



Advertisement



POWER PLANNING & MONITORING COMPANY (PVT) LIMITED

PPMC TENDER NOTICE **Tender No.PPMC/2025/03**

PPMC invites online proposals from highly reputed Insurance Companies for comprehensive Health Insurance coverage to its employees. Technical and Financial Bids shall be received through EPADS electronically on or before 12.03.2025 at 11:00 a.m. Manual submission of bid without EPADS shall not be accepted. Technical bids shall be opened at 11:30 a.m on 12.03.2025 at PPMC Conference room, office No.112, first floor Evacuee Trust Complex, Agha Khan Road, F-5/1, Islamabad. Date of Opening of Financial Bids of Technically Qualified Firms will be communicated after Technical Bids evaluation.

Original Instrument of Bid Security (5% of total value of quoted cost) paid in favor of PPMC will be submitted to PPMC office before the closing date, however copy of the same will be uploaded alongwith Bidding Documents at EPADS.

Bidding documents are available on EPADS (<https://eprocure.gov.pk/#/supplier/registration>, PPRA Website <https://ppra.org.pk/active-tenders> and (www.pitc.com.pk). For any clarification, please, contact PPMC office on Tel: No.0519211302 during office hours.

In case of any technical difficulty regarding registration / submission of documents on EPADS, the prospective bidders may contact PPRA room # 109, 1st floor, FBC building, sector G-5/2, Islamabad. Contact # 051-111-137-237

GENERAL MANAGER (HR) PPMC
Office # 112, 1st Floor, Evacuee Trust Complex,
F-5/1, Agha Khan Road, Islamabad
Tele: 051-9211302 Fax: 051-2726915



POWER PLANNING AND MONITORING COMPANY (PVT) LTD

TENDER DOCUMENT NO: PPMC/2025/03

REQUEST FOR PROPOSAL

Hiring Comprehensive Health Insurance Coverage for PPMC Employees

GENERAL MANAGER (HR) PPMC

Office # 112, Evacuee Trust Complex, Agha Khan Road, Islamabad

Tele: 051-9211301, 051-9211302, Fax: 051-2726915



Contents

I.	PURPOSE:.....	3
2.	INTRODUCTION:.....	3
3.	SCOPE OF WORK & DELIVERABLES:.....	3
4.	TERMS OF REFERENCE:.....	4
5.	DURATION OF CONTRACT:.....	7
6.	AGE LIMIT:	7
7.	CHECK LIST FOR FIRM:	8
8.	PROCESS OF HIRING AND BID INSTRUCTION:.....	8
9.	TECHNICAL EVALUATION CRITERIA (TEC)	9
10.	FINANCIAL EVALUATION CRITERIA (FEC)	11
II.	SELECTION FOR AWARD	14
12.	GENERAL CONDITIONS:	14
13.	CONFLICT OF INTEREST:.....	15
14.	FRAUD & CORRUPTION:	15
15.	BLACKLISTING:	15
16.	FORFEITURE OF PERFORMANCE SECURITY	16
17.	PROPOSAL VALIDITY:	16
22.	CONFIDENTIALITY:.....	17
23.	DISPUTERE SOLUTION:	18
28.	SCHEDULE OF THE PROJECT	19
	ANNEXURE-A	20
	ANNEXURE-B	21
	ANNEXURE-C	22
	ANNEXURE-D.....	24
	ANNEXURE-E	26



1. PURPOSE:

PPMC intends to provide health coverage to its existing employees, future employees, their spouses, and dependent children to fully cover hospitalization.

2. INTRODUCTION:

Power Planning and Monitoring Company (PPMC) is a Company serves as a technical arm of the Power Division. Its primary responsibility is to provide support to the Ministry of Energy (Power Division) in monitoring, coordination relating to DISCOs, Transmission & System Operations, Market Operations, Generation and PITC on policy, technical, performance monitoring.

3. SCOPE OF WORK & DELIVERABLES:

a) SCOPE OF WORK

The Group Health insurance is an employee benefits program which will cover hospitalization facilities for all employees of PPMC and their spouses, and children. It will cover injury due to any cause (working in the field or any accidents).

b) DELIVERABLES:

Category	Grade	Hospitalization Limit (PKR)	Room Limit (PKR)	Normal Maternity Limit (PKR)	C-Section Maternity Limit (PKR)
A	P-6 to P-7	1,500,000/-	30,000/-	175,000/-	225,000/-
B	P-04 to P-05	1,000,000/-	20,000/-	125,000/-	175,000/-
C	P-01 to P-03	700,000/-	15,000/-	100,000/-	125,000/-



