

Expression of Interest

CUI Medical Insurance Policy 2026-27



**COMSATS University Islamabad
Park Road, Islamabad**

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Invitation to Bid

(CUI -PS/25(05)/2600(6))

Medical Insurance Policy 2026-27

COMSATS University Islamabad (CUI), a Public Sector University invites bids through **ePADS** on “**Single-Stage Two-Envelope**” method from renowned Tax registered medical insurance companies and who are also on Active Taxpayer List (ATL) of FBR for “**Provision of Medical Insurance for employees of CUI System**”.

- 2) For the purpose of medical insurance facility, the Insurance Policy 2026-27 shall be acquired for three segments.
 - a) Segment 1: CUI Principal Seat & CUI Islamabad Campus
 - b) Segment 2: CUI Lahore, Sahiwal & Vehari Campus
 - c) Segment 3: CUI Wah, Attock & Abbottabad Campus
- 3) The Bid Security of **Rs. 1,000,000/-** in the form of Pay Order/Bank Draft drawn in favor of “**COMSATS University Islamabad**” (FTN/NTN: **9013701-9**) scanned copy of which is required to be uploaded to **EPADS** and hard copy must be submitted physically along with hard-copy of complete sealed bidding document on the closing date & by the closing time of the tender to the address given below.
- 4) The complete Tendering process shall be conducted through **EPADS**. Bids not submitted through **EPADS** shall not be considered.
- 5) Tender documents and relevant insurance data shall be provided on a first-come-first-serve basis to insurance companies, requesting via Company's official email address with complete name of representative, Insurance Company Name, Mobile Number to **m.qasim@comsats.edu.pk**
- 6) Sealed bids “**Technical**” proposal and “**THREE Financial**” proposals must reach the office of the undersigned, latest by **May 13, 2025, by 1100 hours**. The technical bids shall be opened half an hour after closing time, in the presence of the bidders who choose to attend, in **Room No. G-8, Ground Floor, Faculty Block-I, COMSATS University Islamabad**.
- 7) For any query, you may seek clarification via **ePADS**.

Muhammad Qasim

Senior Program Officer, Treasurer Department
COMSATS University Islamabad (CUI)

3rd Floor, Faculty Block-II, Park Road, Tarlai Kalan,
Islamabad. **Tel:** 0333-915-4790

Email: m.qasim@comsats.edu.pk

www.comsats.edu.pk



2. Key Points

Table # 1

| S.N | Detail | Specification |
|-------|---|--|
| i. | Request for EoI, Contract Agreement & Relevant Data | Request from Only official email address would be considered and responded. Data would be provided within official working days and time. The data would be sent on 1 st come 1 st serve basis to Insurance companies. |
| ii. | Validity of Bid | 45 Days |
| iii. | Period of Contract / Validity of Premium Rates | Initially One year (Extendable for another 02 years on satisfactory performance and mutual agreement) |
| iv. | Award of Contract (The contract shall be awarded independently for each segment, based on technical qualification and afterwards financial qualification). | Segment-Wise a) CUI Principal Seat (P.S) & CUI Islamabad Campus b) CUI Lahore, Sahiwal & Vehari Campus c) CUI Wah, Attock & Abbottabad Campus |
| v. | Billing & Invoicing | CUI Principal Seat Segment-wise Invoices shall be submitted to CUI Principal Seat by the Insurance Company. |
| vi. | Segment-Wise Invoices | Segment 1: Principal Seat and CUI Islamabad Campus Segment 2: CUI Lahore, Sahiwal & Vehari Campus Segment 3: Wah, Attock & Abbottabad Campus |
| vii. | Mode of Payment of Premium | Advance payment will be in three installments. (One Half-yearly and two quarterly payments) against invoices submitted by Insurance Company. → 1st Installment for 6 Months → 2nd Installment for 3rd Quarter for the Contract year → 3rd Installment for 4th Quarter for the Contract year |
| viii. | Method | Single Stage Two Envelope |
| ix. | Closing Date & Time | As mentioned in Tender Notice |
| x. | Opening Date & Time | Half Hour after the Closing Time on the same day |
| xi. | Submission of Bid Security along with hardcopy of Technical & Financial Bids | Treasurer Department, 3 rd Floor, Faculty Block-2, CUI, Islamabad |
| xii. | Opening Venue | Committee Room # 8, Faculty Block-1, CUI, Park Road, Islamabad |
| xiii. | Bid Security Amount (Under Rule 25 of PPRA Rules 2004) | As mentioned in Tender Notice |
| xiv. | Performance Guarantee (Under Rule 39 of PPRA Rules 2004) | 10% of the payment/invoice shall be withheld till satisfactory completion of the contract. In case of disputed claims, the amount shall be deducted from the performance guarantee. |

