



NOTICE INVITING TENDER-(NIT)
No. SZABUL/PS/2026-27/002

**FOR THE PROVISION OF
HEALTH INSURANCE SERVICES**

TENDER DOCUMENT



Shaheed Zulfiqar Ali Bhutto University of Law-Karachi is a Public Sector University invites the sealed bids for **HEALTH INSURANCE SERVICES** from SECP registered well-reputed Health Insurance Companies available on list of Active Tax Payers of FBR (for Income Tax) & SRB (For Sales Tax).

Tender Fee	PKR 5,000/- (Rupees Five Thousand only) Non-Refundable
Bidding Procedure	Single Stage – Two Envelope Procedure
Bid Security	750,000/-
Last date for tender purchasing	17 July 2026 up to 17:00 Hours.
Deadline for submission of bids	20 July 2026 up to 14:00 Hours.
Bid Opening Date & Time	20 July 2026 at 15:00 Hours.
Note: In case of any unforeseen situation or government holiday resulting in closure of office on the date of opening, bids shall be submitted / opened on next working day at the given time and venue.	

Tender Document containing detailed terms & conditions can be obtained from **Director Finance / ADF Purchase**, Finance Department, Shaheed Zulfiqar Ali Bhutto University of Law, Chaudhry Khaliq -uz-Zamman Road, Block-08, Clifton, Karachi, Sindh, Pakistan. Phone No. + 92-21-99206452-3, Email: **DF@szabul.edu.pk** against nonrefundable Pay Order/Demand Draft of **Rs.5,000/-** being tender fee in favor of Shaheed Zulfiqar Ali Bhutto University of Law during office hours. No tender shall be sold on the date of opening of bid. Tender Notice and bidding documents are also available on the websites of university (www.szabul.edu.pk) and Sindh Public Procurement Regulatory Authority (<http://ppms.ppr.sindh.gov.pk>), if so downloaded from the websites of relevant authority a bidder is required to enclose Pay order/demand Draft of **Rs.5,000/-** (being tender fee) in favor Shaheed Zulfiqar Ali Bhutto University of Law of with bidding documents.

The Shaheed Zulfiqar Ali Bhutto University of Law-Karachi (SZABUL) reserves the right to reject any or all the bids subject to the relevant provisions of Sindh Public Procurement Rules, 2010 **(as amended from time to time)**.



1. **Introduction:-**

1.1. Shaheed Zulfiqar Ali Bhutto University of Law is a Public Sector University, chartered by Government of Sindh under Act XIII of 2013, recognized by Higher Education Commission Pakistan and Pakistan Bar Council.

2. **Scope of Work:-**

2.1. Provision of comprehensive medical coverage to the **781** lives consisting of 161 employees and their dependents 620 according to their category for a period of **12 Months (One Year)**. The insurance coverage shall include:

2.1.1. In-Patient Treatment (Hospitalization);

2.1.2. Day Care Treatment;

2.1.3. Maternity Care;

2.1.4. Reimbursement of Out-Patient Treatment for Pre & Post Hospitalization and

2.1.5. Other Medical Services / Allied Facilities.

Employees and their dependents will be covered under the following policies:

2.2. Premium Policy:-

- Hospitalization of Employees and their dependent spouses, children & Parents.

2.2.1 Details of the employees according to their categories covered under the Premium Policy are given below:

Employees Categories				
A	B	C	D	E
Vice Chancellor	BPS: 19-22	BPS:16-18	BPS:11-15	BPS:1-10

Category Wise Number of Employees and their Dependents

Category	Category					Total
	A	B	C	D	E	
Employees	01	16	65	11	68	161
Dependents	03	61	248	56	251	620
Total	04	77	314	67	319	781

Following shall be the Coverage/Benefits Limits

Sr.No.	Benefits/Coverage	Category Wise Coverage Limits Breakup				
		A	B	C	D	E
01	Hospitalization along with Pre & Post Hospitalization for 30 days.	1,500,000	1,250,000	1,000,000	750,000	500,000
02	Normal Delivery & Miscarriage	400,000	309,000	309,000	229,000	180,850



03	Caesarean Section & Multiple Births	600,000	572,850	572,850	419,800	345,600
Category Wise Breakup						
Daily Room & Boards Limits		A	B	C	D	E
		50,000	45,000	40,000	30,000	20,000

- 2.4 **Note: In case of Accidental Injuries Hospitalization Ceilings shall be enhanced by 50% in upper limits.**
- 2.5 **In case of increase / decrease of any employee / dependent, the university shall inform in writing and the Insurance coverage shall accordingly be commenced / ceased, as the case may be, on the same rates and terms and condition of the Contract Agreement.**
- 2.6 In case of birth of new born baby of the employee, the new born baby shall immediately be covered under the Insurance Policy.
- 2.6.1 Eligible Medical Expenses (including but not limited) to be covered from **ANNUAL HOSPITALIZATION LIMITS** shall include Hospitalization & Day Care Treatment as Follows;