4. TERMS OF REFERENCE:

- a. All the lives insured under the policy shall be given full indoor-patient (IPD) medical coverage (including pre-existing, congenital, special investigation eye treatment and day care cases) of any physical or mental disease/disorder.
- b. In case of injuries to the covered lives insured by the Insurance Company due to Military or Air Force, Police or security forces operations or due to terrorism shall be covered as per assigned limits.
- c. All kind of treatment for removal of kidney/gallbladder stones etc,(including lithotripsy) shall be settled. Specialized test at **Annex-F** shall be covered. For this purpose, admission condition shall not apply.
- d. Treatment and diagnostic test for Hepatitis B, C, treatment of Cancer and all kinds of open heart surgeries shall be covered.
- e. The Insurance Company shall not refuse any admission request from panel hospital, where the attending specialist doctor or doctor on duty has in writing intimated that the concerned patient needs to be admitted for treatment. However, in case any PPMC employee insists to get himself or his/her dependent patient admitted (where the admission is not required), the statement of attending specialist doctor only regarding for hospitalization shall be considered for final decision/approval.
- f. All Emergencies will be covered in this policy.
- g. The Insurance Company shall ensure that all kind of approvals to panel hospitals in respect of Insurance coverage shall be given well in time, to the person or dependents as and when demanded by hospital, so the admitted patients and their dependents should not suffer due to non-availability of full approval or delayed approvals.
- h. All the available limits as per coverage plan shall be printed on Insurance cards for information and record of the employees.
- i. The insurance company shall ensure that all kind of objections shall be intimated to concerned employee and focal person. Once objection is to be replied in the form of documentary evidence of information, it shall be settled without any further objection and delay. Maximum response period for the focal person & Insurance Company is 14 days.
- J. Maximum time for settlement of reimbursement claims shall be 14 days after submission of medical claim. In case of any unjustified delay on the part of Insurance Company, it will be adjustable against next premium. In case, documentation requirement cannot be submitted by the employee within 3 month of intimation or till the expiry of contract whichever is earlier, the case will be considered as finally closed and will not be reconsidered later on any pretext.



- k. All kind of coverage & reimbursements shall not be made conditional for settlement of endorsement premium dues.
- l. The payment of premium for the 12 months shall be made in two equal installments i.e. 1st at the time of signing the contract and 2nd after 6 months of 1st installment.
- m. Insurance coverage to neonatal babies shall be provided as per assigned limits of the employee.
- n. In case of non-issuance of insurance card to an existing employee/ dependent, due to non provision of employee data required for issuance of health insurance card, the reimbursement shall be made to the concerned employee after the issuance of fresh health insurance card. In this respect intimation shall be forwarded by the concerned focal person regarding the status of employee/ dependents. However, the name of the person and or dependents must be available in the updated list forwarded for renewal or in the previous list of the expired policy.
- o. The agreed per family premium will be payable respective of the time of coverage during the policy. Accordingly, all kind of claims shall be settled in full as per assigned limits.
- p. Any time interval restriction shall not be made in case of same ailment but this will not be allowed for limit enhancement purpose only (The treating specialist doctor statement/ certificate subject to accepted medical practice, shall be the criteria for decision). Employee's decision to change hospital without any reason may not be allowed or approved.
- q. The insurance company shall not ask for the reason of availing non panel hospital facilities. Elective non panel utilization without prior approval is allowed. No deductions shall be made in this regards.
- r. A non-panel hospital /clinic must comprise all necessary medical/ surgical facilities and standards of billing and record keeping constituting a hospital/ clinic and duly registered with local health authority. A list of black listed hospitals will be shared and updated periodically by the insurance company.
- s. The insurance company shall ensure that **Claim clearance** shall be done within **14 days** after the claim submission.
- t. Any type of excess payments if requested in writing by the PPMC shall only be settled. However, the reimbursement shall be made by the PPMC after proper submission of bills and relevant record within one month.
- u. No person other than the focal person of PPMC will deal and communicate with the insurance company for all matters. PPMC will circulate and inform all the employees accordingly.



- m. Any type of deduction from reimbursement claims on account of percentage of surgeon fee/visiting doctor/surgeon or any other fee etc. shall not be made (except for black listed hospitals, the list of which will be shared, its inception and from time to time).
- n. All taxes will be deducted as per federal and provincial government prevailing laws and rules.
- o. The IPD health insurance cards shall be provided by the insurance company within 14 working days of insurance of acceptance letter/award of contract provided final updated list of employees and dependents is received from PPMC. The responsibility of timely coverage of dependents and spouse rests entirely on PPMC.
- p. All the Health Insurance Cards (In case of new employees or additions/revision cases) would be provided within 07 days from the date of submission of information and letter.
- q. In case of fake/fraudulent and inflated claim, a formal letter or email would be required from the Insurance Company along with relevant facts/proof. Re-verification and reversal of statements at any later stage will not be acceptable once initial verification has been completed and conveyed to client. The company will also have the right to reject the inflated amount of the claim only and to charge actual verification charges or 10% of the amount fraudulently claimed, from the individual as a penalty. However actual incurred claim shall be liable to be paid by the Insurance Company.
- r. All kind of matters not covered above or dispute if any regarding approval for admissions and settlement of claims will be settled mutually and amicably between PPMC and Insurance Company nominated officials.
- s. PPMC has the right to reject all the bids without assigning any reason and to re- advertise following PPRA Rules 33.
- t. Bid will be opened as per schedule provided, at the given address by the Bid Evaluation Committee in presence of the representation of the bidders.
- u. Pre-existing condition will be fully covered up to limits for disclosed/ undisclosed.
- v. Incomplete, late, conditional and non-responsive bid shall not be considered.
- w. The insurance company will provide the detail of discounts offered on consultations fee, diagnostics, medicines and other OPD services.