3. Technical Evaluation Criteria: Step 1: Mandatory Requirements:

| SN | Detail | Criteria | Envelope |
|----|--|---|---|
| 1. | <p>Financial Bid / Quotation for CUI P.S & Islamabad Campus (Strictly as per CUI pattern) <i>The bid should be submitted on the pattern as requested by CUI. Any deviation by the bidder from the requested format shall result in non-responsiveness of the bid and shall be dis-qualified. Category-wise Rates shall be considered ONLY. Bids based on age-wise rates shall be considered as non-responsive and technically dis-qualified.</i></p> | <p>i. Bidders shall submit their financial bid(s) separately for any segment 1,2,3; for which they wish to apply.</p> <p>ii. The financial bid submitted for the particular segment shall be considered and SHALL NOT be considered for other segment(s)</p> <p>iii. The financial Bid(s) shall be submitted as single pdf file on EPADS (Keep the pdf size to the minimum)</p> <p>DO NOT ATTACH Company Profile or any additional data which is not requested</p> | <p>Separate Financial Envelope for CUI P.S & Islamabad Campus</p> |
| 2. | <p>Financial Bid / Quotation for CUI Lahore, Sahiwal & Vehari Campus (Strictly as per CUI pattern) <i>The bid should be submitted on the pattern as requested by CUI. Any deviation by the bidder from the requested format shall result in non-responsiveness of the bid and shall be dis-qualified. Category-wise Rates shall be considered ONLY. Bids based on age-wise rates shall be considered as non-responsive and technically dis-qualified.</i></p> | | <p>Separate Financial Envelope for CUI Lahore, Sahiwal & Vehari Campus</p> |
| 3. | <p>Financial Bid / Quotation for CUI Wah, Attock & Abbottabad Campus (Strictly as per CUI pattern) <i>The bid should be submitted on the pattern as requested by CUI. Any deviation by the bidder from the requested format shall result in non-responsiveness of the bid and shall be dis-qualified. Category-wise Rates shall be considered ONLY. Bids based on age-wise rates shall be considered as non-responsive and technically dis-qualified.</i></p> | | <p>Separate Financial Envelope for CUI Wah, Attock & Abbottabad Campus</p> |
| 4. | Bank Draft / Pay Order of Bid Security | Mandatory | Separate Envelope |
| 5. | Declaration Form (On Legal Stamp Paper) | Mandatory | Technical Envelope |
| 6. | Non-Blacklisting Certificate (On Legal Stamp Paper) | Mandatory | |
| 7. | FBR Tax Registration | Mandatory | |
| 8. | Active Taxpayer List (ATL) of FBR (Active Status on Technical Bid Opening Date) | Mandatory | |

| | | | |
|-----|--|------------------|---------------------------|
| 9. | Availability of Full-Time Working Web Portal for Medical Insurance Clients <i>(CUI requires an independent web portal for PS and each campus. Companies who have already worked with CUI shall be evaluated and verified internally by campuses)</i> | Mandatory | Technical Envelope |
| 10. | At least 03 Corporate/Private Panel Hospitals in the cities where CUI campus is located. (Islamabad, Lahore, Sahiwal, Vehari, Wah, Attock, Abbottabad) <i>(Provide the contact numbers for customer support/Hospital Desk, to be verified by CUI. Govt Hospitals shall NOT be considered for evaluation)</i> | Mandatory | |
| 11. | 24/7 Medical Call Center / Customer support <i>(Provide the contact numbers for customer support, to be verified by CUI. Companies who have already worked with CUI shall be evaluated verified internally by the campuses)</i> | Mandatory | |
| 12. | 10 years in business of Medical Insurance/Takaful <i>(Provide verifiable proof/Certificate of incorporation in Health Services)</i> | Mandatory | |
| 13. | Credit Rating PACRA (AA and Above as on PACRA website as on opening date of Technical bids) | Mandatory | |
| 14. | Submission of Bid through EPADS <i>(The complete bidding process shall be processed on EPADS)</i> | Mandatory | |
| 15. | Un-conditional Financial Bids <i>(Bids having conditions shall be dis-qualified)</i> | Mandatory | |
| 16. | Strictly as per CUI required pattern. <i>(Other formats such as age-wise SHALL NOT be considered and hence dis-qualified)</i> | Mandatory | |

Failing ANY of the mandatory requirements shall disqualify the bidder from the bidding process.

The financial bid can be submitted for any of the segments, which shall be treated as independent from the other segments and shall only be considered for the segment applied for.

Step 2: Qualifications Criteria:

| SN | Description | Maximum Marks |
|----------------------------|---|------------------|
| 1. | Number of Active Clients/ Current contract in Medical Insurance as on the closing date of this tender | 25 Marks |
| 2. | Number of lives covered in Previous year* | 35 Marks |
| 3. | No. of Panel Hospitals throughout Pakistan (excluding Govt. hospitals/setup) | 15 Marks |
| 4. | Amount of IPD Claims & reimbursement claims paid in previous year* (In Million) | 25 Marks |
| Total | | 100 Marks |
| Qualification Marks | | 75% |

*Previous Year = 1st January 2025 to 31st December 2025

- A minimum of 75% Marks in the above is mandatory for technical qualification.
- Verifiable proof of the above is mandatory, to be verified by CUI, if required.
- The evaluation shall be based on the documents submitted by the bidder. Any claim or proof provided at a later stage shall not be considered after publication of the technical evaluation report.
- **DO NOT attach any information or portfolio which is not requested. Only provide the demanded information and documentation in a clear manner.**

Detail of Qualification and selection provided in the relevant section under **Qualification & Evaluation of Bids:**