HOSPITALIZATION	DAY CARE
1. Daily Room & Board Charges 2. In-Hospital Consultation Charges 3. Surgical Fee 4. Diagnostic Investigations 5. OT Charges 6. Blood & Oxygen Supplies 7. ICU/CCU/SCU/HDU Charges 8. Organ Transplant 9. Local Ambulance Charges 10. Burns 11. Stroke/CVA 12. Pre & Post Hospitalization including OPD, Medicines, Consultation & Diagnostic 13. Tests before & after (30 Days.) 14. Angioplasty / By-Pass Surgery 15. Thyroid Dichotomy 16. Miscellaneous Hospital Services and Supplies 17. Emergency Room Treatment leading to Hospitalization. 18. Other Operative Procedures. 19. Congenital Birth Defects will be fully covered. 20. Psychiatric Treatments 21. Maternity related complications. 22. Enhancement of Hospitalization Limit in case of Accidental Injuries/ICU/CCU. (50% of available limit). 23. Declared / Undeclared Pre-Existing Conditions will be fully covered.	1. Lithotripsy 2. Endoscopy 3. Excision Biopsy 4. Gastroscopy 5. Partial Mastectomy 6. Tonsillectomy / Adenoidectomy 7. Veins / Varicose 8. Non-Malignant Tumors/Abscess 9. Cholecystectomy 10. Herniorrhaphy 11. Appendectomy 12. Cataract Surgery 13. Angiography 14. MRI 15. CT Scan 16. Thallium Scan 17. Kidney Dialysis 18. Treatment of Cancer 19. Chemotherapy with pre full Hospitalization Limits. (including & post cover) upto other day care procedure 20. Root Canal/Tooth Extraction 21. Treatment of Hepatitis A B & C such as Inj. Interferon Therapy / Tab. Sovaldi or equivalent along with all combination Therapy, consultation & Lab Tests such as PCR / LFT up to Hospitalization Limits. 22. Treatment of all injuries / fractures & lacerations wounds (out-patient within 24 hours).



	Accidental Dental Treatment (Outpatient within 48 Hours for Pain relief only).
	23. Pace Maker (Installation/Theater +ICU+ Charges + Surgeon Fee Anesthetists Fees
	24. Circumcision Charges of Newborn Baby Boys.
	25. Other Operative Procedures

2.7 Medical Expenses relating to **PAIN MANAGEMENT/EMERGENCY ROOM TREATMENT NOT LEADING TO HOSPITALIZATION** to be covered (but not limited to) from **ANNUAL HOSPITALIZATION LIMITS** following are the slabs:-

TREATMENT	COVERAGE/LIMIT
1. ER management of Renal or Biliary Colic requiring injectable analgesics	Upto Rs. 30,000/-
2. IV treatment in ER for dehydration cases due to gastroenteritis	Upto Rs. 30,000/-
3. ER Management of High Grade Fever requiring IV antibiotics & antipyretics	Upto Rs. 30,000/-
4. ER Management of Chest Pain	Upto Rs. 30,000/-
5. Severe Skin eruptions due to lacerations requiring stitching or dressing	Upto Rs. 30,000/-
6. ER Management of Acute Bronchial Asthma	Upto Rs. 30,000/-
7. ER Management of Epileptic Fits	Upto Rs. 35,000/-
8. POPs for fractures in ER	Upto Rs. 50,000/-
9. ER management of Hyperglycemia and Hypertension	Upto Rs. 50,000/-
10. ER treatment / gastric lavage of accidental cases of over-dosage / poisoning especially among children	Upto Rs. 50,000/-
11. ER observation for Head Injury cases	Upto Rs. 50,000/-
12. ER management of upper GI bleeds	Upto Rs. 60,000/-

2.7.2 Eligible Medical Expenses to be covered from Annual **MATERNITY CARE LIMITS** (including but not limited) shall include Hospitalization & Day Care Treatment as Follows:

MATERNITY CARE
1. Follow-up visits of patients during or after pregnancy.
2. Normal/Caesarean/Multiple Births/Force Delivery.
3. Pre & Post Natal Expenses,
4. Obstetricians Fee for Delivery & Consultation during Hospitalization.
5. Coverage of Congenital Birth Defects.
6. New Born Babies are to be covered from very 1 st day of Birth
7. New Born Babies Nursery Care Charges including incubator facility.
8. Miscarriage resulting into D&C or D&E.
9. Midwife Charges if delivery takes place at home.
10. Operation Theatre /Physician's /Surgeon's Charges
11. Anesthesia Charges.



