

KARACHI WATER AND SEWAGE CORPORATION



**INVITATION FOR BIDS
FOR PROVISION OF
HEALTH INSURANCE FIRM**

November 2025



KARACHI WATER & SEWERAGE **CORPORATION**

“OFFICE OF THE A.O /SECRETARY (HIFSC)”

BLOCK-C 9TH MILE, KARSAZ, SHAHA-E-FAISAL, KARACHI

REQUEST FOR PROPOSAL

KARACHI WATER AND SEWERAGE CORPORATION (KW&SC) is a Public Sector Company invites the sealed **Request For Proposal** from **HEALTH INSURANCE FIRM** having valid registration with FBR, on Income tax payers list, SRB & SECP registered well-reputed General Insurance Companies available.

Sr. no	Assignment	Estimated	Bid Security	Cost of RFP	Time for completion
1.	PROCUREMENT OF HEALTH INSURANCE POLICY FOR KW&SC EMPLOYEES, PENSIONERS & THEIR DEPENDENTS.	Offer Rates	Bid Security with the financial proposal of an Amount equal to 03 % of the Bid Price in shape of pay order or Bank Guarantee From the scheduled bank of pakistan	Rs. 10,000/- (Non- Refundable) (In shape of Bank Draft / Pay Order in F/O M/s Karachi Water & Sewerage Corporation)	12 Months from Date of Commencement

2. Scope of Services

The project objectives to engage the services of Insurance firms to provide medical Treatment facilities to all KW&SC workforce + dependents and Pensioners + dependents. Medical facilities/medical coverage shall initially be for a period of 12 Months (One Year) which will be extended for further 1 (one) year subject to satisfactory performance. The insurance coverage shall be for IPD, OPD & laboratory within Karachi and outstations.

3. Qualification and Eligibility Criteria of Firm

Bidding documents, containing Terms & Conditions can be downloaded from following website: <https://portalsindh.eprocure.gov.pk/>, free of cost. The bidder must be registered with E - PAK ACQUISITION & DISPOSAL SYSTEM (EPADS).

Tender Availability	Online
Bidding procedure	Single Stage – Two Envelope Procedure
Bidding Criteria	Least cost
Bid security	03 % of the Bid Price with the financial proposal in shape of pay order or Bank Guarantee.
Pre Bid Meeting	05.12.2025 at 11.00 AM
Deadline for submission of bids	15.12.2025 upto 1100 hours
Bid Opening Date & Time (Technical Proposal only)	15.12.2025 upto 1130 hours
Venue (Technical Proposal)	Committee Room, MD/CEO Secretariat Block “D” Karsaz KW&SC 9 th Mile office Shaha-e-Faisal Karachi
Financial Proposal Opening Date, Time & Venue.	Financial Proposal of only Technically Qualified Firms will be opened for which they informed accordingly.

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.

4. The bid shall comprise a **Single Package** containing **Two Separate Envelopes**. Each envelope shall contain separately the technical proposal and financial proposal. Initially the Technical Proposal shall be opened and Financial Proposals with Bid Security shall be retained in the custody of Health Insurance Firm Selection Committee. After evaluation of Technical Proposal submitted by the firms, Financial Proposal of only those firms will be opened, found Technically Qualified as per criteria. Financials proposal with bid security shall be submitted as mentioned in RFP in shape of Pay Order or Bank Guarantee from any schedule of Pakistan in Favor of Karachi Water & Sewerage Corporation before the time of Financial Proposal Opening at A.O (Project) / Secretary (HIFSC), Office. In case of Non-Responsive / un-Qualified firm(s), it will be returned un-opened to the respective bidders.

5. **Un-responded RFP.** Will be again issued / submitted / opened on following.

Deadline for Re-submission of bids	22.12.2025 upto 1100 hours
Bid Opening Date & Time (Technical Proposal only 2 nd Attempt)	22.12.2025 upto 1130 hours
Venue	Committee Room, MD/CEO Secretariat Block "D" Karsaz KW&SC 9 th Mile office Shahra-e-Faisal Karachi

6. **Funding Position:** KW&SC on Funds.

7. **Terms & Conditions:**

(i) Conditional, bid(s)/RFP will be rejected.

(ii) Bid not accompanied by Bid Security of required amount and form will be rejected.

(iii) Bid received after specified date and time will be rejected.

(iv) KW&SC reserve the rights to verify the authenticity of any required document(s).

(v) Bid validity period is 90 (Ninety) days.

(vi) KW&SC reserve the right to reject all or any bid(s) before award of work assigning the reason(s) subject to relevant provision SPP Rules, 2010(Amended-UpToDate).

