

**Board of Management, Quaid-E-Azam Industrial Estate,
Kot Lakhpat, Lahore**

Bidding Document



**“Procurement of Medical Health Insurance of QIE Employees for One
Year (2025-26)”**

at

**BOARD OF MANAGEMENT QUAID-E-AZAM
INDUSTRIAL ESTATE**

Intd [Signature]



BIDDING DOCUMENT

**“Procurement of Medical Health Insurance of OIE Employees for One
Year (2025-26)”**

at

**Board of Management, Quaid-E-Azam Industrial Estate,
Kot Lakhpat, Lahore**

Last date of submission: 08-05-2025

Int. 



1. Overview

Board of Management, Quaid-E-Azam Industrial Estate, Kot Lakhpat, Lahore intends Procurement of Medical Health Insurance of QIE Employees for One Year (2025-26) as provided at **Annex 'A'** and technical scope of work at **Annex 'B'**. The supplier will be responsible for provision of Medical Health Insurance of QIE Employees for One Year (2025-26), wherever required, at the Board of Management, Quaid-E-Azam Industrial Estate, Kot Lakhpat, Lahore. This document provides complete instructions for bidders intending to participate in this Bidding.

2. Instructions for Bidders

- 2.1 Purchase will be made as per PPRA Rules 2014, as amended to date, single stage one envelopes procedure. The Board of Management, Quaid-E-Azam Industrial Estate, Kot Lakhpat, Lahore invites bids for Medical Health Insurance of QIE Employees for The Year 2025-26 as per specifications, scope of work and requirements given in the Bidding Documents.
- 2.2 The bids shall be submitted on E-PAD (mandatory). The complete E-bids must be submitted online on e-procurement system (E-pads) website i.e. www.punjab.eprocure.gov.pk Bidders are advised to ensure uploading the Bids on EPADS portal, well before the submission of deadline.
- 2.3 Response to the Tender (Bid) should be submitted/uploaded on EPADS before **03:00 PM** on **08-05-2025**. Proposals will be opened on same day at **03:30 PM** on EPADS and successful / unsuccessful bidder information will be furnished / uploaded after evaluation.

Sr. Estate Manager,
169-A/S, Quaid-e-Azam Industrial Estate, (Kot Lakhpat), Lahore
Ph: +92 42 99330357-9
Email: info@qie.com.pk , Website: www.qie.com.pk

- 2.4 All bids must be submitted/ uploaded by filling the Annex 'C'. Same should be enclosed in the proposal. Bidder must use the same numbers and labels as used in this

Int. [Signature]



Request for Proposal.

2.5 The original Bidding Document duly signed and officially sealed by the bidder must be submitted / uploaded complete in all respect with the proposals. Any conditional, ambiguous, incomplete, supplementary or revised offer after the opening of Tender shall not be entertained.

3. Technical Proposal Format

Bidders are required to include the following documents/information in their technical proposals in the order given below:

- i. Company profile. The company should not be less than AA+ rating Minimum. Documentary evidence to be provided
- ii. Having active status in NTN, PST and GST (if applicable)
- iii. Minimum 02 years of work experience with government, semi government and autonomous bodies (attach purchase order/agreement).
- iv. An affidavit on Rs 100/- Stamp Paper which illustrate that currently they are not black listed by PPRA Punjab, and PIEDMC, Quaid-e-Azam Industrial Estate Board, Lahore
- v. Details of all the services & specifications provided by supplier against items detailed as given at Annex 'A'
- vi. Acceptance of technical scope of service and requirement as provided in Annex 'B'
- vii. Signed and Stamped Complete bidding document.
- viii. Bank Draft of the 2% Bid Security must be attached with proposal as per estimated cost mentioned in the Tender notice/Invitation to Bid.

4. Financial Proposal Format

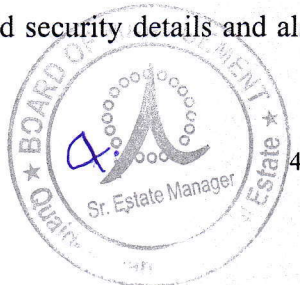
Financial Proposal must include the following in the order given below:

- i. Prices duly entered on the form in the attached BOQ as Annex C.
- ii. Validity period of the quoted price
- iii. Price quoted shall be fixed for one year contract no change in price due to any reason shall not be allowed.

5. Terms & Conditions

- 5.1 This invitation for bids is open to all national Companies / Group of Companies not below AA+ rating minimum for Health Insurance service providers in Pakistan.
- 5.2 All prices should be quoted in Pak Rupees and inclusive of all Government Taxes.
- 5.3 A bank draft equal to 2% of the total estimated cost mentioned in Tender notice/Invitation to e-Bid should accompany the Bidding Document as **Bid Security** drawn in favor of **PIEDMC-Quaid-e-Azam Industrial Estate Board, Lahore**. The Bidding Document shall not be considered without Bid Security. Bank draft for Bid Security must be attached on EPADS under Bid security details and also attached with technical Bid in PDF Form and

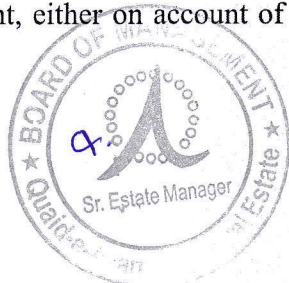
Int. [Signature]



original Bid Security must be submitted in with Company's request letter in QIE Office situated at 169-A/S, Board of Management Quaid-e-Azam Industrial Estate (Kot Lakhpat) Lahore before deadline.