12. Prescribed Medical Supplies & Services during Hospitalization.
13. Declared / Undeclared Pre-Existing Conditions will be fully covered.

2.7.3 Eligible Medical Expenses to be covered from Annual **OUT-PATIENT REIMBURSEMENT LIMITS FOR PRE/POST HOSPITALIZATION** shall include (but not limited to) for Out Patient Treatment as Follows:

OUT-PATIENT REIMBURSEMENT	
1. Physician's or Consultant's Fee	8. Dental Treatment including Extractions
2. Prescribed Medicines	Teeth, Root Canalizing or Capping or Similar Treatment.
3. Prescribed Diagnostics Tests	9. Accident Related Dental Treatment.
4. Psychiatric Treatment	10. Wellness Mammogram, Pap smear, Prostate Cancer Screening or Colon Cancer Screening.
5. Declared / Undeclared Pre-Existing Conditions will be fully covered.	11. Costs for Treatment by Therapists and Complementary Medicine Practitioners.
6. Vaccinations.	12. Homeopathic Treatment.
7. Pathology, Radiology and Diagnostic Tests, X-rays & Ultrasounds.	

- 2.8 Employees either Male or Female will be covered with no age restrictions.
- 2.9 Dependent Spouse(s) will be covered,
- 2.10 Maternity up to 50 years of age.
- 2.11 Dependent Son(s) will be covered up to 24 years of age.
- 2.12 Dependent Daughter(s) will be covered till marriage.
- 2.13 Parents will be covered with no age restrictions.

3 **Obtaining of Bidding Document: -**

3.1 Tender Document containing detailed terms & conditions can be obtained from Director Finance/Assistant Director Finance Purchase, Finance Department, Shaheed Zulfiqar Ali Bhutto University of Law, Chaudhry Khaliq - uz-Zamman Road, Block-08, Clifton, Karachi, Sindh, Pakistan. Phone No. + 92-21-99206452-3, Email: df@szabul.edu.pk against nonrefundable Pay Order/Demand Draft of Rs. 5,000/- being tender fee in favor of Shaheed Zulfiqar Ali Bhutto University of Law during office hours w.e.f. date of publication of this NIT in the print media, **fill 17:00 hours, 17 July 2026.**

3.2 Bidding Document can also be downloaded from the Official website of SZABUL i.e. <https://www.szabul.edu.pk/> or Sindh Public Procurement Authority i.e. <http://ppms.ppr.sindh.gov.pk>, in this situation, the bidder is required to enclose Pay order/Demand Draft of **Rs.5,000/-** non-refundable as a Tender Fee in favor of Shaheed Zulfiqar Ali Bhutto University of Law Karachi.

4 **Bidding Procedure: -**

- 4.1 Bids are invited as per Single Stage – Two Envelope Procedure in accordance with sub rule 2 of rule 46 of the Sindh Public Procurement Rules, 2010 (**as amended from time to time**).

5 **Instructions to the Bidders: -**

- 5.1 Bidder must read all the contents of NIT as well as Bidding Document and understand all the requirements.
- 5.2 Bidder must ensure that the Bid Form is filled in all respect, without any confusion (Available at page 14).
- 5.3 The Bid Form(s) shall be inserted in the Financial Proposal. However, a copy of the same shall be inserted in the Technical Proposal after hiding the amount.
- 5.4 Bid Security shall be inserted in the Financial Proposal. However, a copy of the same shall be inserted in the Technical Proposal after hiding the amount.
- 5.5 There should not be any over-writing, double writing, crossed, additional conditions.
- 5.6 Rates are to be quoted clearly in digits as well as in words.



- 5.7 Each document/paper submitted by the bidder shall be signed/stamped by the bidder on the face of document.
- 5.8 Bids shall be submitted in accordance with Single stage – Two Envelope Procedure.
- 5.9 Bidder shall prepare two separate envelopes for Technical as well as Financial Proposal.
- 5.10 Bidder shall examine the Bid Evaluation Criteria and insert appropriate document in the Technical/Financial Proposal accordingly (Available at page 9).
- 5.11 Bidder(s) must write the “**TECHNICAL PROPOSAL**” and “**FINANCIAL PROPOSAL**” on the face of relevant sealed envelopes containing relevant bid/offer in it.
- 5.12 Conditional Bids, Telegraphic Bids, Bids not accompanied by Bid Security of required amount and form, bids received after specific date and time and bids of Black Listed firms shall be treated as rejected / nonresponsive.

