REQUEST FOR QUOTATION (RFQ)
For
Group Health Insurance

From: Procurement Department
Email: ahmednisar@sdpi.org
Tel: 051-2278134
Cell: 03093334072
Website: www.sdpi.org

Date: 8th September 2023
No. of pages including this page: 9

Who can apply?
The firms which fulfill the following criteria are eligible to apply:
1. Be a registered entity (Legal Registration Certificate to be provided).
2. Minimum experience of five (05) years in services.
3. Soundtrack-record of last 3 years (Profile including work Performance Certificates from previous clients, preferably NGO-INGO) to be provided.
4. Assigned focal person for coordination with SDPI Administration point.
5. Have fulfilled obligations related to payment of taxes.
6. Have never been blacklisted or in litigation with any client.

Manner of Submission:
Proper bids to be submitted by hand or through courier service to SDPI Office at 3rd floor, Taimoor chamber 10-D west blue area Islamabad.

Envelopes must be signed, and sealed / [staples are not acceptable] and indicate the RFQ description.

Quotation must be signed and stamped with company name by vendor.

Closing date: 15 September 2023, Time: 12:00 Noon

Requirements:
SDPI invites your company to make a firm offer for Group health insurance policy as mentioned in Annex A

Delivery Place: SDPI, 3rd floor Taimoor chamber 10-D West Blue area, Fazal ul Haq Road, Islamabad.

Payment Terms:
Vendors are requested to submit their quotes against the following terms

1- Quarterly payments in 4 installments

Time Required: within 7 days after receiving Purchase order.

Delivery will be an important aspect of the evaluation. The delivery schedule quoted should be the time it will take to get delivery to the delivery place.

Your offer should clearly indicate:
1. Unit price should be inclusive of all taxes applicable
2. Total CIF up to delivery place
3. All applicable government taxes will be deducted from the invoice
Criteria of Evaluation of RFQ's: All aspects of this quote will be evaluated; that is quality of goods, specifications, delivery and cost. Important - give clear detailed specifications on quotes. Additional advantages offered will also be considered. SDPI ultimately reserves the right throughout this process to select any servicing option that best meets its business requirements and to hold discussions with any and all respondents.

Notes to interested vendors / companies

1. Please answer all questions.
2. Please retain a copy of your complete submission.
3. Documents delivered late will not be considered.
4. All forms should be completed, signed and stamped.
5. Every price that is not clear or is changed should be signed and stamped by bidder.
6. Each company should submit one tender document only. In case of more than one (1) tender, the bidder will be disqualified.
7. Vendor will provide the cost breakdown
8. Prices without tax will be considered as “Inclusive of all direct taxes”. (As GST is Indirect Tax so it does not need to be included in the price.)

Information to bidders:

1. Currency of offer should be in Pakistani Rupee.
2. Payment will be made to the supplier by cross-check.
3. SDPI will not be responsible for any bank service charges.
4. Inspection (at buyer's expense or unless negotiated as seller's expense) may be applicable and will be advised at time of purchase order and arranged by SDPI or the supplier.
5. SDPI does not undertake to pay by letter of credit or in advance of delivery.
6. SDPI reserves the right to accept the whole or part of your offer.
7. Where the interest of SDPI so requires, all offers / proposals may be rejected and new ones solicited.
8. Incomplete offers or offers which do not comply with any of our tender conditions will not be considered.
9. If the supplier fails to deliver the supplies or perform the services within the time specified in this agreement, SDPI may require that supplier pay, in place of actual damages, liquidated damages of the amount of one percent (1%) of the agreement value for each day of delay.
10. Payment shall be made after deduction of all government applicable taxes.

*Any party trying to influence the Procurement Committee will be automatically disqualified from competition. Procurement Committee reserves the right to accept or reject any tender(s) without assigning any reason. The decision of Procurement Committee will be final and binding on all. If required, Procurement Committee may adopt other evaluation criteria(s) as seemed necessary.

*This document is not a commitment to purchase order on the part of SDPI. Bidder(s) not completing or not agreeing to the requirements set out in Invitation to Bid documents will be automatically disqualified from this competition and will not be further evaluated.

