

GOVERNMENT OF KHYBER PUKHTUNKHWA



(WATER AND SANITATION SERVICES KOHAT).

BIDDING DOCUMENT

**FOR COMPREHENSIVE GROUP LIFE INSURANCE - WSSCK
EMPLOYEES.**

2021-22.

GENERAL MANAGER (HR/Admin/Procurement)
WATER AND SANITATION SERVICES KOHAT
House#14, SECTOR 4, Kotal Township (KDA), KOHAT.
PHONE#: 0922-514061-62-63, Ext: 114.

INTRODUCTION.

Water and Sanitation Services KOHAT (WSSCK) is an autonomous body which provides facilities related to Drinking Water, Sanitation and Drainage to the inhabitants of KOHAT. RFQ are invited from approved/registered and reputed insurance companies having established office(s) at Kohat & Peshawar and registered with Sales Tax Department, having National Tax Number (NTN), for providing Group Life Insurance services to the employees of WSSCK. The Insurance Companies should have 7-10-years' experience in rendering similar services

TASKS TO BE PERFORMED BY THE INSURER.

- a. To provide Life Insurance Coverage to all regular employees (As per Annex A) of WSSCK.
- b. To coordinate the matters / affairs with any authorized officer of WSSCK regularly.

RESPONSIBILITIES OF WSSCK.

- a. WSSCK will provide the scope of work outlining the number of employees to be insured along with their required benefit structure and additional benefits to cover.
- b. **The Interest Insurance Company should cover all the desired benefits and quote their rates accordingly, if all the benefits / Riders are not provided the firm shall be considered as non-responsive.**
- c. WSSCK will bear the cost of premium based on the details provided under the scope of work.

ELIGIBILITY CRITERIA OF INSURER.

- a. Has approved/ registered with Government (Federal or Provincial).
- Approved/ credible Insurer, preferably with AA / A+ credit ranking and registered with Government (Federal or Provincial)
- Must be registered with Tax Authorities and having valid registration of Sales Tax and Income Tax, KPRA and also having sound financial strengths can participate.
- Has submitted bid for all quoted categories and relevant bid security. Noncompliance of the same shall cause rejection of the bid.
- Has not been blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan
- Conditional bid will not be accepted.
- Each paper of the bid document has to be stamped and signed by the authorized signatory of the insurance company.
- Has Experience preferably with Government Sector/Corporate Sector/Autonomous Body (Similar nature of Projects).
- Must have minimum 07 years' experience in the relevant field.
- Must have Branch / Support office in Kohat & Peshawar.

BID PRICE.

The quoted price shall be:

- In Pak Rupees;
- Inclusive of all Government applicable taxes; and
- Where no premium is entered against any category(s), the premium of that category shall be deemed to be free of, and no separate payment shall be made for that category(s).

- **Have a minimum validity period of Ninety (90) days from the last date for submission of the Bid or until furnishing of the Performance Security, whichever is later.**

CONTRACT DURATION.

The contract duration shall be for a period of ONE (01) year starting from THE SIGNING OF CONTRACT and it may be renewed for further periods on the Terms and Conditions mutually agreed upon by the concerned parties.

MODE OF PAYMENT.

The Insurer shall be providing all necessary supporting documents along with invoice: The Insurer shall submit an Application for Payment of premium to WSSC KOHAT. The Application for payment shall be accompanied by invoices, receipts or other documentary evidence as the Insurer may require; state the amount claimed; and set forth in detail. WSSCK, shall pay the premium within (30) days in Pak. Rupees, through Cross Cheque in Advance in the name of the company.

BID VALIDITY

The bid shall have a minimum validity period of Ninety (90) days from the last date for submission of the bid.

The WSSCK may solicit the bid consent to an extension of the validity period of the bid. The request and the response thereto shall be made in writing.

REQUIRED DOCUMENTS WITH PROPOSAL.