(vii) Govt. notified blacklisted firm(s) shall not be entertained.

viii) The bidder shall submit non-refundable Bid Cost as mentioned in RFP in shape of Pay Order from any schedule of Pakistan in Favor of Karachi Water & Sewerage Corporation before the time of Technical Proposal opening at AO (Project) / Secretary (HIFSC), Office.

**AO (Project) /
Secretary (HIFSC),
KW&SC**

NOTICE INVITING TENDER (NIT)

Ref#

Dated:

KARACHI WATER AND SEWAGE CORPORATION (KW&SC) is a Public Sector Company invites the sealed bids for **HEALTH INSURANCE FIRM** from SECP registered well-reputed General Insurance Companies available.

Tender Availability	Online (EPADS)
Bidding procedure	Single Stage – Two Envelope Procedure
Bidding Criteria	Least cost
Bid security	03 % of the Bid Value.
Deadline for submission of bids	22.12.2025 upto 11.00 am
Bid Opening Date & Time	22.12.2025 at 11.30 am
Venue	Committee Room Block-D MD/CEO-Secretariat KW&SC
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.	

Bidding documents, containing Terms & Conditions can be downloaded from following website: <https://portalsindh.eprocure.gov.pk/>, free of cost. The bidder must be registered with E - PAK ACQUISITION & DISPOSAL SYSTEM (EPADS).

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.

KARACHI WATER AND SEWAGE CORPORATION reserves the right to reject any or all the bids subject to the relevant provisions of SPP Rules 2010 (Amended till to date).

Address for Coordination:

Office of the Account Officer (Project)
Room-13 First Floor Block C 9th Mile Shahra-e-Faisal Karsaz Karachi
KARACHI WATER AND SEWAGE CORPORATION

BIDDING DOCUMENT

FOR PROVISION OF HEALTH INSURANCE FIRM

1. **Introduction:** -

The KARACHI WATER AND SEWERAGE CORPORATION (KW&SC), operating as per Act 2023, is service based organization responsible for water supply in Bulk, its distribution to the consumers, managing sewerage services for ultimate disposal of waste water and collection of revenue. KW&SC also collaborates with provincial and federal institutions to address the city's utility (water) needs, with the overarching objective of improving service delivery and enhancing the quality to the Karachi's citizen.

2. **Scope of Services:** -

2.1. Provision of comprehensive medical coverage to the employees and their dependents according to their category for a period of **12 MONTHS (1 YEAR)**. The insurance coverage shall include:

- i. All in-hospital accommodation, treatment and services
- ii. Doctor's visits
- iii. In-patient treatment/ drugs' expenses
- iv. ICU charges
- v. Charges for all Surgical procedures, including cardiac angioplasty/ Bypass surgery valve replacement etc.
- vi. Maternity procedure (N&C)
- vii. Cataract, Lithotripsy, Endoscopic, Biopsies, Cancer Chemotherapy and etc. Services provided at Day Care Surgery.
- viii. Blood, oxygen, ventilator and allied service.
- ix. Burnt injuries (Electrical / chemical & thermal injuries)
- x. All Emergencies including accidental Emergency Medical Services
- xi. 30 Days Pre-post Hospitalization:
- xii. OPD facility includes consultation, medicine & labs prescribed by consultant.

- Diagnostic tests, Consultations & Medicines

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

A-Working workforce				
	A	B	C	
	BS-18 & Above	BS-16 to BS-17	BS-1 to BS-15	
E- Employees	290	626	7638	8554
S - Spouse(s)	Covered	Covered	Covered	
C – Children	Covered	Covered	Covered	25,662
P – Parents	Covered	Covered	Covered	
Sub total				34216
B-Pensioners				
	A	B	C	
	BS-18 & Above	BS-16 to BS-17	BS-1 to BS-15	
Pensioners	324	715	7,831	8870
Spouse(s)	Covered	Covered	Covered	8870
Sub total				17740
Total Nos				51,956

- 2.3 In case of an increase / decrease of any employee / dependent, the KWSC shall inform the insurer in writing. The insurance coverage shall accordingly be commenced or ceased, as applicable, based on the same rates, terms, and conditions as outlined in the Contract Agreement. Any refund or adjustment of the premium shall be processed in accordance with the agreed mechanism.
- 2.4 In case of birth of newborn baby of the employee / dependent, the new born baby shall immediately cover under the Insurance Coverage.
- 2.5 The Insurance coverage shall provide/covered the following services according to category: -
- 2.6.1 The benefits plan of KWSC for Premium Policy per Family per annum is as under: -

