4) **Employee** - 65 Years.
 - (5) **Spouse** - No age limit
 - (6) **Children.** Employee's unemployed son(s) up to the age of twenty-five (25) years will be entitled. There is no age limit for mentally disabled dependents, unemployed / unmarried daughter(s) and dependent divorced / widow daughter(s) till they re-marry.
 - c. **Parents** - No Age Limit.
 - d. **Effectiveness of Coverage.** The coverage begins immediately from the date of issuance of Health Policy Document from the Insurance firm. All current employees and their eligible family members (spouse, children & parents as nominated by employee) shall be deemed insured immediately from the date of signing of the Contract with the insurance firm.
 - e. **Scope.** This policy is applicable to all PCBDDA current and future Employees.
 - f. **Categorization for Medical Coverage.** As per HR Regulations and Procedural Manual , which can be Changed from time to time. Categorization for Medical Coverage is attached at **Annexure A**
 - g. **Exclusions.**
 - (5) Dental work-Cosmetics
 - (6) Cosmetic surgeries
 - (7) Injuries resulting from illegal acts
 - (8) Donor of organ transplant
1. **General Medical Treatment.** *All life-threatening diseases and Comprehensive Health Insurance Cover will be provided by Health Insurance Firm.* For the purpose of these scope of IPD services in addition to above, the provision of all medical and surgical facilities, including administration of injections at empaneled / other Hospital(s), or under PCBDDA Medical Policy during the period of Medical Attention and includes:
 - gg. Supply of such Medicines as may be prescribed, including stents in major heart surgeries.
 - hh. Supply or /and transfusion of blood.
 - ii. Such accommodation, according to entitlement, as is ordinarily provided in an Approved Hospital, as prescribed under these Regulations.
 - jj. Such nursing as is ordinarily provided to in-patients at an Approved Hospital;

- kk. Such diet, excluding special diet, as is ordinarily provided to in- patients by an Approved Hospital;
- ll. Supply of such vitamins and tonics (for therapeutic purposes) and glucose prescribed as part of treatment;
- mm. Dental treatment including the treatment of jaw bone disease, gum boils, pyorrhea or cavities, removal/extraction of one or more teeth, odontoma and removal of impacted wisdom teeth, Root Canal Treatment (RTC) and filling of teeth (other than with gold crown) but does not include dentures;
- nn. Treatment of eye diseases including lenses (crystalline lens), but does not include provision of frames, and contact lenses used for cosmetic purposes;
- oo. Treatment of diseases of the ear, nose and throat; including hearing aids equipment (behind-the-ear (BTE), in-the-ear (ITE), receiver-in-the-ear (RITE), in-the-canal (ITC) and CROS/BiCROS) etc.
- pp. Provision of stents for heart ailments and artificial limbs;
- qq. Specialized tests like CT scan, MRI, Angiography, and Endoscopy including specific tests related to dreaded diseases or day care surgeries etc. in accordance within the limits specified by the Authority from time to time, for which admission in a hospital is not necessary.
- rr. Dread disease is covered from hospitalization limit.
- ss. Treatment for all kind of congenital ailments.
- tt. Treatment for Hep 'B7 'C' including Interferon Therapy etc.
- uu. Treatment related to the acts of terrorism and injury as a result of riot is covered. However, if an insured member is directly involved in the act then the treatment is not covered.
- vv. All treatment expense (i.e. Medicines, Consultation, Investigations etc) related to positive corona cases in isolation at home.
- ww. All treatment expense (i.e. Medicines, Consultation, Investigations etc) related to dengue cases.
- xx. Treatment charges of Injuries due to catastrophes i.e. Earth quake etc.
- yy. Treatment charges of Sports Injuries.
- zz. Pain Management (Acute Pain) / Trauma cases for establishing provisional diagnosis.
- aaa. Pre/Post (before/ after 30 days of admission) hospitalization treatment expenses.
- bbb. Treatment of Fractures & Lacerated Wounds; Local Road Ambulance for Emergencies only due to Accidental Injuries.
- ccc. Treatment charges of corrective surgeries (except cosmetic).
- ddd. Circumcision charges.
- eee. Visiting consultant/surgeon charges.
- fff. Day care surgeries (detail is attached as “**Annexure-B**”; but not limited to these only).