5. DURATION OF CONTRACT:

The period of insurance contract shall be initially for 01 year and further extendable with mutual consent on the basis of satisfactory services and feedback received from employees

AGE LIMIT:

S. no.	Description	Age Limit
1	Employee	60Years
2	Spouse	60 Years
3	Son	24 Years
4	Daughter	24 Years or Till get married



6. CHECKLIST FOR E-FIRM:

A	B (One "NO" means, Disqualification)	C	D
Sr.	REQUIRED DOCUMENTS FOR ELIGIBILITY	Yes	No
1	Company Profile (Health Insurance)		
2	Certificate of incorporation with SECP (Minimum 5 years of Exp)		
3	NTN Registration certificate (Must be Filer/Registered)		
4	List of Panel hospitals under credit facility throughout Pakistan with contact information		
5	List of Doctors & Health Insurance Management Team		
6	List of complete current clients of health Insurance		
7	PACRA/JCRVIS Rating of minimum AA+ or above		
8	Last 3 Year Audit Reports		
9	Submission of under taking on legal valid and attested Stamp Paper that the firm is not blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous Body or Private Sector Organization anywhere in Pakistan.		
10	Soft copies of Technical and Financial Proposals in editable word Format in DVD, accompanied with hard copies of the proposals in Separate sealed envelopes.		
11	ISO Certification for insurance portfolio		
12.	24/7 Medical Emergency Availability/Helpline		
13.	Web Portal Availability		

7. PROCESS OF HIRING AND BID INSTRUCTION:

The interested Bidders should be engaged following PPRA Rule **36(b)** Single Stage Two-Envelopes Procedure for hiring method. The submittals shall be evaluated through a separate technical and financial appraisal with **70% and 30%** weight age, respectively. Financial bids of only the Technically Qualified Bidders shall be opened in the presence of their representatives. Selection of the firms will strictly be made in accordance with the procedure of **Quality and Cost Based Selection (QCBS)** method.

Fax, email and non-registered delivery by post mail proposal shall not be considered. Bids submitted must include bidder's covering letter on its letter head containing

- i. Project title/subject: _____
- ii. Bidder's name: _____
- iii. Name of authorized person: _____
- iv. Bidder Email/Cell No. (phone, fax): _____
- v. Name and address of bidder and authorized person



One original and one copy of the Technical proposal are to be submitted in a sealed brown envelope marked "TECHNICAL PROPOSAL" with the bidder name and address clearly written on the outside left hand top corner.(EPADS)

A fixed price fee based FINANCIAL PROPOSAL must be submitted in another envelope. Bidder must clearly mark outside of the envelope as "FINANCIAL PROPOSAL" along with the bidder name on the left hand top corner and seal it properly.(EPADS)

Quality Assurance Guidelines

The service shall be the best quality for their respective purposes and shall be free from all defects, latent or otherwise. Any portion of the service found defective or unsuitable shall be promptly removed, replaced or corrected by contractor without additional charge to PPMC. Failure by contractor to meet PPMC's quality requirements shall constitute breach of contract and shall entitle PPMC to terminate the contract.

8. TECHNICAL EVALUATION CRITERIA (TEC)

- 9.1 The Technical bid envelope shall not include any financial information. A Technical bid containing financial information will be declared non responsive.
- 9.2 The technical bid must contain experience of the firm and professionals in upstream government organization as per the details given in Table-I below.
- 9.3 Bidders fulfilling the Technical Criteria with at least 60% marks shall be selected for opening of their financial bids. Bidders scoring under 60% will get their unopened financial Bid envelopes back after signing of contract with successful bidders.
- 9.4 Each responsive Bid will be given a Technical Marks (TM). Proposal(s) shall be rejected at this stage if it does not respond to important aspects of the Bid, and particularly the Terms of Reference (TOR) or if it fails to achieve the minimum technical score indicated below.