6 **List of Documents to be enclosed: -**

- 6.1 Bidder(s) must ensure that the following documents are enclosed with the **Technical Proposal**.
 - 6.1.1 Complete Bidding Document, duly signed and stamped on its each/every page as acceptance of all terms & conditions.
 - 6.1.2 Original Bidding Document purchase receipt or Pay Order of **Rs.5,000/-**.
 - 6.1.3 Copy of Pay Order in respect of Bid Security after hiding the amount.
 - 6.1.4 Attested copy of NTN / Income Tax Registration Certificate, Sales Tax Registration Certificate.
 - 6.1.5 Attested copy of CNIC of signatory of the Bidder.
 - 6.1.6 Complete profile and history of the Bidder/Participant including complete address and complete details of Directors including their CNIC Numbers.
 - 6.1.7 List of panel Hospitals all over the Pakistan.
 - 6.1.8 List of present clients of Group Health Insurance with name and contact persons, cell/telephone numbers and addresses.
 - 6.1.9 Audited Financial Statement of the bidder for last three years.
 - 6.1.10 Financial Stability Certificate / Credit Worthiness from First Class Scheduled Bank of Pakistan.
 - 6.1.11 Complete details of turn-over of at least last three years duly supported with the documentary evidence *in the field of health insurance*.
 - 6.1.12 Copy of documents regarding affiliation/representation (subsidiary or merger) of foreign/local company etc., if any.
 - 6.1.13 Copy of documents in respect of PACRA / JCR-VIS Rating.
 - 6.1.14 Affidavit on stamp paper duly notarized to the effect that the Insurance Company is neither blacklisted nor suspended by any National / International, including Provincial and Federal Government.
 - 6.1.15 Affidavit on stamp paper duly notarized to the effect that any Director of the Insurance Company is not awarded any punishment from any Court of Law.
 - 6.1.16 Affidavits duly notarized to the effect that the bidder has submitted the correct and complete information along with the bid/offer. If any document/information is found forged/engineered /fake/bogus at any stage, the bidder may be declared as Blacklisted in accordance with law and the performance guarantee and payment, if any may be forfeited.
 - 6.1.17 Details of Full-Time Doctors for Case Management in Medical & Claims Dept.
 - 6.1.18 Details of currently providing the Group Health Insurance to corporate clients with number of employees of that each client.
 - 6.1.19 Original Certificate from existing client stating satisfactory performance of the bidder.
 - 6.1.20 Details of Medial Call Center (24/7 Help Line).
 - 6.1.21 Valid documentary evidence in support of evaluation and qualification criteria.
 - 6.1.22 Bidder(s) must ensure that the following documents are enclosed with the **Financial Proposal**
 - 6.1.23 Bid Security of required amount and form.
 - 6.1.24 Bid form(s) duly filled in all respect clearly quote the price.
 - 6.1.25 Once again note that, bidder must ensure that, the Bid Form is filled in all respect, without any confusion, there should not be any over-writing, double writing, crossed, additional conditions and Rates are quoted clearly in digits as well as in words.
 - 6.1.27 **Bidder(s) must understand that all payments / transaction shall be made in Pakistan Rupees (PKR) only.**
 - 6.1.28 Bidder(s) must work carefully and quote gross rates including all applicable taxes and also incorporate the impact of Sales Tax. The SZABUL shall made payments after deduction of all applicable taxes including Income Tax & SST / GST and other taxes, if any.