- ggg. Admission for work-up, investigations & observation.
- hhh. Tests & treatment related to infertility.
- iii. Psychiatric Treatment.
- jjj. 100% enhancement of available balance limit of hospitalization in case of On-Road Accidents (Road Traffic Accidents R.T.A. only) and Off-Road Accidents.
- kkk. All pre-existing conditions (disclosed & un-disclosed) shall be covered up- to 100% of hospitalization limit.
- lll. Conduct of Medical Tests as follows (but not limited to these only) for the newly inducted PCBDDA employees:-
- CBC
 - HIV
 - LFTs
 - Blood TB Screening
 - Hepatitis B
 - Hepatitis C
 - Chest X-Ray
 - Any other test needed / recommended by the Authority (Special Employee Medical Examination).
- hh. Conduct of Medical Tests as follows for the “Annual Medical Check-up of PCBDDA Employees” during December each year. -
- CBC
 - ESR
 - LFTs
 - RFTs
 - TFT
 - Lipid Profile
 - Psychometric Tests
 - S.Uric Acid
 - Urine C/E
 - Vit D3
 - Abdomen & Pelvis USG
 - ECG
 - Echo
 - ETT for over 40 Years Age Only

2. **Task to be performed by the Insurer: -**

- m. Provide efficient, effective and immediate timely Medical Benefits across Pakistan, when required ***in line with the Scope of Work /Services of PCBDDA.***
- n. Ensure that their concerned staff/representative shall conduct properly in a dignified and friendly manner with employees’ staff/dependents of PCBDDA.
- o. Co-ordinate day to day matters / affairs with the authorized officer of PCBDDA regularly and / or on required basis.
- p. Provide the Health Insurance Cards (one for employee and dependents).
- q. Provide an updated list of empaneled Hospitals and intimate immediately in case of new Empaneled Hospital or De-Empanelment of any Hospital.
- r. ***Must maintain a Medical Health Portal and Mobile Application for Employee Self Service Portal*** for submission of Medical Services Requests at panel Hospitals and Medical Claims Reimbursements etc. in case of nonpenal Hospitals.
- s. Ensure updating of Medical Record for reimbursement of claims at web portal ***within 8 X working Days.***

- t. Ensure *reimbursement of Medical Claims (panel and / or non-panel hospitals) within 20 x working days* after intimation of Medical Reimbursement Claim by HRD PCBDDA / Employee through Employee Self Service Portal.
 - u. Ensure provision of Medical services; through desired Visiting Consultant of Insurance Rider, in Panel Hospitals from agreed entitled limits.
 - v. Ensure *“in-time approval and / or payment of all medical expense”* during hospitalization as per actual. Insurance rider will not be made responsible / expected to run after Insurance Company and/or Hospital Management for same.
 - w. **Major Medical Care:** Major medical care benefit where required, will be provided; which may enhance the annual limit of hospitalization expense benefit for each insured. This benefit is applicable for cases where;
 - (4) Complications of serious nature arise during hospitalization requiring extraordinary treatment cost and a prolonged hospital stay.
 - (5) The conditions aggravate into a life-threatening emergency.
 - (6) Or, Any Dread disease requiring hospitalization and treatment e.g. chemotherapy.
 - x. **Rating of the Health Insurance Company must be minimum AA++.**
3. **Responsibility of Punjab Central Business District Development Authority:-** Punjab Central Business District Development Authority 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. PCBDDA will bear the cost of premium based on the details provided under scope of work.
- a. Provision of updated data to Health Insurance Company regarding employees and their dependents.
 - b. Updating of data for any addition and/or deletion within 15 x Days indicating effective date. However, in case the intimation is late due to any reason, the Joining date and / or last working day will be considered for any Premium calculations claim / refund.
4. **Group Health Benefit Structure for Employee, Spouse, Children & Parents**
- gg. Fixed per insured rate shall be quoted for Hospitalization & Maternity separately.
 - hh. Per insured rate for Hospitalization shall be charged per category.
 - ii. Under each category per insured Hospitalization rate shall be charged.
 - jj. Per insured rate for Maternity (eligible for this rider) shall be charged per category.
 - kk. No loading/enhancement shall be affected during the year except critical illness and other conditions mentioned in this document.
 - ll. Upon exhaustion of the normal hospitalization limits, the limits from the Major Medical Care will be utilized.
 - mm. 100% enhancement of hospitalization limit in case of accident/accidental injuries or as mentioned in critical illness.