Table: 1. Scoring Criteria for Technical Evaluation:

Q#1	Years in Business of health insurance (Mark 10)	Total Score	Obtained Score
1	Less than 5 Years	00	
2	5 Years to 10 Years	05	
3	More than 10 Years	10	
Q#2	EXISTING Health insurance Portfolio (Mark 10)	Point	
1	Less than Rs. 750 Million	05	
2	More than Rs. 750 Million	10	
Q#3	Credit Rating by PACRA/JCS-VIS (Mark 20)	Point	
1	AA+ with PACRA or JCR-VIS	10	
2	Above AA+ with PACRA or JCR-VIS	20	
Q#4	No. of Corporate Clients in Health Insurance having at least 200 Employees (Mark 10)	Point	
1	20 to 30	05	
2	More than 30	10	
Q#5	No. of Panel Hospitals under Credit Facility in Islamabad, Rawalpindi (Mark 10)	Point	
1	Up to 20	05	
2	More than 20	10	
Q#6	No. of Panel Hospitals under Credit Facility in Pakistan except Islamabad/Rawalpindi (Mark 100)	Point	
1	More than 50 and less than 100	05	
2	More than 100	10	
Q#7	Provision of facility for calling medical and CRM hotlines through mobile app (Mark 10)	Point	
1	No	00	
2	Yes	10	
Q#8	Ability to send electronic Claim Settlement Notification & Claims Requirement Notification (Trough SMS / Email) for corporate health insurance clients focal Person / Concern Employee Email	Point	
1	No	00	
2	Yes	05	
Q#9	Provision of E Health Care facility through Mobile App (Mark 10)	Point	
1	No	00	
2	Yes	10	
Q#10	Presentation (Mark 05)	Point	
1	Technical Presentation includes administration of claim processing & hospitalizations, claim ratios etc	05	
Total		100	



9. FINANCIAL EVALUATION CRITERIA (FEC)

Financial Evaluation Criteria/ (FEC)

The prices should be inclusive of all taxes and in Pak Rupees (PKR).

1. Table-2: Number of Insurance Persons

A	B	C	D	E
Description	Category-A	Category-B	Category-C	Total
Employee	10	102	31	143
Spouse	10	102	31	143
Children	40	408	124	572
Total	60	612	186	858

2. Table-3: Gross Premium Charged Annually (Category Wise according Annexure-B)

In Rs:

A	B	C	D	E
Description	Category-A	Category-B	Category-C	Total
Less Than 18 years	8	258	40	306
18-29 Years	24	150	74	248
30-40 Years	8	134	30	172
41-50 Year	4	70	30	104
51-60 Year	16	-	12	28
Total	60	612	186	858

The above number of persons / employees will be covered under Health Insurance Scheme. Initially the number of employees / dependents may be less (approximately 324) but gradually as recruitment process completes, the number of employees will increase upto 858.



3. Table 4: Pricing Schedule

Costing Table					
A	B	C	D	E	F
Sr.	Descriptions	Category-A	Category-B	Category-C	Total
1	Hospitalization Premium				
2	Maternity Premium				
3	OPD: medical tests and consultation fee premium <i>to</i> (on premium basis)				
4	Total Premium				
5	Additional fee i.e. Admin/FIF/FED/taxes etc				
6	Grand Total				

- i. All fees/rates quote dare inclusive of fall Government applicable taxes.
- ii. All the taxes will be deducted at the time of payment as per government applicable Laws/Rules. Requests for Currency fluctuation adjustments shall not be given.
- iii. In case of WHT Exemption, provide exemption certificate or Government SRO, as the case may be.
- iv. In case of GST/ST Exemption/percentage differentiation, Provide Certificate or Government SRO, as the case may be.
- v. 05% bid bond shall be submitted with the Technical Proposal and original Instrument of Bid bond (5% of total value of quoted cost) paid in favor of PPMC will be submitted to PPMC office before the closing date. Including 05% bid bond in the Financial Proposal shall cause rejection of the Bid. An affidavit from the bank must accompany the Technical Proposal that a 05% Bid Bond has been given to the bidder without mentioning price.
- vi. The 05 % Bid Bond, CDR or PO/DD from any of these banks/corresponding banks (ABL, MCB, HBL, Askari, UBL, Al Faysal, Meezan, Standard Chartered, BOP, NBP, BOK, or DIB) in favour of PPMC will be submitted to PPMC office before closing date of tender and copy of the same will be uploaded to EPADS with RFP / Bidding Documents. The Bank Guarantee will be issued by Bank in accordance



with the format as per **Annexure-C** of the tender Documents.