Step 2: Qualification Criteria (Detail Mark Sheet):

| SN | Description | Max. Marks |
|--------------|--|------------------|
| 1. | <p>Number of Active Clients / Valid contract as per closing date of the tender in Medical Insurance having atleast 300 lives insured (each)</p> <p>Companies having equal to or more than 50 Corporate Clients = 25 Marks</p> <p>Companies with less than 50 Clients = $\frac{\text{Co.'s Clients}}{50 \text{ Clients}} \times 25 \text{ Marks}$</p> <p><i>A list of Clients of the company may be provided on company's letterhead along with number of employees covered and contact information of the focal person of the clients. The list shall be signed and stamped by Authorized Officials of the company and representative of the company bidding in CUI. CUI shall be at liberty to randomly check for the record provided. Clients under 300 lives shall not be considered for marking.</i></p> | 25 Marks |
| 2. | <p>Number of lives covered through corporate agreement in Previous year*</p> <p>Companies having more than 200,000 insured lives = 35 Marks</p> <p>Companies with less than 200k Lives = $\frac{\text{Co.'s Lives covered}}{200,000} \times 35 \text{ Marks}$</p> <p><i>As proof, provision of a list of is mandatory which must show/indicate the number of lives covered. Confidential information in the provided document such as total premium or per person premium rate may be redacted/concealed, if required. Lives covered under Sehat Card shall not be considered.</i></p> | 35 Marks |
| 3. | <p>No. of Panel Hospitals throughout Pakistan (Excluding Govt. Hospitals/Setup)</p> <p>Companies having more than 300 Corporate Hospitals = 15 Marks</p> <p>Companies with less than 300 Hospitals = $\frac{\text{Co.'s Panel Hospitals}}{300} \times 15 \text{ Marks}$</p> <p><i>As proof, provision of list of hospitals with addresses and phone numbers is mandatory.</i></p> | 15 Marks |
| 4. | <p>Amount of Medical Claims (IPD Claims & reimbursement claims) paid in previous year (in Million) - (Round-off to nearest million)</p> <p>1000 million or above = 25.0 Marks</p> <p>800 million -999 million = 22.5 Marks</p> <p>600 million - 799 million = 20.0 Marks</p> <p>400 million - 599 million = 17.5 Marks</p> <p>200 million - 399 million = 15.0 Marks</p> <p><i>As proof, provision of full IPD & reimbursement claim record is mandatory. Confidential fields/information such as name of employee may be redacted/concealed, if required.</i></p> | 25 Marks |
| Total | | 100 Marks |

*Previous Year = 1st January 2025 to 31st December 2025

A minimum of 75% Marks in the above is mandatory for technical qualification.

4. Medical Coverage Limits & Benefits

| Benefits | E | A | B | C | D |
|---|---|-----------|---------|---------|---------|
| Indoor IPD: Per insured per AILMENT | 400,000 | 350,000 | 300,000 | 250,000 | 200,000 |
| Maternity Limit: (Normal/Caesarian) | 172,500 | 127,500 | 104,500 | 83,000 | 67,000 |
| Dread Disease Limit: (Per insured per ANNUM) | 1,398,000 | 1,037,000 | 882,000 | 708,000 | 535,000 |
| Room Limit: | Private Room / Semi-Room/ Special Ward / General Ward (Within overall Coverage Limit of IPD/DD) | | | | |
| | 35,000 | 33,500 | 29,000 | 21,000 | 15,000 |
| Accidental Coverage | 50% enhancement in the IPD Limit | | | | |

- i. The above coverage limits and complete medical benefits, treatments, tests are given in the medical contract agreement which shall be legally binding on the selected medical insurance company.

5. Lives to be covered by Insurance Company:

- i. This EoI and data provided is for COMSATS University Islamabad (P.S and seven campuses). The details of employees and dependents are as below. This data is for determining the Premium rate and the number of lives may slightly vary in each category and the final data/list shall be provided to the successful bidder upon signing the contract agreement. The total premium shall be paid as per the actual lives covered.

$$\text{Net Premium} = \text{No. of Lives} \times \text{Unit Premium Rate of the category}$$

Details of Employees & Dependents for Coverage

Segment 1:

| PRINCIPAL SEAT | 1-E | 2-A | 3-B | 4-C | 5-D | Grand Total |
|-----------------------|------------|------------|------------|------------|------------|--------------------|
| 1-Employee | 41 | 34 | 78 | 68 | 59 | 280 |
| 2-Spouse | 32 | 32 | 57 | 62 | 58 | 241 |
| 3-Kids | 39 | 76 | 162 | 156 | 149 | 582 |
| 4-Parents | 20 | 29 | 64 | 60 | 56 | 229 |
| Grand Total | 132 | 171 | 361 | 346 | 322 | 1,332 |

| ISLAMABAD | 1-E | 2-A | 3-B | 4-C | 5-D | Grand Total |
|--------------------|------------|--------------|--------------|--------------|--------------|--------------------|
| 1-Employee | 23 | 269 | 425 | 274 | 362 | 1,353 |
| 2-Spouse | 20 | 225 | 348 | 250 | 313 | 1,156 |
| 3-Kids | 40 | 563 | 764 | 597 | 809 | 2,773 |
| 4-Parents | 18 | 250 | 441 | 246 | 348 | 1,303 |
| Grand Total | 101 | 1,307 | 1,978 | 1,367 | 1,832 | 6,585 |