- 5.4 Bid Security for bidders not selected will be returned a minimum of two weeks after announcement of award and returned to successful bidder after issuance of Purchase order/work order. If the selected bidder fails to accept the work order/purchase order within stipulated time, Bid Security will be forfeited.
- 5.5 A Bank draft of 10% of the total bid amount as **Performance Guarantee** will be provided by the supplier in favor of **PIEDMC-Quaid-e-Azam Industrial Estate Board, Lahore** after issuance of Letter of Intent, Purchase Order/Work Order which shall remain valid for 12 months beyond delivery period. This performance guarantee will be released after the completion of warranty/guarantee period.
- 5.6 The decision of the QIE competent authority will be binding on all concerned and will in no case be challenged in any forum.
- 5.7 Board of Management, Quaid-E-Azam Industrial Estate, Kot Lakhpat, Lahore reserves the right to modify the conditions / specifications of the Bidding Document with intimation to all the participants.
- 5.8 Delivery period will be as per terms & conditions of purchase order/work order.
- 5.9 Delivery shall be completed according to the agreed upon schedule as per terms & conditions of purchase order/supply order.
- 5.10 In case the selected bidder fails to execute the work order/purchase order strictly in accordance with the terms and conditions laid down in the purchase order/work order, the Performance Guarantee shall be forfeited.
- 5.11 The Board of Management, Quaid-E-Azam Industrial Estate, Kot Lakhpat, Lahore will get all the services inspected at BOM, QIE Office situated at 169-A/S, Board of Management Quaid-e-Azam Industrial Estate (Kot Lakhpat) Lahore and reject the services, if not found according to the stated specifications.
- 5.12 The Board of Management, Quaid-E-Azam Industrial Estate, Kot Lakhpat, Lahore reserves the right to claim compensation for the losses caused by delay in the delivery of services.
- 5.13 It is the sole responsibility of the bidder to comply with local, national and international laws.
- 5.14 In case any service is found not in conformity with the specifications provided in the Bidding document, either on account of inferior quality, or is short supplied, or wrongly

Int. [Signature]



supplied, the supplier will replace the same free of charges or pay the full cost of replacement.
5.15 All the proposals submitted online through EPADS.

5.16 All prices should be valid for 180 days. Withdrawal or any modification of the original offer within the validity period shall entitle the Board of Management, Quaid-E-Azam Industrial Estate, Kot Lakhpat, Lahore to forfeit the Bid Security in favor of the Board of Management, Quaid-E-Azam Industrial Estate, Kot Lakhpat, Lahore and/or putting a ban on the future inquires or taking any other suitable action against the bidder.

5.17 In case of discrepancy between the unit price and total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and total price shall be corrected. In case of discrepancy between total price in figure and in words the price written in words shall prevail.

6 Evaluation Criteria

All bids shall be evaluated on technical and financial merit. The Company Evaluation Criteria is attached at **Annex 'C'** for reference.

7 Undertaking

On behalf of the company, it is certified that we agree to the all the Instructions and Terms & Conditions given in this Bidding Document

Name of bidder.....

Authorized person.....

Authorized signature.....

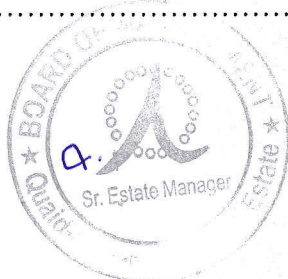
Stamp.....

Office Address.....

Tel No

Fax No

Int. 12/12/12



Annex 'A'

Procurement of Medical Health Insurance of OIE Employees for One Year (2025-26)

Sr.	Description along with Specifications and Scope of Work	Total No. of Lives	Total Duration
1	<p>Group Health Insurance, Employees and their dependents (Spouse and Children's) Pre-existing conditions of existing employees as well as new joiners during the year of contract, Congenital condition, Hepatitis B & C coverage, Accidental emergencies, All procedures under local anesthesia will be covered from IP limit, Comprehensive pre & Post hospitalization benefits for 30 days, Specialized investigation and Day Care Surgeries, Caesarean / Multiple Births / Ectopic pregnancy, Miscarriage and legal abortion / D&C. D&E, Mid wife / LHV's expenses, Circumcision of newly born boys, Pre & Post-natal benefits, Newly born babies will be covered separately from the time of birth, All employees including their dependents must be covered and rates must be quoted by covering all lives (465 numbers of lives), On expiry of Inpatient Medical Cover limits, Major Medical Cover (MMC) limits will be start automatically and vice versa.</p>	465	One (01) Year