- Company Profile
- SECP registration certificate.
- NTN/ Income Tax, Sales Tax & KPRA Registration certificate.
- List of complete current clients of Group Life Insurance
- Details of claim settlement ratio /claim ratio
- Documentary proof of Experience in Group Life Insurance
- Must have sound financial background and preferably “A+” & “AA” credit ranking issued by IFSR / PACRA / JCR VIS.
- Name of Authorized person/Account Manager with full contact information on company’s Letter Head.
- Affidavit (on stamp paper) that the Insurance Company is not blacklisted.
- Government Client list with their contact details.
- Non-Government client list with contact details.

TERMS & CONDITION OF THE BID / CONTRACT AGREEMENT

The A+ & AA Rating Insurance Companies/ Firms Registered as per Government policies and procedures having **Relevant Experience** in the field is hereby invited to submit their Bid for Comprehensive Group Life Insurance of WSSCK Employees, subject to following terms and conditions: -

1. The Insurance company(s) should be provided Group Life Insurance profile and current client list.
2. The participating firms will have to provide G.S.T/NTN number, company profile for Life insurance and indicate the standard of rendering services/ task;
3. The participating firm(s) / Companies shall have to provide the claim settlement ratio/ claim ratio.
4. The insurer must be approved/registered with Government (Federal or Provincial);
5. Bid(s) received after due date shall not be entertained and will be returned to the bidder(s);
6. No. alteration or amendment will be allowed in any case at the time of Bid opening;
7. The quoted prices shall remain valid for a period of 90 days;
8. The WSSCK has right to increase or decrease the number of staff;
9. The vendors must have established office(s) at Peshawar & Kohat, which will be inspected by the Agency's authorized Officer (if deemed necessary);
10. The expressions used but not defined in these documents shall have the same meanings as are assigned to them in KPPRA Rules / Ordinance or Procurement. The procuring Agency i.e., WSSCK reserves the right to declare disqualified a firm company if it finds, at any time, that the information submitted was false and materially inaccurate.
11. No bidder shall be allowed to other or modify his Bids after the Bids have been opened. However, WSSCK may seek and accept clarification to the Bid, in writing that do not change the substance of the Bid.
12. Period of payment of Claims should be within 07 to 15 days after receipt of such claim.
13. Bidder should quote their firm and final rates both in words as well as in figures.
14. Erasing / outing / crossing / over writing etc. if any, appearing in the offer must be properly signed by the person signing the Bid, Moreover, all pages of the Bid must also be properly signed.
15. No incomplete, supplementary or revised offer shall be accepted after opening of the Bid.
16. In case the offer is withdrawn, amended or revised during the validity period of the offer, the Earnest Money is liable to be forfeited.
17. In case the contractor fails to execute the contract strictly in accordance with the Terms and Conditions laid down in the contract, the Bid will have floated at his risk and cost.

18. Payment of premium will be made on yearly basis.
19. In case of new appointment(s) / or resignation from WSSCK service or missing of name of any of WSSCK employee(s) in inadvertently in the list of employees of WSSCK the same would be intimated at any stage, after award of the contract to the successful company, and the list would stand updated / corrected accordingly, without any change in the other Terms and Conditions. Further, appointment letter / promotion order of officers / officials will be the final documentary evidence with regard to grant of benefits of Group Insurance as mentioned in the Bid document.
20. All the clauses related to the payment of death claims of deceased WSSCK employees mentioned here in the Bid document, will also be a part of the contract which will be made with the successful bidder.
21. Death Benefits: if any employee dies while insured under the policy, the Insurer will pay the amount of group insurance / death benefit equal to the amount given below for which the employee is ensured under the policy.
22. It would be 24 hours coverage in case of death due to any cause.
23. In case of revision of rate of benefit by the Government during the currency of the contract, the contractor would be bound to pay according to revised rates without revising the rates premium or other Terms & Conditions.
24. Competent Authority reserves the right to reject the Bids at any stage with cogent reason as per KPPRA rules and regulations.
25. The Insurance policy should be according to the client's requirement. No amendment in Bid form (in specification) will be accepted and such forms shall be rejected.
26. In case of providing poor quality / Low standard services, the client has the right to cancel the contract and impose ban for participating in the next bidding process of WSSCK.
27. Any deviation from above mentioned conditions will automatically lead to cancellation of the Contract.