7. **Eligibility Criteria:** Bidder which meets the following **eligibility criteria/mandatory requirements** would be declared responsive for further evaluation as per the Evaluation Criteria specified in this bidding document. Verifiable documentary proof for all following requirements is a mandatory requirement, noncompliance will lead to disqualification.
- 7.1. Bidder shall complete all the terms & conditions of this Bidding Document.
 - 7.2. Bidder able to enclose the documents as per clause 6 of this Bidding Document.
 - 7.3. Companies must be available on “List of Active Tax Payers” of FBR (for Income Tax) and SRB (For Sales Tax) websites.
 - 7.4. Certificate of Incorporation issued by the Securities & Exchange Commission of Pakistan („SECP“)
 - 7.5. Bidder must have at least one Full-Time Doctors for Case Management in Medical & Claims Dept.
 - 7.6. Equity / Net Worth of the bidder as on closing of last fiscal year should not be less than Two Billions and same shall be reflected in the Audited Accounts.
 - 7.7. Bidder has Credit Rating of minimum “AA or equivalent” of PACRA/JCR-VIS as on the date of submission of bid.
8. **Validity of Bids: -**
- 8.1. Bids shall remain valid for Ninety (90) days w.e.f. date of opening of Technical Proposals. The bids without or less than Ninety (90) days validity will be rejected.
9. **Language of Bids: -**
- 9.1. The bid prepared by the bidder, as well as all correspondence and documents relating to the bid exchanged by the bidder and the Procuring Agency shall be in English. Supporting documents and printed literature furnished by the bidder may be in another language provided these are accompanied by an accurate translation of the relevant passages in English, in which case for purposes of interpretation of the Bid, the translated version shall prevail.
10. **Submission of Bids/Offers: -**
- 10.1. Sealed bids/offers both the proposals i.e. Technical Proposal and Financial Proposal to be dropped in the tender box placed at Finance Department, Shaheed Zulfiqar Ali Bhutto University of Law, Chaudhry Khaliq -uz-Zamman Road, Block-08, Clifton, Karachi, Sindh, Pakistan up to 14:00 Hours on or before 20th July, 2026. The sealed bids/offers may also submit by mail, addressed to Additional Director Finance/Chief Accountant/Bursar/Assistant Director Finance Purchase, Finance Department, Shaheed Zulfiqar Ali Bhutto University of Law, Chaudhry Khaliq -uz-Zamman Road, Block-08, Clifton, Karachi, Sindh, Pakistan. Phone No. + 92-21-99206452-3, however, under any circumstances, whatsoever, the sealed bids/offers shall be reached before the deadline for submission of bid. Any bid submitted / received late due to any reason whatsoever, shall not be considered at any stage and shall be returned un-opened. Any claim against the bids received late shall not be considered at any stage, hence bidders are advised to take all precautionary measures for delivery of sealed bids before the deadline for confirmed submission of bid.
11. **Opening of Bids: -**
- 11.1. The Technical Proposals shall be opened within one hour of deadline for submission of offer/bid in presence of the authorized representative(s) of the bidder(s), if they wish to present at the time of opening of bids.
 - 11.2. In case of the date of opening of tender declared as Public Holiday by the Government of Sindh or Federal Government or non-working day due to any reason, the next official working day shall be deemed to be the date for submission and opening of tenders/bids/offers, accordingly. The time and venue shall remain same.
 - 11.3. The envelope marked Financial Proposal shall be retained unopened in the custody of SZABUL.
 - 11.4. After the evaluation and approval of the technical proposal, the Financial Proposals shall be opened if technically accepted / qualified bids having the minimum qualifying points / marks of 75% or above, at a time, date and venue announced and communicated to the bidders in advance.
 - 11.5. The opening of Financial Proposal may be extended by the SZABUL, however, same shall be informed through posting of Notice on the Notice Board at outside main gate of SZABUL, but the bids shall be opened within the bid validity period.

12. **Evaluation of Bids: -**



- 12.1 Bids/Offers including Technical Proposal/Financial Proposals to be evaluated by the Committee constituted by the SZABUL for the purpose.
- 12.2 The Committee may seek the clarification from the bidder in writing or oral as the case may be, in case of committee deemed fit, however any clarification shall not be change the sanctity of original bid;
- 12.3 The Bids/Offers shall be evaluated conformity the requirements of terms & conditions of the bidding document based on the record / documentary evidence submitted by the bidder.
- 12.4 **Technical Proposal Evaluation:**
- 12.4.1 The Bids shall be evaluated on complete Lot / Group / Package basis reflected in the Bid Form / Price Schedule. Bids for partial / limited item(s) shall not be considered and shall be rejected.
- 12.4.2 The following merit point system for weighing evaluation factors / criteria will be applied for technical proposals.
- 12.4.3 Bidders achieving **minimum 75% points / marks** will be considered only for further process besides compliance of all mandatory clauses. Documentary evidence must be attached in support of your claim.
- 12.4.4 Only those Financial Proposals will be announced / considered which are technically qualified by the Committee.

TECHNICAL PROPOSAL EVALUATION CRITERIA

S#	Evaluation Parameters/Sub-parameters	Maximum Points
1.	Number of Years in the Business of providing Health Insurance Services. (Credible documentary evidence must be provided)	Max. 10
1.1	15 years or above	10
1.2	10 years or above	07
1.3	07 years or above	05
1.4	05 years or above	03
1.5	Below 05 years	01
2.	Total Number of Corporate Clients Currently receiving Health Insurance Services. (Credible documentary evidence must be provided)	Max. 15
2.1	200 and above	15
2.2	150 and above	10
2.3	100 and above	7
2.4	50 and above	05
2.5	Below 50	03
3.	Total Number of Panel Hospitals under credit facility in Pakistan. (Credible documentary evidence must be provided)	Max. 15
3.1	200 and above	15
3.2	150 and above	10
3.3	100 and above	7
3.4	50 and above	05
3.5	Below 50	03
4.	Media Call Center / 24/7 Helpline (Credible documentary evidence must be provided)	Max. 05
4.1	Yes	05
4.2	No	00