- vii. Within fifteen (15) days of receipt of the notification of contract award, the Successful bidder shall furnish to PPMC, the Bank Guarantee / Performance Bond for an amount equivalent to 05% of contract value. **Annexure-D**
- viii. The Bank Guarantee/ Performance bond shall remain valid and in full force and effect during validity of the contract.
- ix. The validity of Bank Guarantee / Performance Bond shall be extended by the Bidder if the completion of contract is delayed.
- x. The cost incurred for establishing the Bank Guarantee / Performance Bond or any extension thereof shall be to the account of the Bidder.
- xi. The Bank Guarantee / Performance Bond will be discharged after completion of the contract.
- xii. The lowest evaluated Financial Proposal (FL) will be given the maximum financial score of 100 %. The financial bids will be evaluated as follows for respective bidders.

$$\mathbf{FM} = 100 \times \mathbf{FL} / \mathbf{F}$$

Where:

FM = Financial Marks

FL = Lowest financial bid

F Cost of the proposal under consideration



10. SELECTION FOR AWARD

Bidder should be aware that the PPMC shall perform a "**Quality and Cost Based System (QCBS)**" and the selection for award shall be made to the bidder whose proposal is most advantageous to the PPMC, taking into consideration the Technical factors listed above and the total proposed price across all contract periods.

Final Evaluation Criteria:

$$TM \times 0.7 = TTM$$

$$FM \times 0.3 = TFM$$

$$GT = TTM + TFM$$

Where:

TM	Technical Marks
FM	Financial Marks
TIM	Total Technical Marks
TFM	Total Financial Marks
GT	Grand Total

The bidder scoring the highest Grand total will be offered the contract.

11. GENERAL CONDITIONS:

1. The competing firms should be listed with Sales Tax and Income Tax Authorities.
2. The Technical Bid shall be placed in a sealed brown envelope clearly marked "TECHNICAL BID". Similarly, the Financial BID shall be placed in a sealed white envelope clearly marked "FINANCIAL BID" followed by a warning "DO NOT OPEN" WITH THE TECHNICAL BID. If the Financial Bid is not submitted in a separate sealed envelope duly marked as indicated above, this will constitute grounds for declaring the Bid non-responsive. Both the envelope should be then placed in one large envelope clearly marked "**HIRING SERVICES FOR HEALTH INSURANCE FOR PPMC EMPLOYEES**" (through EPADS)
3. PPMC does not take any responsibility for delayed arrival of the bid.
4. The DECLARATION BY AN AUTHORIZED SIGNATORY OF THE CONSULTANCY FIRM (ANNEXURE-A) of this Bid should be duly signed and attached with the Technical Proposal Forms.
5. No proposal will be considered after deadline for submission and will not be the part of competitive bid.
6. Bidders shall bear all costs associated with the preparation and submission



of their Bid and contract signing. The PPMC is not bound to accept any proposal, and reserves the right to annul the selection process at any time prior to Contract award, without thereby incurring any liability to the Bidders or giving any reason.

7. From the time the Bid is opened to the time the Contract is awarded, the Bidders should not contact the PPMC on any matter related to its Technical and/or Financial Proposal. Any effort by Bidders to influence PPMC in the examination evaluation, ranking of Bid, and recommendation for award of Contract may result in the rejection of the Bidders' Proposal.
8. Technical Committee of Technical Bid shall have no access to the Financial Bid until the Technical evaluation is concluded.
9. Processing of all settlements / disbursement of payment of claims must be at Corporate Address of PPMC.
10. No pre bid meeting will be held
11. All queries must be sent to:

POWER PLANNING AND MONITORING COMPANY. (PPMC)

Office # 112, Evacuee Trust Complex, Agha Khan Road, Islamabad
Tele: 051-9211301, 051-9211302, Fax: 051-2726915

12. CONFLICT OF INTEREST:

PPMC policy requires that Bidders provide professional, objective, and impartial advice and at all times hold PPMC's interest paramount, strictly avoid conflicts with other assignments or their own corporate interests and act without any consideration for future work. Bidders have an obligation to disclose any situation of actual or potential conflict that impacts their capacity to serve the best interest of PPMC. Failure to disclose said situations may lead to the disqualification of the Bidder or the termination of its Contract. A Bidder (including its Personnel and Sub-Bidders) that has a business or family relationship with a member of the PPMC staff who is directly or indirectly involved in any part of the preparation of this Tender document, the selection criteria and the Contract, may not be awarded the Contract for this assignment, unless the conflict stemming from this relationship has been resolved in a manner acceptable to the appropriate authority within PPMC.

13. FRAUD & CORRUPTION:

It's PPMC's policy to require that Bidders, observe the highest standard of ethics during the procurement and execution of such contracts. In pursuit of this policy, PPMC follows the instructions contained in Public Procurement Regulatory Authority (PPRA) Rules, 2004.

14. BLACKLISTING:

- o If the insurance company 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 PPMC may, at any time, without prejudice to any other right of action / remedy it may have blacklist the company, either indefinitely or for a stated period, for future Tenders in public sector.

- If the company is found to have engaged in corrupt or fraudulent practices in competing for the award of contract, during procurement process or during the execution of the contract, PPMC may, at any time, without prejudice to any other right of action/ remedy it may have, blacklist the Contractor, either indefinitely or for a stated period, for future Tenders in public sector and can also forfeit bid security.

15. FORFEITURE OF PERFORMANCE SECURITY

- If the Company 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, PPMC may, without prejudice to any other right of action / remedy it may have, forfeit Performance Security of the Contractor.