BENEFIT STRUCTURE

ACTIVITY (LIMIT PER ANNUM PER INSURED)	CATEGORY A BS-18 & Above		CATEGORY B BS-16 & 17		CATEGORY C BS-01 TO 15	
HOSPITALIZATION LIMIT FOR EMPLOYEES, SUPOUSE AND CHILD		290		626		7638
	Rs.	500000	Rs.	300000	Rs.	250000
HOSPITALIZATION LIMIT FOR PARENT		290		626		7638
	Rs.	500000	Rs.	200000	Rs.	150000
HOSPITALIZATION LIMIT FOR PENSIONER		324		715		7831
	Rs.	250000	Rs.	100000	Rs.	50000
ROOM FACILITY		Private		S.PVT		GENERAL
MATERNITY - N		10		10		50
	Rs.	150000	Rs.	75000	Rs.	50000
MATERNITY - C		2		5		25
	Rs.	300000	Rs.	250000	Rs.	200000
OPD, Laboratory & MEDICINE FACILITIES PER FAMILY / PER EMPLOYEE - ON MEDICAL CARD / CREDIT		614		1341		15469
		70000		50000		40000
POOL LIMIT (ON DUTY / INJURY AT WORK)	RS.20,000,000 (20 MILLION)					

COVERAGE	
Circumcision	100 % of maternity available limit
Pre-existing condition coverage	100 % covered till hospitalization Limit
Congenital Birth Defects	100 % covered till hospitalization Limit
Treatment for Hepatitis B&C (interferon therapy / Oral Treatment)	100 % covered till hospitalization Limit
30 Days Pre & 30 Post hospitalization Expenses (Consultation, Medicine & Tests)	100 % covered till hospitalization Limit
Emergency Medical Treatment (Accidental & Non-Accidental Both)	100 % covered till hospitalization Limit
Specialist investigation outpatient MRI, CT Scan, Thallium Scan, Endoscopy, Colonoscopy, colonoscopy & Biopsy etc.)	100 % covered till hospitalization Limit Exhausted
Day care Surgeries	100 % covered till hospitalization Limit
Treatment of Fracture & lacerated Wound	100 % covered till hospitalization Limit
Chronic Cancer Treatment	100 % covered till hospitalization Limit

2.6.2 Eligible Medical Expenses (**including but not limited**) to be covered from **ANNUAL HOSPITALIZATION LIMITS** shall include Hospitalization & Day Care Treatment as follows: -

- | | | |
|--|---|--|
| 1. Cataract | 20. Gastroscopy | 39. Injection Avistin |
| 2. Chemotherapy (for malignant cancer only) | 21. Dilation & Cutterage | 40. Injection Lucentis |
| 3. Radiotherapy (for malignant cancer only) | 22. Partial Mastectomy | 41. Excision biopsy of tissue & organ |
| 4. Dialysis | 23. Tonsillectomy / Adenoidectomy | 42. Cleft lip & Palate |
| 5. Treatment of fractures and lacerated wounds | 24. Veins / Varicose (cutting operation only) | 43. Dermoid Cyst of Skull |
| 6. Hemorrhoidectomy | 25. Non malignant tumors Abscess | 44. Lipoma excision |
| 7. <u>Septoplasty</u> | 26. Cholecystectomy | 45. Ganglion cyst |
| 8. Circumcision | 27. Herniography | 46. POP |
| 9. Lymph node biopsy | 28. Appendectomy | 47. MUA |
| 10. Hypospadias surgery | 29. Bronchoscopy | 48. Hydrocele |
| 11. Fissure & Fistula Surgery | 30. Cystoscopy | 49. <u>Ingrow toe nail</u> |
| 12. Sebaceous cyst excision | 31. Band Ligation | 50. Debridement under G/A |
| 13. SMR | 32. Sclerotherapy | 51. Glucoma surgery |
| 14. Lithotripsy | 33. Yag Laser | 52. Macular degeneration |
| 15. Endoscopy | 34. Argon Laser | 53. Phaco Surgery |
| 16. Angiography | 35. Kidney Biopsy | 54. OCT - Optical Coherence tomography |
| 17. MRI | 36. Thallium Scan | 55. Fundus Florescence Angiography |
| 18. CT Scan | 37. ERCP | 56. Thyroid Scan |
| 19. Muscle Biopsy | 38. CT Angiogram | 57. Pet Scan |

2.6.3 The outpatient services process for KW&SC employees should be as per **detail of employees in different category.**

- 2.7 Employees / Spouses of KW&SC either Male or Female covered till 60th Birthday.
- 2.8 Dependent Spouse(s) will be fully covered, maternity up to 55 years of age.
- 2.9 Dependent Son(s) will be covered up to 25 years of age or employment.
- 2.10 Dependent Daughter(s) will be covered till marriage.
- 2.11 Parents of employees will be covered with no age restrictions.
- 2.12 Pensioners & their spouses will be covered with no age restrictions.