- nn. 50% enhancement of maternity limit in case of multiple births.
- oo. Claims for Non-Empaneled Hospitals will be re-imbursed by the Insurance Firm under the prescribed limits.
- pp. All Pre-existing Conditions (Disclosed & Un-Disclosed) shall be covered up-to 100% of Hospitalization Limit.
- qq. All congenital diseases shall be covered up to 100 % of Hospitalization limit. Interferon therapy (Oral / Injectable) and Sovaldi (Oral) shall be covered in Hepatitis B & C along with Pre & Post coverage (30 days) along with pre and post PCR (Quantitative).
- rr. No form of questionnaires HDF shall be implemented on employees at the time of addition.
- ss. In case of deletion of any employee the bidding party will be bound to refund Hospitalization & Maternity Premium to PCBDDA at Pro rata Basis after completion of the Contract Period.
- tt. In case of addition of any employee the bidding party will be bound to charge Hospitalization & Maternity Premium to PCBDDA at Pro rata Basis after completion of each quarter.
- uu. Maternity shall be covered from day one (without any waiting period) and replenish fully in next policy year (If applicable).
- vv. New Born to be covered from day one as a separate family member and any hospitalization treatment of new born will be covered from Medical entitlement of employee and not from Maternity Limit. The new Born shall automatically be included in the list of ensured.
- ww. Prepare the bid on the actual data provide **Pre-& Post coverage:**
- (4) **Pre-Hospitalization** (i.e. Consultation, Labs & Medicines & etc.) up to 30 days including day care procedures.
- (5) **Post-Hospitalization** (i.e. Consultation, Labs & Medicines & etc.) up-to 30 days including day care procedures.
- (6) Pre & Post applicable for day care procedures as well.
- xx. All Pre-& Post Natal covered subject to limits.
- yy. **Day-care Surgeries and treatments & Specialized Investigation in outpatient settings.** These are given at “Annexure-B” but are not limited to these only include pre & post day care surgeries and/or medical labs, medicine , Doctor consultation Fee etc.
- zz. Painful/infected in grown toe nail (IGTN).
- aaa. Adenoidectomy.
- bbb. Treatment of Varicose Veins.
- ccc. Cubital Tunnel Syndrome Surgery & Carpel Tunnel Syndrome Surgery
- ddd. Painful Lipoma (Cosmetic removal is not covered)
- eee. All medically necessary eye procedures under LA, e.g. Pterygium (blurring vision),

- Nasolacrimal duct blockage, Chalazion, painful internal, external hordeolum etc.
- fff. Any eye disorder leading towards vision impairment e.g. retinal detachment, Peri retinal membrane, Keratoconus etc
- ggg. Abscess drainage/Biopsy.
- hhh. Painful Ganglion.
- iii. Endoscopic Ultrasound procedure.
- jjj. Any emergency treatment within 24 hours.
- kkk. Any epidemic and/or pandemic like COVID - 19 Treatment etc.,
- lll. Prosthesis.

CATEGORIZATION FOR MEDICAL COVERAGE.

Annexure A

Sr. No	Cat.	Annual Inpatient / Hospitalization (PKR)	Room Limit Per Day (PKR)	Mat Normal Limit (Other than Caesarian & Multiple Births) (PKR)	Mat Caesarian & Multiple Births (PKR)	Pre & Post Hospital Sub Limit (Diagnosis, Consultation & Medicines)
1	A	1,725,000	34,500	517,500	575,000	30 days
2	B	1,150,000	23,000	287,500	402,500	30 days
3	C	862,500	20,700	230,000	287,500	30 days
4	D	747,500	17,250	115,000	230,000	30 days
5	E	632,500	9,200	57,500	172,500	30 days

DETAIL OF DAYCARE SURGERIES

(COVERED UNDER HOSPITALIZATION BENEFIT BUT NOT LIMITED TO THESE ONLY)

<ul style="list-style-type: none">• Painful/ infected in grown toe nail (IGTN)• Infected cases (Abscess/Cyst) Incision/Drainage Tonsillectomy• Painful Lipoma• Painful Planter Warts• Carpel Tunnel Syndrome Surgery/Daycare orthopedic procedures such as POP back slabs• Cubital Tunnel Syndrome Surgery• Cataract Surgery (Cost of each IOL included)• Injection Avastin• Injection Lucentis• Injection Eylea• Painful Sebaceous Cyst• USG guided Abscess Drainage/Biopsy• Endoscopy / Endoscopic Ultrasound Procedure• RFA Procedure (Radio Frequency Ablation for abnormal electrical conductivity of Heart)• Inj Avastin	<ul style="list-style-type: none">• Chemotherapy• Radiotherapy• Amputations• Dialysis• Lithotripsy (Kidney Stone)• MRI• CT Scan• Gastroscopy• Colonoscopy• Thallium Scan• Barium Meal• Barium Enema• ECHO• EEG• EMG• Stress test• Angiography• PET Scan• Mammography• Carotid Doppler• HAULTER’S Monitoring• Inj Lucentis• Dental Treatment due to accidental injuries/Emergencies.• Dilation & Curettage (D&C)
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Section-VIII: Sample Forms