TECHNICAL SCOPE OF SERVICES

COVERING LIMITS AS PER DETAIL MENTIONED BELOW FOR THE FY 2025-26

Category	LIMITS OF BENEFITS					
	Daily Room & Board (Sub-limit)	HOSPITALIZATION		MATERNITY		
		Inpatient Medical Cover	Major Medical Cover	Normal / Assisted Forceps Delivery	Caesarean / Multiple Births / Ectopic Pregnancy	Legal Abortion / D&E / D&C
A	10-13	18,000	300,000	600,000	60,000	120,000
B	6-9	10,000	225,000	450,000	50,000	100,000
C	4-5	7,000	150,000	300,000	40,000	80,000
D	1-3	5,000	112,500	225,000	30,000	60,000

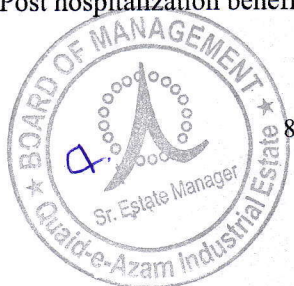
DETAILS OF TOTAL LIVES AS PER CATEGORY

SR. #	Category	Employees	Spouses/ Husband	Children sons & daughters	Total No of Life
1	A	1	1	0	2
2	B	19	15	28	62
3	C	13	11	19	43
4	D	98	86	174	358
Total		131	113	221	465

Following services are required to be provided / covered

- Pre-existing conditions of existing employees as well as new joiners during the year of contract
- Congenital condition
- Hepatitis B & C coverage
- Accidental emergencies
- All procedures under local anesthesia will be covered from IP limit
- Comprehensive pre & Post hospitalization benefits for 30 days

Int. 



- Specialized investigation and Day Care Surgeries
- Caesarean / Multiple Births / Ectopic pregnancy
- Miscarriage and legal abortion / D&C. D&E
- Mid wife / LHV's expenses
- Circumcision of newly born boys
- Pre & Post-natal benefits
- Newly born babies will be covered separately from the time of birth
- All employees including their dependents must be covered and rates must be quoted by covering all lives (465 numbers of lives)
- On expiry of Inpatient Medical Cover limits, Major Medical Cover (MMC) limits will be start automatically and vice versa

Note:

- We required quotation on letter head as per mentioned details duly signed and stamped by authorized officer
- List of panel hospitals should be attached with quotation
- For collection of data, the interested companies may request on their letterhead through their representative. PIEDMC - Quaid-e-Azam Industrial Estate Board, Lahore will provide data on 'first come, first served' basis
- Bid security in the form of CDR amounting to Rs. 58,545/- (which is 2% of the estimated cost) in favor of PIEDMC - Quaid-e-Azam Industrial Estate Board, Lahore, issued by the schedule bank in Pakistan, must be attached with the quotation, failing which quotation will be rejected
- Newly born babies will be covered separately from the time of birth
- All employees including their dependents must be covered and rates must be quoted by covering all lives (465 numbers of lives)
- On expiry of Inpatient Medical Cover limits, Major Medical Cover (MMC) limits will be start automatically and vice versa
- The payment will be made through cross cheque in the name of successful company

[Handwritten signature]



Annexure 'C'

Procurement of Medical Health Insurance of OIE Employees for One Year
(2025-26)

(Bid Form)

Sr. No.	Name of Items/Specs	Total No. of Lives	Fixed per live Premium Price for one year including all taxes (Rs.)	Fixed total lives Premium Price for one year including all taxes (Rs.)
1	Group Health Insurance, Employees and their dependents (Spouse and Children's) as per Specifications mentioned in Annexure "A" and Technical Scope of Service Annexure "B"	465		
Fixed Total lives Premium Price for One Year (inclusive of all taxes) in Figures				
Fixed Total Lives Premium Price for One Year (Inclusive of all Taxes) in Words:				

Handwritten signature



Evaluation Criteria

- i. Company profile. The company should not be less than AA+ rating Minimum.
Documentary evidence to be provided
- ii. Having active status in NTN, PST and GST (if applicable)
- iii. Minimum 02 years of work experience with government, semi government and autonomous bodies (attach purchase order/agreement).
- iv. An affidavit on Rs 100/- Stamp Paper which illustrate that currently they are not black listed by PPRA Punjab, and PIEDMC, Quaid-e-Azam Industrial Estate Board, Lahore
- v. Details of all the services & specifications provided by supplier against items detailed as given at Annex 'A'
- vi. Acceptance of technical scope of service and requirement as provided in Annex 'B'
- vii. Signed and Stamped Complete bidding document.
- viii. Bank Draft of the 2% Bid Security must be attached with proposal as per estimated cost mentioned in the Tender notice/Invitation to Bid.

Intd 