Deputy General Manager (HR/Admin/Procurement)
WATER AND SANITATION SERVICES Kohat
HOUSE # 14, SECTOR E-4, KDA, KOHAT.

COMPREHENSIVE GROUP LIFE INSURANCE - WSSCK EMPLOYEES.

BILL OF QUANTITIES / Scope of Coverage

S. No	WSSCK Positions	Scales	Nos of Employees	Group Life Insurance (Normal & Accidental Death, Disabilities)	Total Comprehensive Group Life Insurance Premium
1	CEO	M-1	2	6 & 12 Million	
2	Deputy CEO / COO	M-2		6 & 12Million	
3	General Managers	M-3		6 & 12Million	
4	Zonal Managers / Deputy General Managers/Senior Managers.	M-4		6 & 12Million	
5	Managers	M-5	11	4 & 8 Million	
6	Deputy Managers	M-6		4 & 8 Million	
7	Assistant Managers	M-7		4 & 8 Million	
8	Officers	M-8		4 & 8 Million	
9	Associates / PS to CEO	S-1	5	2 & 4 Million	
10	Computer Operators / Office Assistant/ Receptionist/ Telephone operators	S-2		2 & 4 Million	

11	Drivers / Mechanics	S-3	2 & 4 Million
12	Office Boy / Cleaners/Sweepers /Kata coolies/ Behisti	S-4	2 & 4 Million
Total			

Total No of Employees 20 Nos, with Ages Less than 60 Years.

It would be 24 hours coverage in case of death due to any cause.

Other Benefits Includes the following;

1. Group Life (Death due to any reason).
2. Group Accidental Death.
3. Group Accidental Permanent Total / Partial Disability.
4. Group Natural Disability.
5. Group Accidental temporary total disability.
6. Group Accidental Medical Expense 20% (After Hospitalization).

Authorized Signature with Seal

Affidavit

As owner of M/s

I/We accept the terms and conditions as laid down in Bid form and The WSSC Kohat Request for Bid.

I/We shall also observe all the rules/regulations framed by Government of the Khyber Pakhtunkhwa and KPPRA for Insurance Services.

SIGNATURE

WITH STAMP OF THE FIRM

Date: _____

PROVIDER'S PROFILE

Company	
Address of Office	
Contact Person / Name.	
Contact Person / Designation	
Contact Person / Mobile #	
Telephone No	
NTN No	
Years of Experience	

Authorized Signature: _____

Not for bidding, for information only, bidding documents to be availed from the office of WSSCK

Name & Designation : _____

Company Seal : _____

Not for bidding, for information only, bidding documents to be availed from the office of WSSCK

WATER AND SANITATION SERVICES COMPANY KOHAT

STAFF LIST OF LIFE INSURANCE FOR THE YEAR 2020-21 & 2021-22

No. Staff	Category	Name	CNIC No.	Age	Gender	Mrt Status	Date of Birth	Group Life Insurance Normal Coverage	Group Life Insurance Accidental Death Coverage
1	A	Arif Rauf	17301-1603255-5	55 Years	Male	Married	20/10/1966	6 Million	8 Million
2	A	Zulfiqar Ali	16101-6375603-1	51 Years	Male	Married	5/8/1969	6 Million	8 Million
3	B	Tahir Afif	14301-2422826-7	51 Years	Male	Married	12/6/1969	6 Million	8 Million
4	B	Kashif Qayyum	34101-7507169-1	34 years	Male	Married	15/09/1986	6 Million	8 Million
5	C	Muhammad Ismail	16202-2922907-7	37 Years	Male	Married	4/7/1984	4 Million	6 Million
6	C	Fakhar-E-Alam Khan	15602-2803693-1	37 Years	Male	Married	4/20/1984	4 Million	6 Million
7	C	Muhammad Ahsan Adnan	37406-1276421-7	33 Years	Male	Un-married	9/10/1988	4 Million	6 Million
8	C	Jahanziab Khan	15402-6800872-5	41 Years	Male	Married	3/30/1980	4 Million	6 Million
9	C	Malik Asif Habib	17301-3850604-1	44 Years	Male	Married	12/1/1976	4 Million	6 Million
10	C	Asma Ali	17301-4383252-6	35 Years	Female	Married	1/1/1986	4 Million	6 Million
11	C	Wajahat Ali Khan	14301-1986379-7	39 Year	Male	Married	2/9/1981	4 Million	6 Million
12	C	Arif Kamal	2130-30890108-7	43 Years	Male	Married	4/15/1978	4 Million	6 Million
13	C	Mian Mohsin Gul	17102-5517954-7	58 Years	Male	Married	4/14/1963	4 Million	6 Million
14	C	Haider Taj	17301-0715309-7	44 Years	Male	Married	11/8/1975	4 Million	6 Million
15	C	Iftikhar Khan	16102-3873105-5	36 Years	Male	Married	1/10/1983	4 Million	6 Million
16	D	Muhammad Suleman	17201-6636493-5	38 Years	male	Married	2/3/1981	2 Million	4 Million
17	D	Zain Alam	17301-7901900-5	28 Years	male	Married	8/2/1992	2 Million	4 Million