8.1 Bid Form

To be signed & stamped by the Contractor and reproduced on the letter head. To be attached with the Bid

Date: _____

To:

Punjab Central Business District Development Authority
CBD Punjab Complex, Ex Walton Airport, Lt. Navy,
Yasir Shaheed Road, Lahore

Gentlemen :

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

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

If our Bid is accepted, we will obtain the guarantee of a bank in a sum equivalent to ten (10) percent of the Contract Price for the due performance of the Contract, in the form prescribed by the PCBDDA.

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

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

[In case of single stage two envelope bidding procedure],

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

Technical bid includes the following:-

- a) Complete bidding document (without filling) signed and stamped by the bidder
- b) All the forms relevant to the technical bid, to be reproduced on the letter head of the bidder as indicated on each individual form.

- c) Bid security form along with financial instruments *i.e. Bank Guarantee / Bank call-deposit (CDR) / Demand Draft (DD) / Pay Order (PO) or Banker's cheque* valid for Thirty (30) Days, beyond the validity of Bid in the manner as prescribed on the bid security form **8.9**.

Financial bid includes the following:

- a) Original Bid form (as per **form 8.1** of Bidding documents) on letter head of the firm, duly signed and stamped.
- b) Price schedule / financial form (as per **form 8.8**) to be reproduced on the letter head of the bidder duly signed and stamped.
- c) Copy of Bid security form (as per **form 8.9**) along with copy of financial instrument.

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

Name and address of Contractor	Amount and Currency
--------------------------------	---------------------

_____	_____
_____	_____
_____	_____

(if none, state "none")

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

Dated this _____ day of _____ 20_____.

[signature]

[in the capacity of]

Duly authorized to sign Bid for and on behalf of _____

8.2 Bidder's JV Members Information Form

Joint Venture / Consortiums are not allowed.

FOR REFERENCE ONLY

8.3. Bidder Profile Form

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

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

8) Audited Financial Statement Attachment (Last 3 years)

Yes	No
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b) Details of Experience (Last Five Years)

(i)	Similar Project (Agency/Department)	Item Name
(ii)	Value of total Projects/Tenders/Pos	Amount

8) Staff Detail and last month Payroll

Yes	No
-----	----

N/A

8.4. General Information Form

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

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

*Please attach copies of NTN, GST Registration & Professional Tax Certificate

Registered Office Address		State/Province	
City/Town		Postal Code	
Phone		Fax	
Email Address		Website Address	

8.5. Affidavit

[To be printed on PKR 300 Stamp Paper, duly attested by oath commissioner. To be attached with Technical Bid]

Name: _____

(Applicant)

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

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

The undersigned understands and agrees that further qualifying information may be requested and agrees to furnish any such information at the request of the *[name of PCBDDA]*. The undersigned further affirms on behalf of the firm that:

- (i) The firm has not been blacklisted by any Department.
- (ii) The documents/photocopies provided with Bid are authentic. In case, any fake/bogus document was found at any stage, the firm shall be blacklisted as per Law/ Rules.
- (iii) Affidavit for correctness of information.
- (iv) Contractor/firm is not blacklisted or subject to any pending litigation with any Government or Public Department

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

Signed by an authorized Officer of the company

Title of Officer: _____

Name of Company: _____

Date: _____

8.6. Performance Guarantee Form

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

To,

Punjab Central Business District Development Authority
CBD Complex, Ex Walton Airport, Lt. Navy,
Yasir Shaheed Road, Lahore

WHEREAS (Name of the Contractor/ Contractor) hereinafter called "the Contractor" has undertaken, in pursuance of "INVITATION TO BID FOR THE "PROVISION OF _____" procurement of the following:
[Please insert details].

(Here in after called "the Contract").