Segment 2:

| LAHORE | 1-E | 2-A | 3-B | 4-C | 5-D | Grand Total |
|--------------------|------------|------------|--------------|------------|--------------|--------------------|
| 1-Employee | 11 | 183 | 260 | 177 | 262 | 893 |
| 2-Spouse | 10 | 165 | 222 | 161 | 239 | 797 |
| 3-Kids | 25 | 387 | 457 | 377 | 595 | 1,841 |
| 4-Parents | 7 | 215 | 324 | 189 | 292 | 1,027 |
| Grand Total | 53 | 950 | 1,263 | 904 | 1,388 | 4,558 |

| SAHIWAL | 1-E | 2-A | 3-B | 4-C | 5-D | Grand Total |
|--------------------|------------|------------|------------|------------|------------|--------------------|
| 1-Employee | 4 | 39 | 140 | 77 | 178 | 438 |
| 2-Spouse | 3 | 36 | 112 | 73 | 169 | 393 |
| 3-Kids | 5 | 92 | 211 | 198 | 445 | 951 |
| 4-Parents | 7 | 45 | 193 | 71 | 161 | 477 |
| Grand Total | 19 | 212 | 656 | 419 | 953 | 2,259 |

| VEHARI | 1-E | 2-A | 3-B | 4-C | 5-D | Grand Total |
|--------------------|------------|------------|------------|------------|------------|--------------------|
| 1-Employee | 2 | 42 | 98 | 65 | 122 | 329 |
| 2-Spouse | 2 | 38 | 85 | 63 | 115 | 303 |
| 3-Kids | 5 | 90 | 159 | 157 | 309 | 720 |
| 4-Parents | 3 | 50 | 118 | 82 | 134 | 387 |
| Grand Total | 12 | 220 | 460 | 367 | 680 | 1,739 |

Segment 3:

| WAH | 1-E | 2-A | 3-B | 4-C | 5-D | Grand Total |
|--------------------|------------|------------|------------|------------|------------|--------------------|
| 1-Employee | 22 | 58 | 112 | 83 | 94 | 369 |
| 2-Spouse | 19 | 54 | 98 | 79 | 76 | 326 |
| 3-Kids | 52 | 150 | 211 | 200 | 185 | 798 |
| 4-Parents | 23 | 58 | 127 | 71 | 89 | 368 |
| Grand Total | 116 | 320 | 548 | 433 | 444 | 1,861 |

| ATTOCK | 1-E | 2-A | 3-B | 4-C | 5-D | Grand Total |
|--------------------|------------|------------|------------|------------|------------|--------------------|
| 1-Employee | 8 | 32 | 84 | 56 | 104 | 284 |
| 2-Spouse | 8 | 31 | 74 | 52 | 92 | 257 |
| 3-Kids | 25 | 86 | 167 | 121 | 203 | 602 |
| 4-Parents | 7 | 31 | 108 | 53 | 106 | 305 |
| Grand Total | 48 | 180 | 433 | 282 | 505 | 1,448 |

| ABBOTTABAD | 1-E | 2-A | 3-B | 4-C | 5-D | Grand Total |
|--------------------|------------|------------|--------------|------------|------------|--------------------|
| 1-Employee | 18 | 150 | 287 | 155 | 196 | 806 |
| 2-Spouse | 13 | 135 | 224 | 145 | 167 | 684 |
| 3-Kids | 27 | 390 | 530 | 414 | 364 | 1,725 |
| 4-Parents | 15 | 144 | 308 | 161 | 192 | 820 |
| Grand Total | 73 | 819 | 1,349 | 875 | 919 | 4,035 |

Segment-wise Summary

| SEGMENT 1 | 1-E | 2-A | 3-B | 4-C | 5-D | Grand Total |
|--------------------|------------|--------------|--------------|--------------|--------------|--------------------|
| 1-Employee | 64 | 303 | 503 | 342 | 421 | 1,633 |
| 2-Spouse | 52 | 257 | 405 | 312 | 371 | 1,397 |
| 3-Kids | 79 | 639 | 926 | 753 | 958 | 3,355 |
| 4-Parents | 38 | 279 | 505 | 306 | 404 | 1,532 |
| Grand Total | 233 | 1,478 | 2,339 | 1,713 | 2,154 | 7,917 |

| SEGMENT 2 | 1-E | 2-A | 3-B | 4-C | 5-D | Grand Total |
|--------------------|------------|--------------|--------------|--------------|--------------|--------------------|
| 1-Employee | 17 | 264 | 498 | 319 | 562 | 1,660 |
| 2-Spouse | 15 | 239 | 419 | 297 | 523 | 1,493 |
| 3-Kids | 35 | 569 | 827 | 732 | 1,349 | 3,512 |
| 4-Parents | 17 | 310 | 635 | 342 | 587 | 1,891 |
| Grand Total | 84 | 1,382 | 2,379 | 1,690 | 3,021 | 8,556 |