18	D	Fawad Amin	17102-5607896-5	43 Years	male	Married	6/7/1987	2 Million	4 Million
19	D	Abdul Basit Bukhari	14301-3421294-3	33 Years	Male	Married	28/03/1989	2 Million	4 Million
20	D	Sandal Rehman	17301-1001767-0	24 Years	Female	Un-married	20/02/1996	2 Million	4 Million

Not for bidding, for information only, bidding documents to be availed from the office of WSSC Kohat

	<p>WATER AND SANITATION SERVICES COMPANY (WSSC) KOHAT GOVERNMENT OF KHYBER PUKHTUNKHWA NOTICE INVITING TENDER Comprehensive Group Life Insurance</p>
<ol style="list-style-type: none"> 1. Sealed Bids are invited from firms / companies registered with concerned Authority including Income Tax, Sale Tax Department & KPRA. 2. Must have sound financial background Preferably with " AA/ A+ and above " credit by IFSR/PACRA/JCR-VIS, for providing the services of Comprehensive Group Life 3. Bidding method is single stage single envelope procedure in accordance with Khyber Public Procurement Regulatory Authority (KPPRA) Rules 2014, <p>Terms and Conditions:</p>	

4. Interested eligible bidders (Must have minimum 07 years' experience in the relevant field) must obtain further information and bidding documents from the office of undersigned on any working day during office hours.
5. Bidding documents can be obtained on written request from the office of undersigned. Deposit of **Rs.1000/-** at A/C# given below as documents charges (Nonrefundable) till the closing date of submission of the bid.
6. The NIT & Bid Solicitation documents (BSD) can also be downloaded from the website of **KPPRA** and **WSSC Kohat** website **www.wssck.org.pk** for information purpose only.
7. 2% Earnest money (from the firm/company account only) must accompany with the Call Deposit in the name of **CEO, WSSC, Kohat Bank of Khyber A/C# 0138000** on **05th July 2021**.
8. A pre-bid meeting will be held at the address given below **at 11:00 AM on 22nd July 2021**.
9. The tender documents must be signed by contractor/Firm or authorized person of the contractor.
10. Bid must be delivered on or before **05th July, 2021** at **01:30 PM through registered courier only**.
11. Bids will be opened on the same day, **02:00 PM at the address mentioned below** and the bidders or their authorized representative to participate in the tender opening process.
12. WSSCK will not be responsible for any cost or expenses incurred by Bidders in connection with the delivery of bids.
13. All federal and provincial duties/stamp duty/taxes including Income Tax, sale tax, etc. on the bids registered will be recoverable as per directives of the government issued from time to time.
14. WSSC Kohat reserves the rights to accept or reject any or all bids as per KPPRA rules.

**OFFICE OF THE CHIEF EXECUTIVE OFFICER
WATER & SANITATION SERVICE COMPANY, KOHAT
HOUSE # 14, SECTOR 4, KOTAL TOWNSHIP (KDA), KOHAT
Ph# 0922-514061-63**