5.	Number of Full-Time Doctors for Case Management in Medical & Claims Dept. (Provide details duly signed by authorized person)	Max. 10
5.1	20 and above	10
5.2	10 and above	05
5.3	Below 10	00
6.	Equity / Net Worth of the Company as on 31st December 2025 (Audited Financial Statements must be provided)	Max. 15
6.1	PKR 10 Billion and above	15
6.2	PKR 7 Billion and above	10
6.3	PKR 5 Billion and above	7
6.4	PKR 2.5 Billion and above	05
6.5	Below PKR 2.5 Billion	03
7.	Average of 3 years' Turnover of Health Care Services (Audited Financial Statements must be provided for three years)	Max. 15
7.1	PKR 8 Billion and above	15
7.2	PKR 6 Billion and above	10
7.3	PKR 4 Billion and above	7
7.4	PKR 3 Billion and above	05
7.5	Below PKR 3 Billion	03
8.	PACRA/JCR-VIS Rating – MANDATORY REQUIREMENT	Max. 15
8.1	AA++ or equivalent	15
8.2	AA+ or equivalent	10
8.3	AA or equivalent	05
TOTAL POINTS		100

12.5 Financial Proposal Evaluation:

- 12.5.1 Technically qualified/successful bidder(s)/Tenderer(s) shall be eligible for Financial Proposal(s). The Financial bids shall be opened in the presence of the Bidders at the scheduled date, time and venue communicated in advance or as defined in this document.
- 12.5.2 Financial Bids/Financial Proposals of Technically disqualified / rejected bidders will not be opened and sealed envelopes shall be returned to the bidder.
- 12.5.3 Bids not accompanied by the Bid Security of required amount and form shall be rejected.
- 12.5.4 Procuring Agency shall not be responsible for any erroneous calculation of taxes and all differences arising out shall be fully borne by the Successful Bidder. However, any subsequent changes in rates or structure of applicable taxes by the Government at any time during execution / evaluation period shall be passed to the Procuring Agency.
- 12.5.5 The Financial Proposal must be duly signed and stamped by the Head of Finance Department of the insurance company, while the Technical Proposal must be duly signed and stamped by the Head of Operations of the insurance company.

13 Announcement of Bid Evaluation Report

- 13.1 Bids/Offeres including Technical Proposal/Financial Proposals to be evaluated by the Committee constituted by the SZABUL for the purpose.
- 13.2 The Bid Evaluation Report shall be announced and shall be hoisted on websites of the Authority and Procuring Agency shall intimate to all the bidders at least three (3) working days prior to the award of Contract.

14 Award of Contract: -

- 14.1 The bidder whose offered rate is found lowest amongst other technically qualified bidders shall be considered for acceptance of the offer provided that it fulfills the laid down terms and conditions of the tender, irrespective of their score in the previous step.



- 14.2 In case of tie among two or more bidders in financial bid with identical offered rate, the contract shall be awarded to the bidder who shall obtain the highest points / marks in technical evaluation report.
- 14.3 SZABUL reserve rights to cancel any/all bids, subject to the relevant provisions of SPP Rules 2010 (Amended 2019).

15 **Signing of Contract: -**

- 15.1 In case of award, the Insurance Company shall sign the contract on appropriate stamp paper. All charges including payment of duty shall be borne by the Insurance Company.

16 **Period of Contract: -**

- 16.1 Initially contract shall be made for a period of one year (12 months) however, SZABUL at its own discretion can extend the period of contract for a further period if so required. The Insurance Company shall be bound to provide the **services for next year with mutual consent/terms & conditions.**

17 **Bid Security / Performance Guarantee: -**

- 17.1 The Bidder shall enclose the Bid Security not less than 2% of the total contract value of the one year (12 months) in the shape of Deposit at Call or Pay Order or Demand Draft or a Bank Guarantee in favor of Sahaheed Zulfiqar Ali Bhutto University of Law Karachi issued by a scheduled bank in Pakistan valid for a period of 28 days beyond the bid validity period. The Bid Security shall be attached with the Financial Proposal. Photocopy of the Bid Security shall be attached with the Technical Proposal after hiding the amount.
- 17.2 The Bid Security of unsuccessful bidder shall be returned after award of contract or within one week of expiry of bid.
- 17.3 The Successful bidder shall submit the Performance Security / Guarantee not less than **10%** of the total contract value of the one year (12 months) in the shape of Call Deposit or Pay Order or Demand Draft or a Bank Guarantee in favor of Sahaheed Zulfiqar Ali Bhutto University of Law Karachi issued by a scheduled bank in Pakistan valid for a period of ninety (90) days beyond the date of completion / expiry of the contract.
- 17.4 The Bid Security of successful bidder shall be returned after receipt of Performance Security / Guarantee. However, the successful bidder can adjust the Bid Security towards Performance Guarantee, in this situation, the successful bidder shall submit the balance amount on account of Performance Guarantee.
- 17.5 The Performance Security / Guarantee shall be forfeited, in case company fails to provide the satisfactory services. The Performance Security / Guarantee shall be returned after expiry of contract and settlement of all claims by the company.