3 **Obtaining of Bidding Document:** -

- 3.1 The interested bidders may download the RFP documents from EPADS portalsindh.eprocure.gov.pk. The RFP Proposal / bids, duly completed in all respect and signed by authorized person, must be submitted through EPADS till 11.00 am, on Monday the 22nd December 2025, which will be opened on same day at 11.30 am at mentioned venue. The bidders may also submit of Rs.10,000/- in the mode of original

pay order (Non-refundable) in favor of KARACHI WATER AND SEWAGE CORPORATION for RFP documents to this office on opening date, before deadline of submission, the copy of which must be submitted online along with bid documents on the E-Procurement System, and the same should have validity of at least 04 months from the day of submission to KW&SC.

4 Bidding Procedure: -

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

5 Instructions to the Bidders: -

- 5.1 Bidder must read all the contents of RFP/NIT as well as Bidding Document, signed and understand all the requirements.
- 5.2 Bidder must ensure that the Bid Form is filled in all respect, without any confusion.
- 5.3 The Financial Bid Form to be offered bid price is available / mentioned in the RFP documents.
- 5.4 Bid Security shall be inserted in the RFP (Financial Proposal). However, a copy of the same must be attached with the Technical/Financial Proposal hiding amount of Bid Security at the time of uploading at EPADS SPPRA website. The original of the same must also be submitted to the office of the Secretary (HIFSC), KW&SC located at Room No: 14 1st Floor Block C 9th Mile Offices of KW&SC, Karsaz Shahra-e-Faisal Karachi on Opening date of RFP (Financial Proposal). Or else, bid would be viewed to be rejected and envisaged not to be evaluated.
- 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 – One Envelope Procedure.
- 5.9 Bidder shall examine the Eligibility Criteria, Bid Evaluation Criteria and Minimum Qualification Criteria and insert appropriate document in the RFP Technical with Financial Proposal accordingly.
- 5.10 Bidder(s) must write the Title of requisite RFP assignment for both “**TECHNICAL PROPOSAL**” and “**FINANCIAL PROPOSAL**” on the face of relevant bid/offer showing the name of the insurance company with official stamp.
- 5.11 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.
- 5.12 The bidders must provide a hard copy of their Technical & Financial Proposal, which has been uploaded EPADS SPPRA Website, to the Room No: 14 1st Floor Block C 9th Mile Offices of KW&SC, Karsaz Shahra-e-Faisal Karachi on next day of opening to check the authenticity of the said proposal documents as to whether the same are in original or forged.

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 Copy of Pay Order in respect of Bid Security after hiding the amount;

6.1.3 Attested copy of NTN / Income Tax Registration Certificate, Sales Tax and ISO-27001 valid Certification Registration Certificate / On line verification of Active Tax Payer for Sales Tax;

6.1.4 Attested copy of CNIC of signatory of the Bid Form;

6.1.5 Complete profile and history of the Bidder/Participant including complete address and complete details of Directors including their CNIC Numbers;

- 6.1.6 List of panel Hospitals in Karachi.
- 6.1.7 List of present **CORPORATE CLIENTS** of Group Health Insurance with name and contact persons, cell/telephone numbers, addresses and number of employees of that each client.
- 6.1.8 Audited Financial Statement of the bidder for last three years;
- 6.1.9 Complete details of turn-over of at least last three years duly supported with the documentary evidence;
- 6.1.10 Copy of documents in respect of PACRA / JCR-VIS Rating.
- 6.1.11 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.
- 6.1.12 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.
- 6.1.13 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 bid security, if any may be forfeited.
- 6.1.14 Details of Full-Time Doctors for Case Management in Medical & Claims Dept.
- 6.2 Details of Medial Call Center (24 / 7 Help Line).
- 6.3 Valid documentary evidence in support of evaluation and qualification criteria.
- 6.4 Bidder(s) must ensure that the following documents are enclosed with the **Financial Proposal**
- 6.5 Bid Security of required amount in shape of pay order or bank guarantee in favor of KW&SC issued by any scheduled bank operative in Pakistan.
- 6.6 Clearly quote the Bid price.
- 6.7 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, and double writing, crossed, additional conditions and Rates are quoted clearly in digits as well as in words.
- 6.8 **Bidder(s) must understand that all payments / transaction shall be made in Pakistani Rupees (PKR) only.**
- 6.9 Bidder(s) must work carefully and gross rates to be quoted, including all applicable taxes and also incorporate the impact of Sales Tax. KWSC shall make 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 Bidder possess ISO 27001 Certification.
- 7.5 Certificate of Incorporation issued by the Securities & Exchange Commission of Pakistan ('SECP')
- 7.6 Bidder must have at least
- 16 years of Health Insurance Experience in the corporate sector.
 - One of Full-Time Doctors for Case Management in Medical & Claims
 - Operational Helpline 24/7.
- 7.7 Equity / Net Worth of the bidder as on closing of last fiscal year should not be less than Rs. 0.5 billion and same shall be reflected in the Audited Accounts.
- 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 Bids to be submitted on EPADS.