Failure to provide required services within the specified time period will invoke Liquidated Damages as specified in this document. In addition to that, Performance Security amount will be forfeited and the company will not be allowed to participate in future Tenders as well.

16. PROPOSAL VALIDITY:

The Bid shall remain valid for One Twenty (120) days after the deadline for submission of Bid. During this period, Bidder shall maintain the availability of Professional staff nominated in the Proposal. The PPMC will make its best effort to complete negotiations, if any within this period. If the need arise; however, the PPMC may request Bidders to extend the validity period of their Bid. Bidders who agree to such extension shall confirm in writing that they maintain the availability of the Professional staff nominated in the Proposal, or in their confirmation of extension of validity of the Proposal. Bidders could submit new staff in replacement, which would be considered in the final evaluation for contract award. If the negotiations process is extended between service provider and PPMC till the expiry of the bid validity the contractor is bound to extend the validity to avoid wastage of time of both the parties.

17. ONLY ONE PROPOSAL

The Contractor shall only submit one proposal. If a Contractor submits or participates in more than one proposal, such Bid shall be disqualified. However, this does not limit the participation of the same Sub-Contractor, including individual experts, to more than one proposal.



18. BID INSTRUCTIONS:

RFP/Bidding Documents may be downloaded from EPADS (<https://eprocure.gov.pk/#/supplier/registration>, PPRA Website <https://ppra.org.pk/active-tenders> and (www.pitc.com.pk) and must be uploaded to EPADS, accordingly:

19. LANGUAGE, PREPARATION OF PROPOSAL:

- a. The Proposal and correspondence exchanged by the Bidder/Contractor and the Client shall be written in English language.
- b. In preparing their Proposal, Bidder/Contractor is expected to examine in detail the documents comprising the bid. Material deficiencies in providing the information requested may result in rejection of a Proposal.

20. Bid Currencies

All bids must be in PAK Rupees (PKR) currency.

21. PROJECT ADMINISTRATION:

Coordinator: PPMC designates Syed Saleem Ahmed, Director (Services) PPMC, as Client's Coordinator; the Coordinator shall be responsible for the coordination of activities under the Contract, for receiving and seek approvals of **in** invoices for payment, and for acceptance of the deliverables from MD, PPMC.

22. CONFIDENTIALITY:

1. Any data provided by the PPMC or which the Bidder/Contractor or its employees have access to, or which they acquire directly or indirectly under this Tender or during the performance of this Tender, shall be deemed Confidential Information. Duplication or disclosure of such Confidential Information by Bidder/Contractor or any one claiming through it without the prior written consent of the PPMC is strictly prohibited. All Confidential Information shall be the sole property of the PPMC. The Bidder/Contractor hereby agrees not to disclose said data, information, and any interpretations thereof, or data derivative there from or any information relating to PPMC facilities, installations and operations etc. to unauthorized parties or person. The obligations under these provisions shall survive the termination or expiry of the Contract.



2. The Bidder/Contractor further undertakes that it shall not, except with the prior written consent of the PPMC:
 - a. Make any reference publicly, whether to the press or in books, brochures, internal publications, publicity material, magazines and periodicals or by advertisement through radio, television or films or by any other medium relating to:
 - i. The Contract or its terms and conditions,
 - ii. The nature or extent of Services carried out by the Contractor,
 - iii. The method, materials, or equipment used and personnel employed, or
 - iv. Any other PPMC information in the possession of the Contractor.
 - b. Disclose or convey any of the matters or information referred to in (i) above to any employees of the Bidder/Contractor not directly concerned with the Contract.

23. DISPUTE RESOLUTION:

- a. Any and every dispute, difference or question which may arise between the parties out of this agreement or relating to means, operation of this agreement or the breach thereof shall be first settled by the parties by an attempt at amicably settling the dispute through mutual negotiations.
- b. In case the mediation fails the dispute shall be referred to Arbitration in accordance with the Arbitration Act 1940. Arbitration proceedings shall be held at Islamabad and arbitration award shall be final and binding on the parties.
- c. In case court proceedings are to be commenced over any issue/dispute arising out of or in relation with this contract, courts at Islamabad.

24. CLARIFICATION OF ITEMS CONTAINED IN THIS BIDDING DOCUMENT:

The Proposal as well as all related correspondence exchanged by the Bidders and the PPMC shall be written in English.

Clarifications may be requested not later than 7 days before the closing date.

At any time before the submission of Bid, the PPMC may amend the Bid by issuing an addendum in writing or by standard electronic means. The addendum shall be uploaded to EPADS and will be binding on them. Bidders shall acknowledge receipt of all amendments. PPMC may allow Contractors reasonable time in which to take the amendments into account in their proposals. However, depending upon the nature of amendments, PPMC may or may not, extend the deadline for the submission of bid.