18 **Commencement of Insurance Coverage: -**

- 18.1 Insurance coverage shall commence within 30 calendar days after signing of contract.
- 18.2 SZABUL shall provide the complete details of employees at least two weeks prior to commencement of Insurance Coverage.
- 18.3 The Insurance Company shall arrange preparation of necessary documents and Health Card to the insured person well before commencement of insurance coverage.
- 18.4 The Insurance Company shall ensure the delivery of Health Card and complete details about the Panel Hospitals, available facilities at those hospitals, telephone numbers, claim filing process and other relevant information to the insured person well before commencement of Insurance coverage.
- 18.5 **After Award of Contract, the Service Provider shall conduct an awareness session with officers/staff separately.**

19 **Processing of Claim: -**

- 19.1 The Insurance Company shall process the claim within a working day of receipt of claim.
- 19.2 The Insurance Company cannot demand any unrealistic document for processing of claim.
- 19.3 The Insurance Company shall ensure the payment of claim within 15 days, subject to fulfillment of minimum required formalities.
- 19.4 **There is no time restriction for employees to submit their claims, provided all claims are raised on or before the expiry of the contract.**

20 **General Conditions: -**



- 20.1 A prospective company requiring any clarification(s) may inform to SZABUL or an Officer authorized on its behalf in writing. The SZABUL or concerned Officer authorized on its behalf will respond to any request for clarification which is received well before 05 working days or more to the deadline set for the submission of bids. Copies of SZABUL response will be forwarded to prospective companies (if not already clarified in the tender document or deemed necessary for the company).
- 20.2 Bidder shall comply with all Pakistani Laws, permits, codes and regulation applicable to the bidder's performance of services. Bids against the Government Rules and Policy, Conditional Bids, Telegraphic Bids, Bids not accompanied by Bid Security of required amount and form, bids received after specific date and time and bids of Black Listed firms will not be considered and will be rejected.
- 20.3 The SZABUL reserves the right to increase / delete the number of lives to be covered on the same rates and terms and condition of the Contract Agreement.
- 20.4 All the Health Insurance Cards in case of new Employees or Addition /Deletion / Plan Revision Correction cases shall be provided by the Insurance Company within 15 days from the submission of intimation.
- 20.5 Premium for New lives to be Added / Deleted or Plan Revision shall on the same rates as per Premium Rates quoted in the Bid.
- 20.6 Bidder must provide Company's Hotline numbers in order to facilitate and provide necessary information to the patients in case of Hospitalization in Panel Hospitals.
- 20.7 Approval / Authorization of Hospitalization shall be provided to the Hospital / Patient in not more than two days. All intimations of Approvals / Regrets must also be furnished to the SZABUL through email.
- 20.8 All the IPD and OPD (Pre/Post Hospitalization) Reimbursement Claims would be paid within 15 days from the date of submission of claims.
- 20.9 In case of IPD / Maternity Reimbursement Claim of a Non-Panel Hospital, a deduction not more than 10% of the Total Claim may be made. This shall be waived if the treatment is unavailable at a Panel Hospital or is some Special or peculiar circumstances.
- 20.10 In case of return or withholding of Claim for Reimbursement, a formal intimation by letter or email would be required by the Insurance Company describing the reason for return or withholding.
- 20.11 If an Employee / Patient wishes not to disclose certain personal information such as Investigations Reports, the requirement in Reimbursement Cases shall be waived upon the request of the Employee / Patient.
- 20.12 Requirement of Prescriptions shall be waived in case the Employee / Patient is a Doctor/ Medical Practitioner upon request.
- 20.13 All the Health Insurance Cards must bear the SZABUL Employee ID and Name of Institute / Department, provided in the list as and when the contract is awarded.
- 20.14 The Bidder will provide the Claims Utilization Report for Hospitalization and Reimbursement on Quarterly Basis.
- 20.15 In case of non-issuance of Insurance Card to an existing employee, due to non-provision of data required for issuance of Health Insurance Card, the employee or his/her dependent shall be provided Hospitalization Coverage after obtaining necessary approval / verification from the SZABUL.

21 **Payment: -**

- 21.1 Payment of Premium shall be processed on quarterly basis. **Last quarter will be paid after settlement.**
- 21.2 The Insurance Company shall submit the following documents along with the Invoice:
 - 21.2.1 Original Invoice in triplicate.
 - 21.2.2 Copy of the Signed Contract.
 - 21.2.3 List of Insured Employees / Dependents
 - 21.2.4 Complete details of claims received, paid, pending during the quarter.
 - 21.2.5 Complete details of pending claims with reason of pendency.

22 **Profit Sharing: -**

- 22.1 Any Profit / Premium left at the end of the Contract Agreement will be shared on 50:50 basis after deducting the Admin Charges.