Thanks and regards.
Mailing Address: PO Box 2342, Islamabad, Pakistan  
Telephone: ++(92-51) 2277146, 2278134, 2278136, 2270674-6  
Fax: ++(92-51) 2278135  
Street Address: 3rd floor Taimoor chamber 10-D west, blue area Islamabad  
URL: www.sdpi.org  
e-mail: main@sdpi.org

SDPI is an independent, non-profit research institute on sustainable development.
DECLARATION OF ELIGIBILITY
(ON COMPANY LETTERHEAD)

Company Name:

Representative of ________________________________________________________
(Name and address of company)

Declare that the following conditions are applicable to us:

- We are legal registered company/companies.
- We are not bankrupt or in the process of going bankrupt.
- We have not been convicted for an offense concerning professional conduct.
- We have not been guilty of grave professional misconduct (proven by any means which the contracting authorities can justify).
- We have fulfilled obligations related to payment of social security and taxes.
- We are not guilty of serious misinterpretation in supplying Information.
- We are not in situation of conflict of interest (with prior relationship to project or family or business relationship to parties on Commission).
- We were not declared as serious fault of implementation owing to a breach of their contractual obligations.
- We do not employ personnel below the legal working age.
- We provide basic social rights and fair working conditions to our employees.
- We hereby confirm that we agree to all terms and conditions and other requirements as specified in the tender documents.

___________________________________________________________
(Signature & Stamp)

___________________________________________________________
(Name, address) (Location, date)
**QUALIFICATION SUMMARY**

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<th>Name of Company</th>
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<td>Head Office</td>
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<td>Sub Offices</td>
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<td>12</td>
<td>Legal Status (Sole Proprietor, Partnership firm, Company, others)</td>
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<td>13</td>
<td>Ownership (Public, Private)</td>
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<td>Place of Registration</td>
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<td>Registration Number</td>
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<td>Experience in years (Profile with Audited financial statements and reports)</td>
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GENERAL TERMS AND CONDITIONS

Please note that the General Terms and Conditions for Goods and Services will be an integral part
Of the Purchase Order and the bidder shall fully comply with the provisions of this document.

1. ACCEPTANCE OF CONTRACT: This contract may only be accepted by the Company's
signing and returning an acknowledgement copy of the contract. Acceptance of this contract
shall affect a contract between the Parties under which the rights and obligations of the
Parties shall be governed solely by the terms and conditions of this contract, including these
general terms and Conditions. No additional or inconsistent provisions proposed by the
Company shall bind SDPI unless agreed to in writing by a duly authorized official of SDPI.

2. PAYMENT:
• Payment will be made in Pak Rupees only for received Items shall be made by the
finance department.
• Unless authorized by SDPI, the Company shall submit one invoice.
• SDPI Finance Department will make payment through cross cheque in the name of
Company within 30 days from the receipt of the Invoice.

3. TAX EXEMPTION: SDPI will deduct all applicable taxes as per fiscal applicable laws In
Pakistan. The bidder may submit tax exemption certificate if the applying entity is tax
exempted.

Accordingly, the Company authorizes SDPI to deduct from the Company's invoice any
amount representing such taxes, duties or charges.

All payments made against purchase will be subject to deductions of withholding tax, as
applicable under the Income Tax Ordinance, 2001 and any other law promulgated in this
regard by the Federal Board of Revenue (FBR) from time to time.

4. INTELLECTUAL PROPERTY INFRINGEMENT: The Company warrants that the use or
supply by SDPI of the goods/services sold under this Contract/Purchase Order does not
infringe any patent, design, trade-name or trade-mark. In addition, the Company shall,
pursuant to this warranty, indemnify, defend and hold SDPI harmless from any actions or
claims brought against SDPI or its project offices pertaining to the alleged infringement of a
patent, design, trade-name or trade-mark arising in connection with the goods/services
under this Service Contract.

5. RIGHTS OF SDPI:

5.1 In case of failure by the Company to fulfill its obligations under the terms and
conditions of this Service Contract, including but not limited to failure to obtain
necessary services, or to make delivery of all or part of the services by the agreed
delivery date or dates, SDPI may, after giving the Company reasonable notice to
perform and without prejudice to any other rights or remedies, exercise one or more of
the following rights:

a) Procure all or part of the services from other sources, in which event SDPI
may hold the Company responsible for any excess cost occasioned thereby.

b) Refuse to accept all or part of the services.
5.2 SDPI reserves the right to increase or decrease the requirement and quantities or to make split order within the validity date of the quotation.