| SEGMENT 3 | 1-E | 2-A | 3-B | 4-C | 5-D | Grand Total |
|--------------------|------------|--------------|--------------|--------------|--------------|--------------------|
| 1-Employee | 48 | 240 | 483 | 294 | 394 | 1,459 |
| 2-Spouse | 40 | 220 | 396 | 276 | 335 | 1,267 |
| 3-Kids | 104 | 626 | 908 | 735 | 752 | 3,125 |
| 4-Parents | 45 | 233 | 543 | 285 | 387 | 1,493 |
| Grand Total | 237 | 1,319 | 2,330 | 1,590 | 1,868 | 7,344 |

| CONSOLIDATED | 1-E | 2-A | 3-B | 4-C | 5-D | Grand Total |
|---------------------|------------|--------------|--------------|--------------|--------------|--------------------|
| 1-Employee | 129 | 807 | 1,484 | 955 | 1,377 | 4,752 |
| 2-Spouse | 107 | 716 | 1,220 | 885 | 1,229 | 4,157 |
| 3-Kids | 218 | 1,834 | 2,661 | 2,220 | 3,059 | 9,992 |
| 4-Parents | 100 | 822 | 1,683 | 933 | 1,378 | 4,916 |
| Grand Total | 554 | 4,179 | 7,048 | 4,993 | 7,043 | 23,817 |

FINANCIAL PROPOSAL (Segment 1)
CUI Principal Seat & Islamabad Campus

(Page 1 of 2)

(On Company's Letterhead)

Ref No: _____

NTN: _____

Date: _____

GST: _____

Premium Rate PER PERSON for each category:

| | E | A | B | C | D | Total |
|--------------|---|---|---|---|---|-------|
| Employees | | | | | | |
| Spouse | | | | | | |
| Kids | | | | | | |
| Parents | | | | | | |
| Total | | | | | | |

Total Premium for each category:

| | E | A | B | C | D | Total |
|--------------|---|---|---|---|---|-------|
| Employees | | | | | | |
| Spouse | | | | | | |
| Kids | | | | | | |
| Parents | | | | | | |
| Total | | | | | | |

The premium rate per person shall be fixed throughout the contract period.

Name & Signature of authorized Person with date: _____

Official Seal:

FINANCIAL PROPOSAL (Segment 1)
CUI Principal Seat & Islamabad Campus
(Page 2 of 2)

(On Company's Letterhead)

Ref No: _____

NTN: _____

Date: _____

GST: _____

Total Premium amount:

| | |
|--|--|
| Net Premium: | |
| Admin Charges | |
| ASC Charges | |
| USC Charges | |
| Stamp Duty | |
| Any Other charges | |
| Total Premium (Inclusive of all charges/duties) | |

- The bid is submitted without any conditions of age and restriction.
- The premium rate per person shall be fixed throughout the contract period.
- All the terms and conditions provided by COMSATS University Islamabad are acceptable.
- Coverage shall be as per the rates, terms, and conditions of the CUI contract.

Name of authorized Person: _____

Official Contact Number
(For future correspondence:) _____

Date: _____

Signature _____

Official Company Seal: _____

FINANCIAL PROPOSAL (Segment 2)

CUI Lahore, Sahiwal & Vehari Campus

(Page 1 of 2)

(On Company's Letterhead)

Ref No: _____

NTN: _____

Date: _____

GST: _____

Premium Rate PER PERSON for each category:

| | E | A | B | C | D | Total |
|--------------|---|---|---|---|---|-------|
| Employees | | | | | | |
| Spouse | | | | | | |
| Kids | | | | | | |
| Parents | | | | | | |
| Total | | | | | | |

Total Premium for each category:

| | E | A | B | C | D | Total |
|--------------|---|---|---|---|---|-------|
| Employees | | | | | | |
| Spouse | | | | | | |
| Kids | | | | | | |
| Parents | | | | | | |
| Total | | | | | | |

The premium rate per person shall be fixed throughout the contract period.

Name & Signature of authorized Person with date: _____

Official Seal:

FINANCIAL PROPOSAL (Segment 2)
CUI Lahore, Sahiwal & Vehari Campus
(Page 2 of 2)
(On Company's Letterhead)

Ref No: _____

NTN: _____

Date: _____

GST: _____

Total Premium amount:

| | |
|--|--|
| Net Premium: | |
| Admin Charges | |
| ASC Charges | |
| USC Charges | |
| Stamp Duty | |
| Any Other charges | |
| Total Premium (Inclusive of all charges/duties) | |

- The bid is submitted without any conditions of age and restriction.
- The premium rate per person shall be fixed throughout the contract period.
- All the terms and conditions provided by COMSATS University Islamabad are acceptable.
- Coverage shall be as per the rates, terms, and conditions of the CUI contract.

Name of authorized Person: _____

Official Contact Number
(For future correspondence:) _____

Date: _____

Signature _____

Official Company Seal: _____

FINANCIAL PROPOSAL (Segment 3)
CUI Wah, Attock & Abbottabad Campus

(Page 1 of 2)

(On Company's Letterhead)

Ref No: _____

NTN: _____

Date: _____

GST: _____

Premium Rate PER PERSON for each category:

| | E | A | B | C | D | Total |
|--------------|---|---|---|---|---|-------|
| Employees | | | | | | |
| Spouse | | | | | | |
| Kids | | | | | | |
| Parents | | | | | | |
| Total | | | | | | |

Total Premium for each category:

| | E | A | B | C | D | Total |
|--------------|---|---|---|---|---|-------|
| Employees | | | | | | |
| Spouse | | | | | | |
| Kids | | | | | | |
| Parents | | | | | | |
| Total | | | | | | |

The premium rate per person shall be fixed throughout the contract period.