25. RESPONSIBILITIES OF BIDDERS:

The complete study is the sole responsibility of the firm, which includes gathering and obtaining information, data and analytical tools needed for successful and timely completion.



Director (Services), PPMC shall be the focal person. He may nominate other person(s) on need basis by providing all contact information to the bidder pre as per the contract. The firm should give the declaration as per **(Annexure- A)** by the person responsible and authorized by the bidder firm in this behalf.

12. NO OBLIGATION

This request for proposal does not obligate the PPMC to award a contract or complete the process, and the Department reserves the right to cancel the solicitation if it is considered to be in its best interest. The PPMC further reserves right to reject one or all Bid before opening of bids, extend any deadlines or require for additional information without assigning any reason what so ever.

13. SCHEDULE OF THE PROJECT

Sr. No	Activity	Date
1	Publishing of Request for Proposal Ad	23.02.2025
2	Last date for submission of Proposal	12.03.2025
3	Opening of Technical Proposals	12.03.2025
4	Opening of Financial Proposals	Date will be informed after Technical Evaluation Results



ANNEXURE – A

Declaration by an authorized signatory of the Bidder/firm

I (Name) _____

(Designation) _____

(Firm's Name) _____

1. I am an authorized signatory of the Bidding Firm, mentioned in the Technical and Financial proposal and above, I attest that I am competent to sign this declaration and execute this Tender document;
2. I have carefully read and understood all the terms and conditions of the Tender document and undertake to abide to them;
3. The information/documents furnished along with the Technical & Financial Bid are true and authentic to the best of my knowledge and belief. I/we am/ are well aware of the fact that furnishing of any false information/ fabricated document would lead to rejection of this bid at any stage besides liabilities towards prosecution under appropriate law.
4. I/we understand that Power Planning and Monitoring Company (PPMC) may require further information and we will duly provide that information in the time stipulated by PPMC, and that any non-supply of such information would lead to rejection of this bid at any stage besides liabilities towards prosecution under appropriate law.

Signature of authorized person

Full name: _____

Date: _____

Seal: _____

NOTE: Please attach the above DECLARATION BY AN AUTHORIZED SIGNATORY OF THE FIRM to the Technical Proposal of this Tender document.



ANNEXURE-B
NUMBER OF PERSONS COVER DETAIL

The following number of persons / employees will be covered under Health Insurance Scheme. Initially the number of employees / dependents may be less (approximately 324) but gradually as recruitment process completes, the number of employees will increase upto 858.

A	B	C	D	E
Description	Category-A	Category-B	Category-C	Total,
Employee	10	102	31	143
Spouse	10	102	31	143
Children	40	408	124	572
Total	60	612	186	858

A	B	C	D	E
Description	Category-A	Category-B	Category-C	Total
Less Than 18 years	8	258	40	306
18-29 years	24	150	74	248
30-40 years	8	134	30	172
41-50 Year	4	70	30	104
51-60 Year	16	-	12	28
Total	60	612	186	858

Further detail will be provided Director Services PPMC on request. Send email request to dspmc112@gmail.com Tel: No: 0519211302



ANNEXURE – C

Bid Bond

POWER PLANING AND MONITORING COMPANY (PPMC)

Office # 112, Evacuee Trust Complex, Agha Khan Road, Islamabad

Tele: 051-9211301, 051-9211302, Fax: 051-2726915

Dear Sir,

Guarantee No.....

Date of expiry.....

Amount.....

In consideration of *M/s*

herein after called "THE BIDDER" having submitted the accompanying Bid with reference to Tender number: _____ and inconsideration of value received from (the Bidder above), we hereby agree to undertake as follows:-

To make unconditional, immediate and forthwith payment of the sum ofupon your FIRST and SIMPLE written demand without further recourse, question, query, deferment, contestation or reference to the bidder, account party or any other person in the event of the withdrawal of the aforesaid bid by the BIDDER before the end of the period specified in the Bid after the opening of the same for the validity thereof or if no such period be specified, within 120 days after the said opening or if the Bidder, having been notified of the acceptance of his bid by the Company during the period of bid validity:

Fails, refuses or delays to execute the Contract in accordance with the instruction to Bidders, or Fails, refuses or delays to furnish Performance Bond in accordance with the instruction to Bidders.

To accept written demand from you as conclusive, sufficient and final evidence of the existence of a default of non-compliance, breach or default as afore said on the part of the BIDDER and to make payment immediately and forthwith upon receipt of your FIRST and SIMPLE written demand.



No grant of time or other indulgence to, or composition or arrangement with the BIDDER in respect of the aforesaid Bid with or without notice to us shall affect this Guarantee and our liabilities and commitments hereunder.

This is an independent and direct obligations guarantee and shall be binding on us and our successor in-interest and shall be irrevocable.

The Guarantor Bank warrants and represents that it is fully authorized, empowered and competent to issue this guarantee.