6. ASSIGNMENT AND INSOLVENCY: Should the Company become Insolvent or should control of the Company change by virtue of Insolvency, SDPI may, without prejudice to the other rights or remedies, immediately terminate the Contract by giving the Company written notice of termination.

7. USE OF SDPI NAME OR EMBLEM: The Company shall not use the name, emblem or official seal of SDPI for any purpose.

8. PROHIBITION OF ADVERTISING: The Company shall not advertise or otherwise make public that it is furnishing goods or services to SDPI without specific permission of SDPI in each instance.

9. TERMINATION OF CONTRACT: The contract with successful bidder will automatically be terminated in case of breach of any of the instructions, terms & conditions mentioned in the invitation to bid documents.

10. SETTLEMENT OF DISPUTES: The Parties shall use their best efforts to settle amicably any dispute, controversy or claim arising out of, or relating to the Service Contract or the breach, termination or Invalidity thereof. In the case of dispute, Pakistani courts are exclusively competent and Pakistani Law is exclusively applicable.

11. OFFICIALS NOT TO BENEFIT: The Contractor warrants that no official of SDPI has received or will be offered by the Contractor any direct or indirect benefit arising from this Contract or the award thereof. The Contractor agrees that breach of this provision is a breach of an essential term of this Contract.

12. AUTHORITY TO MODIFY: Only SDPI Authorized Official possess the authority to agree on behalf of SDPI to any modification or change in this Agreement, to a waiver of any of its provisions or to any additional contractual relationship of any kind with the Contractor. Accordingly, no modification or change in this Contract shall be valid and enforceable against SDPI unless provided by an amendment to this agreement signed by the Contractor and Jointly by the SDPI Authorized Official.
Annex A

BENEFIT OPTIONS

Total Insured

Employees  
Parents, Spouses & Children  
Total

66
218
284

Maximum Eligibility

- Employees and spouse aged 65 year or less
- Children aged 30 years or less (unmarried and unemployed)
- Parents aged 85 year or less
- Cost of employee age over 65 years
- Pre-existing 100 % should be covered in dread disease.

Outpatient Expense Insurance

Annual OPD Limit -100,000
1. For Singles
2. For Family with 100% Dental Coverage
3. Medical apparatus should be covered in OPD (up to 20,000/-)

Hospital Expense Insurance

1. Room charges per day (30,000)
2. Duration of Hospital Stay per confinement per member of the family.
3. **Per Ailment Limit per confinement per member of the family (300,000)**
4. Pre and post IPD (Diagnostics, consultation, and medicines)
5. Congenital diseases covered.
6. Specialized Investigation
7. Additional 100% of Per-Confinement Limit in case of an accident

Maternity Expense Insurance (For Female Employees or Spouse of Male Employee ONLY)

1. Annual Normal Case Limit (250,000)
2. Annual Caesarean Case Limit (350,000)
3. Additional 50% increase of Caesarean limit in case of Multiple births
4. Newborn coverage from the time/date of birth

Major Medical Care /Dread disease

1. Annual Limit per insured member of the family (500,000)

Please also quote benefits your company can offer other than above.

**NOTE:** It is mandatory that per employee premium working should be mentioned in the quotation.

**Special Note:** Employees data can be requested thorough email from ahmednisar@sdpi.org
**FAQs**

**Question:** Please confirm if Parents are covered under Both Rider i.e., Hospital care and Major Medical.
**Answer:** Yes, parents covered under both.

**Question:** Please share the limit of apparatus coverage
**Answer:** Apparatus should be covered up to 20,000/-

**Question:** Please confirm if dental coverage is required up to the OPD limit.
**Answer:** Yes, 100% dental coverage required.

**Question:** No. of Parents are less than the standard as per the no. of employees, please confirm if there’s some special criteria for Parents incorporating in the health insurance.
**Answer:** Yes, we are covering parents as well up to age of 85 years. There are no specific criteria.

**Question:** Please share proper claims details, preferably of 2 to 3 years for the most competitive proposal.
**Answer:** Claim ratio were 100% in past years.