Name & Signature of authorized Person with date: _____

Official Seal:

FINANCIAL PROPOSAL (Segment 3)
CUI Wah, Attock & Abbottabad Campus
(Page 2 of 2)

(On Company's Letterhead)

Ref No: _____

NTN: _____

Date: _____

GST: _____

Total Premium amount:

| | |
|--|--|
| Net Premium: | |
| Admin Charges | |
| ASC Charges | |
| USC Charges | |
| Stamp Duty | |
| Any Other charges | |
| Total Premium (Inclusive of all charges/duties) | |

- The bid is submitted without any conditions of age and restriction.
- The premium rate per person shall be fixed throughout the contract period.
- All the terms and conditions provided by COMSATS University Islamabad are acceptable.
- Coverage shall be as per the rates, terms, and conditions of the CUI contract.

Name of authorized Person: _____

Official Contact Number
(For future correspondence): _____

Date: _____

Signature _____

Official Company Seal: _____

6. Declaration Form

(THIS FORM IS TO BE PROVIDED WITH THE TECHNICAL BID)

All the terms & conditions have been carefully read and understood and are hereby unconditionally accepted and it is declared that:

- a) I understand that by inserting any condition in my bid consciously or unconsciously shall automatically disqualify me from the bidding process.
- b) By altering/adding/deleting any point, clause, condition in the documents provided shall automatically disqualify me from the bidding process.
- c) All the information furnished by me here-in is correct.
- d) I have no objection if enquiries are made about the work listed by me/us in the accompanying sheets /annexure.
- e) I agree that the decision of CUI in selection shall be final and binding to me.
- f) I have read the instructions appended to the proforma and I understand that if any false information in the document is noticed at a later stage, CUI is at liberty to act in a manner in accordance with the applicable rules and terms & conditions of the tender, which may include Penalty AND/OR forfeiting of bid security AND/OR blacklisting for future tendering with CUI AND/OR bar from business with CUI for a period of six months.

| | |
|---|--|
| Tender Title | |
| Name of Firm/ Company | |
| Year of Establishment in this business | |
| Name of Authorized agent | |
| Office Address | |
| GST No. | |
| NTN. | |
| Valid Cell No. | |
| Valid E-mail (For all official correspondence) | |
| Signature & Stamp (Authorized Representative) | |

7. Documents to be provided to Insurance Companies

- i. For fair and transparent competition and to ensure best value for money, CUI has provided the complete dossier to every official representative of any insurance company who requested for the documents via email on first-come-first-serve basis with a Unique Code assigned to every document and representative.
 - a. Complete Tender Document
 - b. Medical Insurance Policy / Contract Agreement
 - c. Excel File containing:
 - i. Summary of All Campuses
 - ii. Data Sheet of Employees and Dependents of Principal Seat & 7 Campuses
- ii. The data (final and complete in all respect) shall be provided to the successful bidder.

8. Pre-Bid Meeting (If called in the Tender Notice)

- i. Any substantial change, if any, whether with CUI's own initiative or in response to clarification requested by a prospective Bidder via EPADS Only (No clarification shall be accepted or responded via email) or as a result of the Pre-Bid Meeting (If held) shall be published on EPADS and shall become an integral part of the Bidding Documents and shall be legal binding.

9. General Terms & Conditions of the Tender

- i. No tender/bid shall be considered if:
- ii.
 - a) Not uploaded through EPADS.
 - b) Received without required documentation or deficiency in required documentation.
 - c) Received without bid security.
 - d) In contradiction with the specification given by the CUI.
 - e) Received with any condition.
 - f) The bidder is in litigation with CUI or is blacklisted by any organization or is notified as black-listed on PPRA website.

10. Contact person and Submission of Bids:

- i. Contact Person for all inquiries, clarifications and bid submission shall be:

Senior Program Officer (Treasurer Department, COMSATS University Islamabad)
3rd Floor, Faculty Block-II, Park Road, Tarlai Kalan, Islamabad,
Tel: 051- 9049-5060 / 0333-915-4790 (10:00 AM to 4:00 PM – Monday to Friday)
Email: m.gasim@comsats.edu.pk

11. Validity of Bids:

- i. The Bid shall remain valid as mentioned in **Table 1** of the tender document.

- ii. Any bidder/firm/ company which refuses to accept the offer of contract based on market price escalation or any other reason, shall result in forfeiting the bid security. CUI may also impose a ban from business with it for a period of 6 months.