AND WHEREAS it has been stipulated by you in the Contract that the Contractor shall furnish you with a bank guarantee by a scheduled bank for the sum specified therein as security for compliance with the Contractor's performance obligations in accordance with the Contract;

AND WHEREAS we have agreed to give the Contractor a Guarantee;

THEREFORE WE hereby affirm that we are Guarantor and responsible to you, on behalf of the Contractor, up to a total of _____ (Amount of the guarantee in words and figures), and we undertake to pay you, upon your first written demand declaring the Contractor to be in default under the Contract, and without cavil or argument, any sum or sums as specified by you, within the limits of _____ (Amount of Guarantee) as aforesaid without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

[NAME OF GUARANTOR]

Signature _____

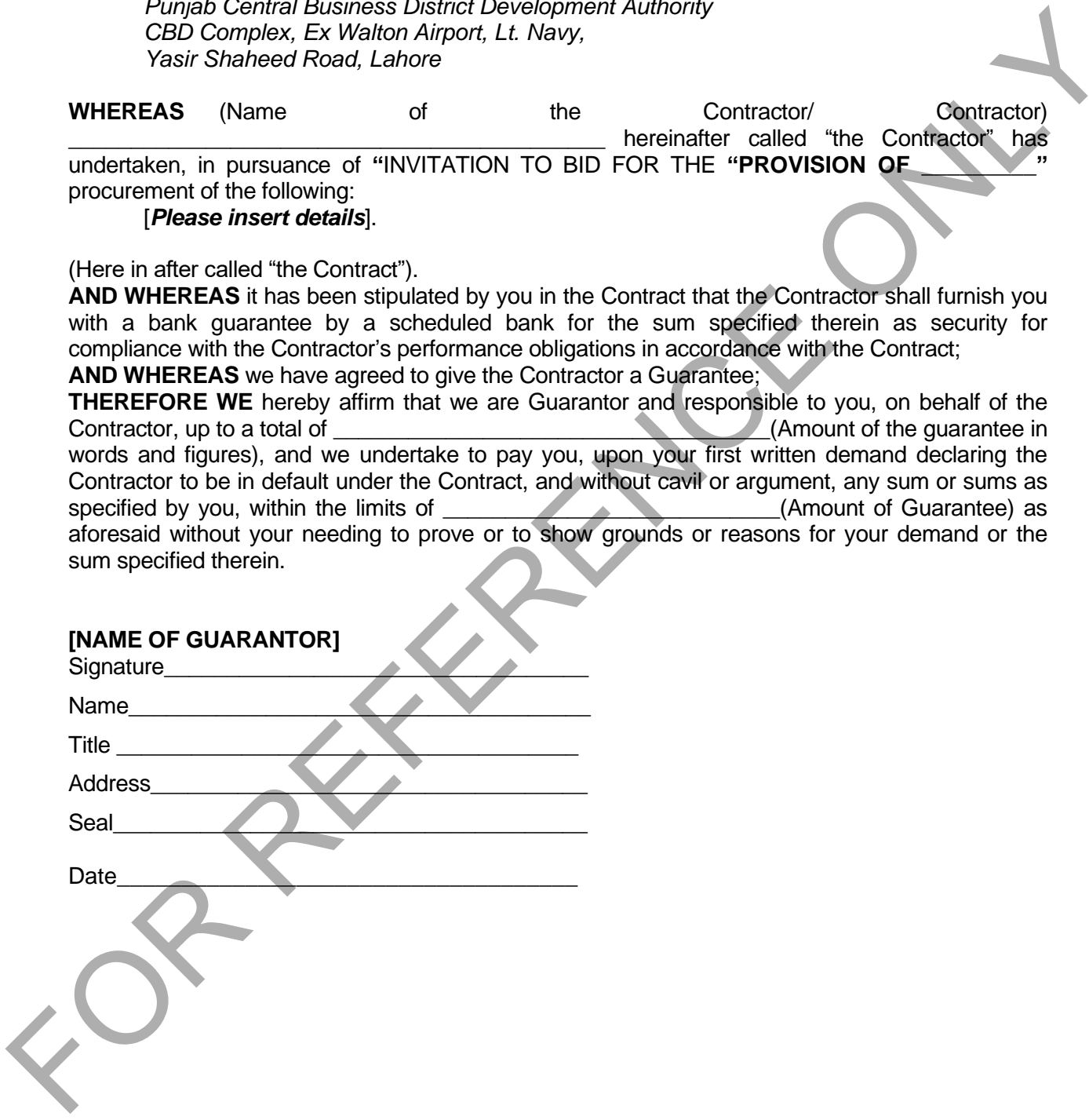
Name _____

Title _____

Address _____

Seal _____

Date _____



8.7. Contract Form

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

THIS AGREEMENT made on the _____ day of _____ 20____ between *[name of PCBDDA]* of *[country of PCBDDA]* (hereinafter called "the PCBDDA") on the one part and *[name of Contractor]* of *[city and country of Contractor]* (hereinafter called "the Contractor") on the other part:

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

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

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

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

- (a) the General Conditions of Contract;
- (b) the Special Conditions of Contract; and
- (c) Scope of Services
- (d) Price Schedule
- (e) Performance Guarantee Form

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

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

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

For **Punjab Central Business
District Development Authority:**

For **M/s XXXXXXX**

Signature
Name:
Designation:

Signature
Name
Designation:

8.8. Financial Bid Form/Price Schedule

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

Health Insurance of CBD Employees

Employees, Spouse, Children, Parents

H&R Premium Details (Employees) (A)						
Relation	Age Band	Plan A	Plan B	Plan C	Plan D	Plan E
		Premium	Premium	Premium	Premium	Premium
Employees	18-29					
	30-39					
	40-49					
	50-59					
	60-65					
Sub Total of each category						
Total Quoted Rates for H&R Premium (I):						

H&R Premium Details (Spouse) (B)						
Relation	Age Band	Plan A	Plan B	Plan C	Plan D	Plan E
		Premium	Premium	Premium	Premium	Premium
Spouse	18-29					
	30-39					
	40-49					
	50-59					
	60-65					
	65 & Above					
Sub Total of each category						
Total Quoted Rates for H&R Premium (I):						

H&R Premium Details (Children) (C)						
Relation	Age Band	Plan A	Plan B	Plan C	Plan D	Plan E
		Premium	Premium	Premium	Premium	Premium
Childrens	0-17					
	18-25					
Sub Total of each category						
Total Quoted Rates for H&R Premium (I):						

H&R Premium Details (Parents) (D)						
Relation	Age Band	Plan A	Plan B	Plan C	Plan D	Plan E
		Premium	Premium	Premium	Premium	Premium
Parents	59 & Below					
	60 & Above					
Sub Total of each category						
Total Quoted Rates for H&R Premium (I):						

Maternity

Maternity Premium Details (E)					
Age Band	Plan A	Plan B	Plan C	Plan D	Plan E
	Premium	Premium	Premium	Premium	Premium
18-29					
30-39					
40-45					
45 & Above					
Sub Total of each category					
Total Quoted Rates for Maternity Premium (II):					

Grand Total:

Sr. No.	Sub Total	Amount in PKR Incl. of all taxes
1	H&R Premium (Employees) (A)	
2	H&R Premium (Spouse) (B)	
3	H&R Premium (Children) (C)	
4	H&R Premium (Parents) (D)	
5	Maternity Premium (E)	
Grand Total in PKR		

FOR REFERENCE ONLY

8.9. Bid Security Form

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

Whereas *[name of the Bidder]* (hereinafter called "the Bidder") has submitted its Bid dated *[date of submission of Bid]* for the supply of *[name and/or description of the services]* (hereinafter called "the Bid").

KNOW ALL PEOPLE by these presents that WE *[name of bank]* of *[name of country]*, having our registered office at *[address of bank]* (hereinafter called "the Bank"), are bound unto *[name of PCBDDA]* (hereinafter called "the PCBDDA") in the sum of for which payment well and truly to be made to the said PCBDDA, the Bank binds itself, its successors, and assigns by these presents. Sealed with the Common Seal of the said Bank this ____ day of _____ 20____.

THE CONDITIONS of this obligation are:

1. If the Bidder withdraws its Bid during the period of Bid validity specified by the Bidder on the Bid Form; or
2. If the Bidder, having been notified of the acceptance of its Bid by the PCBDDA during the period of Bid validity:
 - (a) fails or refuses to execute the Contract Form, if required; or
 - (b) fails or refuses to furnish the Performance Guarantee, in accordance with the Instructions to Bidders;

we undertake to pay to the PCBDDA up to the above amount upon receipt of its first written demand, without the PCBDDA having to substantiate its demand, provided that in its demand the PCBDDA will note that the amount claimed by it is due to it, owing to the occurrence of one or both of the two conditions, specifying the occurred condition or conditions.

This guarantee will remain in force up to and including thirty (30) days after the period of Bid validity, and any demand in respect thereof should reach the Bank not later than the above date.