23 **Cancellation of Contract: -**

- 23.1 If the Insurance Company fails to provide the satisfactory services, the SZABUL shall be entitled at option to cancel the contract and recover the damages besides forfeiture of Performance Guarantee. The



SZABUL shall not be liable to any risks and costs whatsoever in consequence of such cancellation of the contract.

24

Arbitration: -

24.1 Any difference or dispute or liability of whatsoever nature arising out of the contract or in any way relating to the contract or to its construction or fulfillment should be settled as far as possible, amicably between the SZABUL and Insurance Company. Should the parties fail to come to an amicable settlement the same shall be referred to ARBITRATORS COMMITTEE. Such committee of arbitration shall be constituted by the **WORTHY VICE CHANCELLOR** in odd members. And Insurance company's nominee shall be observer in the committee. The decision of the Arbitrators committee, as the case may be, shall be final and binding on both the parties. The arbitration shall take place at Karachi, under Pakistani Law of Arbitration.



BID FORM / PRICE SCHEDULE

PROVISION OF HEALTH INSURANCE SERVICES

N.I.T No. SZABUL/PS/2026-27/002

(To be submitted on Official Company Letterhead duly Signed & Stamp)

SR.#	DESCRIPTIONS	PREMIUM RATES FOR 12 MONTHS (in PKR)
1.	Hospitalization Premium	
2.	Maternity Premium	
3.	Stamp Duty	
Total Premium / Bid Value for 12 months (one year) In PKR Including Taxes		
Amount of 2% Bid Security		

Signature: _____

Name: _____

CNIC: _____

Designation: _____

Company: _____

Stamp: _____

Dated: _____



BREAKUP OF QUOTED PREMIUM

(To be submitted on Official Company Letterhead duly Signed & Stamp)

S. NO	CATEGORY	AGE GROUP	YEARLY PREMIUM
A	B	C	D
01	Male Employee	18-25	
02	Male Employee	26-35	
03	Male Employee	36-45	
04	Male Employee	46-55	
05	Male Employee	56-60	
06	Male Employee	Above 60	
07	Female Employee	18-25	
08	Female Employee	26-35	
09	Female Employee	36-45	
10	Female Employee	46-55	
11	Female Employee	56-60	
12	Female Employee	Above 60	
13	Male Spouse	18-25	
14	Male Spouse	26-35	
15	Male Spouse	36-45	
16	Male Spouse	46-55	
17	Male Spouse	56-60	
18	Male Spouse	Above 60	
19	Female Spouse	18-25	
20	Female Spouse	26-35	
21	Female Spouse	36-45	
22	Female Spouse	46-55	
23	Female Spouse	56-60	
24	Female Spouse	Above 60	
25	Sons & Daughters	18 & Below	
26	Sons & Daughters	18 & Above	
27	Parents	60 or Below	
28	Parents	Above 60	
29	TOTAL		

Signature: _____

Name: _____

CNIC: _____

Designation: _____



Company: _____
Stamp: _____
Dated: _____

**INTEGRITY PACT
(AFFIDAVIT)**

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

M/s. _____, the service provider hereby declares that;

- (a) Its intention not to obtain the procurement / services / work of any contract, right, interest, privilege, or other obligation or benefit from the Shaheed Zulfiqar Ali Bhutto University of Law or any administrative or financial offices thereof or any other department under the control of the SZABUL through any corrupt practice(s).
- (b) Without limiting the generality of the forgoing the bidder / company / firm / agency represents and warrants that it has fully declared the charges, fees, commission, taxes, levies etc, paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within the SZABUL directly or indirectly through any means any commission, gratification, bribe, gifts, kickback whether described as consultation fee or otherwise, with the object of obtaining or including the procurement or service contract or order or other obligations whatsoever from the SZABUL, except that which has been expressly declared pursuant hereto.
- (c) The bidder / company / firm / agency / accepts full responsibility and strict liability for making any false declaration/statement, not making full disclosure, misrepresenting facts or taking any action likely to degrade the purpose of declaration, representation and warranty. It agrees that any contract / order obtained aforesaid shall without prejudice to any other right & remedies available to the SZABUL under any law, contract, or other instrument, be stand void at the discretion of the SZABUL.
- (d) Notwithstanding any right and remedies exercised by the SZABUL in this regard, bidder / company / firm / agency agrees to indemnify the SZABUL for any loss or damage incurred by it on account of its corrupt business practice & further pay compensation to the SZABUL in any amount equivalent to the loss of any commission, gratification, bribe, gifts, kickback given by the bidder / company / firm / supplier / agency / service provider as aforesaid for the purpose of obtaining or inducing procurement / work / service or other obligation or benefit in whatsoever from the SZABUL.

Shaheed Zulfiqar Ali Bhutto University of Law
Signature & Seal

(Name of Firm)
Signature & Seal

Note: This integrity pact is mandatory requirement other than auxiliary services / works.