12. Price of the Bid:

- i. Total Premium (Inclusive of all charges/duties) on page 2 of the Financial Bid shall be announced and considered for comparison and selection of Insurance Company.
- ii. Prices quoted by the Bidder shall be fixed during the period of the contract and not subject to variation due to any reason.
- iii. Applicable Income tax and GST shall be deducted at source as per law. In case of exemption, please mention and attach proper documentation duly verified from the concerned tax authorities. However, CUI may accept the exemption certificate. In case of non-acceptance, CUI shall deduct all applicable taxes as per tax rate. CUI shall provide a certificate of tax deduction, and the vendor may claim refunds from Tax Authorities/FBR.
- iv. In case of tie in rates of the bidders, award of contract shall be decided through balloting, between the tie bids, in the presence of the bidders.
- v. Unit prices shall be taken up to one decimal point. The total cost shall be rounded up to zero decimals.
- vi. In case of any conflict in the price/cost quoted by the bidder, the unit cost (Exclusive of GST) quoted by the bidder shall be considered for calculation.
- vii. In case GST is not mentioned, the prices shall be considered as inclusive of GST, if applicable.

13. Bid Currencies & Bid Security:

- i. Bid prices shall be quoted in Pak Rupees.
- ii. The currency of the bid security shall also be in Pak Rupees.
- iii. The Bidder shall furnish, as part of its bid, bid security as specified in Table 1 of the tender document. The bid security is required to protect CUI against the risk of Bidder's default which would warrant the security's forfeiture.
- iv. The bid security shall be in favor of COMSATS University Islamabad (FTN/NTN: 9013701-9), in any of the following forms:
 - a) Bank Draft
 - b) Pay Order

- v. A scanned copy of bid security is required to be uploaded through EPADS, and a hard copy must be submitted physically on the closing date and time of the tender to COMSATS University Islamabad at the address given in the tender notice.
- vi. No personal cheques shall be acceptable at any cost. Also, any previous bid security shall not be considered or carried forward.
- vii. The bid security found deficient of the required amount shall not be considered.
- viii. Any proposal/tender/Demand Draft/Pay Order not received physically OR received after the closing date & time shall be dis-qualified from the bidding process. Delays in the mail or courier, delays of person in transit, or delivery of a proposal to the wrong office shall not be accepted as an excuse for failure to deliver a proposal/tender/Demand Draft/Pay at the proper place and time. It shall be the bidder's responsibility to determine the manner in which timely delivery shall be accomplished either in person, by messenger or by mail to the office concerned.
- ix. Unsuccessful bidders' bid security shall be released and returned promptly as the successful bidder signs the contract agreement.
- x. The bid security of the **bidder** shall be forfeited if the bidder:
 - a. Requests for withdrawal of his bid during the evaluation process.
 - b. Does not accept the correction of arithmetic errors in its bid.
- xi. The bid security of the **successful bidder** shall be forfeited if the bidder:
 - a. Fails to sign the contract agreement after announced as successful Bidder.
 - b. Fails to provide any information/documentation required by CUI.
 - c. Fails to comply with the requirement of the bid and contract.

14. Clarification of Bidding Document:

- i. During evaluation of the bid(s), CUI may, at its discretion, ask the Bidder for a clarification of its bid and such information imperative for evaluation. The request for clarification and the response shall be in writing, and no change in the prices or substance of the bid shall be sought, offered, or permitted. **In case the bidder fails to respond within the given deadline, the bidder shall be considered non-responsive and shall be disqualified from the bidding process.**

15. Opening of Bids:

- i. CUI shall open all bids through EPADS at the time, date, and place specified in tender notice, in presence of bidders' representatives who wish to attend the meeting and shall sign an attendance sheet as evidence of their presence.

- ii. In case any holiday is announced by the Govt. OR any unforeseeable circumstances that prevent the tender from being opened on the date and time announced (Force Majeure Situation), the tenders shall be opened on the very next working day, or CUI shall notify the date of opening to the bidders on their email OR on CUI Website. Time and place shall remain as initially mentioned in the tender notice.

16. Influencing the evaluation process:

- i. No Bidder shall contact CUI on any matter relating to evaluation of its bid, from the time of bid opening to the time evaluation report is made public. If the Bidder wishes to bring additional information or has a grievance to submit, it should do so through EPADS.
- ii. Any effort by a Bidder to influence CUI during bid evaluation may result in disqualification of the bid.

17. Qualification & Evaluation of Bids:

- i. CUI shall determine whether the Bidder is qualified to perform the Contract satisfactorily, in accordance with the criteria & qualification specified in the tender document.
- ii. The qualification shall be based upon an examination of the documentary evidence submitted by the Bidder, as well as such other information as CUI deem necessary and appropriate.
- iii. CUI shall technically evaluate and compare the bids which have been determined to be substantially responsive, as per evaluation criteria given in the tender document.
- iv. CUI shall examine the bids as whether:
 - a. They are complete in all respect.
 - b. No computational errors have been made.
 - c. Required financial sureties have been furnished.
 - d. The documents have been properly signed.
- viii. Arithmetical errors shall be rectified on the following basis:
 - i. 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 (exclusive of tax) shall prevail, and the total price shall be corrected. If the Contractor does not accept the correction of the errors, the bid shall be rejected, and the bid security shall be forfeited.
 - ii. If there is a discrepancy between words and figures, the amount in words shall prevail.
- ix. CUI may waive any minor non-conformity, in a bid which does not constitute a material deviation, provided such waiver does not prejudice or affect the relative ranking of any Bidder.
 - a. *Explanation: A minor non-conformity is one that is merely a matter of form and not of substance. It also pertains to some immaterial deficiency in a Bid or variation of a bid from the exact requirements of the tender document that can be corrected or waived without*

being prejudicial to other bidders. The deficiency is immaterial when the effect on quantity, quality, or delivery is negligible when contrasted with the total cost or scope of the supplies or services being acquired. CUI shall either give the bidder an opportunity to correct any deficiency in a bid or waive the deficiency, whichever is advantageous to CUI.