**Yours faithfully,
(BANKERS)**



ANNEXURE-D

PERFORMANCE BOND/BANK GUARANTEE

PPMC,
Office#112, Evacuee Trust Complex, Agha Khan
Road, Islamabad, Pakistan

Guarantee No.....
Date of issue.....
Date of expiry.....
Amount.....

Dear Sir,

Ref: Our Bank Guarantee No. _____ in the sum of
_____ on Account of _____ Amount of

Contract/Job _____ Inconsideration of you
having entered into contract No _____
Dated, _____ with

_____ called Contractor and in consideration of value received from
CONTRACTOR, we hereby agree and undertake as follows:

1. To make unconditional, immediate and forthwith payment to you as called upon of an amount (equivalent to 10% of total contract value in Pak Rupees following PPRA Rule 2004) on your written FIRST and SIMPLE demand without further recourse, question, query, deferment, contestation or reference to CONTRACTOR or any other person, in the event of default, non- performance or non-fulfillment by CONTRACTOR of his obligations liabilities, responsibilities under the said Contract of which you shall be the sole and absolute judge.
2. To accept written demand from you as conclusive, sufficient and final evidence of the existence of a default or breach as aforesaid on the part of CONTRACTOR and to make payment immediately and forthwith upon receipt of your FIRST and SIMPLE written demand.
3. To keep this Guarantee in full force and effect from the date hereof until from the date of contract execution / mobilization Notice.
4. That no grant of time or other indulgence to, amendment in the terms of the contract by Agreement between the parties, or imposition of Agreement with contractor in respect of the performance of his obligation under and in pursuance of the said Agreement with or without notice to us, shall in any manner discharge of otherwise however affect this Guarantee and our liabilities and commitments there under.
5. This is an independent and direct obligations guarantee and shall be binding on us and our successor in-interest and shall be irrevocable.
6. This Guarantee shall not be affected by any change in the constitution of the Guarantor Bank or the constitution of the Contractor.



7. The Guarantor Bank warrants and represents that it is fully authorized empowered and competent to issue this guarantee.

Authorized Sign for Issuing Bank

Seal of the Bank



ANNEXURE-E

Details of coverage that must be ensured

01	<p>HOSPITAL CARE.</p> <p>Required all medical expenses including but not limited o:</p> <ul style="list-style-type: none"> • Daily room and board charges, operation theater charges, surgeons' fee, anesthetist fee, consultants' fee, medicines and drugs, diagnostic tests, blood and oxygen supplies, all lab tests, miscellaneous charges(local road ambulance charges), etc. • The expenses incurred outside the hospital will also covered under Pre and Post Hospitalization of 30 days each for same disease irrespective checkups from different Doctor's/hospitals including diagnostic tests, consultation & medicines. • All pre-existing cases (Disclosed/Undisclosed). • New born babies. • Bidders to provide complete list of coverage being offered under Hospital Care provided by Health Insurance Company. <p>MAJOR MEDICAL CARE/DREAD DISEASE.</p> <ul style="list-style-type: none"> • Bidders to provide complete list of diseases being offered under major medical care/dread disease by Health Insurance Company.
02	<p>MATERNITY CARE</p> <ul style="list-style-type: none"> • Bidders to provide complete list of coverage being offered under Maternity Care provided by Health Insurance Company.
03	<p>SPECIALIZED INVESTIGATIONS:</p> <ul style="list-style-type: none"> • Bidders to provide complete list of specialized investigations being offered under Hospital Care provided by Health Insurance Company. (including the investigations placed at Annex-F)
04	<p>DAY CARE SURGERIES (HOSPITALIZATION)</p> <ul style="list-style-type: none"> • Bidders to provide complete list of day care surgeries being offered under Hospital Care provided by Health Insurance Company.
05	<p>All non-panel hospitalization claims must be reimbursed within 14 working days.</p>



Annex-F

Specialized Investigation:

Following specialized investigations needs to be covered under the standard policy:

- a) PET scan
- b) Angiography
- c) Thallium Scan d. Endoscopy
- d) Colonoscopy
- e) MRI
- f) CT Scan
- g) EEG
- h) ECG
- i) EMG
- j) ETT I. ECHOCARDIOGRAPHY / STRESSECHO
- k) MAMMOGRAPHY
- l) OCT
- m) FFA
- n) BONE SCAN
- o) RENAL SCAN
- p) THYROID SCAN
- q) ALL TYPE OF BIOPSIES
- r) BARIUM STUDIES
- s) DEXA SCAN/BONE DENSITOMETR
- t) INTRAVENOUS PYELOGRAPHY
- u) FIBRO SCAN
- v) NERVE CONDUCTION STUDIES
- w) HOURS AMBULATORY HOLTER MONITORING
- x) ALL OTHER ULTRASOUND
- y) ALL INVESTIGATION REQUIRED BY DOCTORS