- x. Prior to the detailed evaluation, CUI shall determine the substantial responsiveness of each bid to the bidding documents. For the 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.
- xi. Deficiency in bid security, Applicable Law and Taxes and Duties shall be deemed to be a material deviation. The CUI 's determination of a bid's responsiveness is to be based on the contents of the bid itEmployee without recourse to extrinsic evidence.
- xii. If a bid is not substantially responsive, it shall be rejected and may not subsequently be made responsive by the Bidder by correction of the non-conformity.

Step 1:

- i. CUI shall evaluate the Mandatory Criteria of all bidders. Bids qualifying in the mandatory criteria shall be evaluated on the qualification criteria given in Step 2.
- ii. Bids not qualifying in the mandatory criteria shall be dis-qualified from the process and shall not be considered for further evaluation.

Step 2:

- iii. CUI shall evaluate the bids (which have qualified the mandatory criteria) by assigning marks as given in the qualification criteria.
- iv. Minimum required marks, as mentioned in the Qualification Sheet, is must for the bidder to be qualified for the next step (Financial Bid Opening).

Step 3:

- v. The bidder's financial evaluation of a bid shall be based on the lowest bid inclusive of all prevailing taxes and duties.

18. Notification of Evaluation Reports:

- i. The evaluation report shall be notified through EPADS.

19. Corrupt or Fraudulent Practices & Blacklisting:

- i. The bidders shall be required to observe the highest standard of ethics during the procurement and execution of contracts. For the purpose of this provision, the terms set forth below are defined as under:
 - a. "Corrupt practice" means the offering, giving, receiving, or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution.

- b. "Fraudulent practice" means a misrepresentation of facts to influence a procurement process or the execution of a contract to the detriment of CUI.
- c. "Collusive practice" is an arrangement among bidders (prior to or after bid submission) designed to establish bid prices at artificial, non-competitive levels for any wrongful gains, and to deprive CUI of the benefits of free and open competition.
- ii. CUI shall have the right to reject a proposal for award if it determines that the bidder had been engaged in corrupt or fraudulent practices in the past with any organization.
- iii. Any bidder/firm/company which is black-listed by any organization and/or notified as black-listed by PPRA shall be considered disqualified from the bidding process unless and until it is de-notified on PPRA website/ePADS.
- iv. If at any time, CUI determines that the firm/company has engaged in corrupt, fraudulent, or collusive practices in competing for, or in executing the contract, it shall sanction/ban a bidder/firm/company, in accordance with prevailing black-listing procedures under Federal Public Procurement Rules.

20. Right to Accept or Reject Bids:

- i. Under PPRA Rule 33(1), CUI may reject bids or proposals at any time prior to the acceptance of a bid or proposal, without incurring any liability to the bidder(s).

21. Award of Contract:

- i. After scrutiny of all bidding documents, the final evaluation report shall be uploaded to EPADS.
- ii. The bidder offering the lowest financial bid of the segment shall be selected for award of contract for that particular segment.
- iii. The successful bidder shall immediately sign a contract agreement. The bidder shall bear all the stamp duties and expenses for the purpose of the contract agreement, if any.

22. Notification of Award:

- i. The notification of award shall constitute the formation of the Contract Agreement.
- ii. Upon the successful bidder's signing of the contract agreement, CUI shall promptly notify the unsuccessful bidder(s) and shall release its bids security.

23. Declaration of Beneficial Owner(s):

- i. As per law, the successful bidder shall provide the detail of beneficial owner(s) on the prescribed performa. Failing to provide the data of beneficial owner(s) shall dis-qualify the bidder for contract.

24. Performance Security:

- i. CUI shall withhold 10% of the total premium amount of the invoice, as performance security and shall be released at the end of successful fulfillment of the contract terms and conditions and settlement of all pending CUI claims.
- ii. Failure of the successful Bidder to comply with the requirement shall constitute sufficient grounds for the annulment of the award and forfeiture of the bid security, in which event CUI may make the award to the next lowest evaluated Bidder or call for new bids or continue with existing company on existing premium and terms and conditions on mutual consent.

25. Number of lives insured:

- i. CUI reserves the right at the time of contract award/during the contract period to increase or decrease the total number of *lives*, without any change in unit price or other terms and conditions. The total premium shall be determined by multiplying the **No. of Lives** with the **Unit Premium Rate for each category**.

26. Medical Insurance Contract Agreement:

- i. The medical insurance contract agreement is a complete document comprising of category-wise coverage limits, IPD benefit, Dread Decease and all other aspects. The contract containing terms & conditions is attached and is legally binding on the bidders.
- ii. The successful bidder shall sign the contract with CUI.

27. Legal Document

- i. The complete EoI/Tender document and Contract agreement altogether shall have legal binding on all bidders.
- ii. The successful bidder agrees to all the terms & conditions of the EoI and all clauses of the contract agreement.