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.

11.4 After the evaluation and approval of the technical proposal, the Financial Proposals shall be opened of the technically accepted / qualified bids having the minimum qualifying points / marks of 75% or more, at a time, date and venue announced and communicated to the bidders in advance / accordingly .

12 **Evaluation of Bids:** -

12.1 Bids/Offers including Technical Proposal/Financial Proposals of only eligible bidders to be evaluated by the Committee constituted by the KW&SC 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 changing 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.

Technical Proposal Evaluation:

12.3.1 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 rejected.

12.3.2 The following merit point system for weighing evaluation factors / criteria will be applied for technical proposals.

12.3.3 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.

12.3.4 Only those Financial Proposals will be announced / considered which were technically qualified by the Committee.

TECHNICAL PROPOSAL EVALUATION CRITERIA

S. No.	Evaluation Parameters/Sub Parameters	Total Point	Point criteria
1	Number of years in the Business in providing Health Insurance Services.	20 Marks	10 years or above
		15 Marks	8 to 10 year
		10 Marks	6 to 8 year
		5 Marks	5 to 8 year
		0 Mark	1 to 4 year
2	Total Number of Corporate Clients all over in Pakistan.	20 Marks	600 Or Above
		15 Marks	500 to 599
		10 Marks	250 to 499
		5 Marks	Up to 250
3	Total Nos of panel Hospitals & Medical Institutions.	20 Marks	350 and above
		15 Marks	200-300
		10 Marks	100-199
		5 Marks	Less than 100
4	Equity of the firm last 3 years. (Each Year ended 31, December) (2021,2022 & 2023)	20 Marks	2 Billion & above
		15 Marks	1.5 Billion & above
		5 Marks	Below 1.5 Billion
5	PACRA/JCR-VIS Rating.	20 Marks	A+ Rating
		10 Marks	A Rating
		5 Marks	A- Rating

12.4 **Financial Proposal Evaluation:**

- 12.4.1 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.
- 12.4.2 Financial Bids / Proposals of Technically disqualified / rejected bidders will not be opened online.
- 12.4.3 Bids not accompanied by the Bid Security of required amount and form shall be rejected.
- 12.4.4 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.

13 **Announcement of Bid Evaluation Report**

- 13.1 Bids/Offeres including Technical Proposal/Financial Proposals to be evaluated by the Committee constituted by the KWSC for the purpose.
- 13.2 The Bid Evaluation Report shall be announced and shall be hoisted on websites of the company and Procuring Agency and intimated 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 KWSC reserve rights to cancel any/all bids, subject to the relevant provisions of SPP Rules 2010 (Amended till to date).

15 **Signing of Contract:** -

15.1 In case of award, KW&SC may send to the successful bidder a formal agreement format incorporating all the terms and conditions herein.

15.2 Within seven (7) days of the receipt of such formal agreement, the bidder/ service provider shall sign the same and return it to the procuring agency

16 **Period of Contract:** -

16.1 Initially **contract shall be signed for a period of one year (12 months)**, however, contract can be extended with mutual agreement for a period of further one year (12 months). The contract may be renewed for next year on mutual consent of both the parties on annual basis, maximum up to three years.

17 **Security:** -

17.1 The Bidder shall enclose the Bid Security not less than 3% of the total contract value of the one year (12 months) in the shape of Pay Order or a Bank Guarantee in favor of KARACHI WATER AND SEWAGE CORPORATION 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.

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 performance security of 03% to be made by a preferred bidder in the form of a Bank guarantee, pay order, issued by a scheduled commercial bank operating in Pakistan in the favor of KARACHI WATER AND SEWAGE CORPORATION.

17.4 The performance security shall remain valid for period of 15 days beyond the completion of the assignment.

18 **Commencement of Insurance Coverage:** -

18.1 Insurance coverage shall commence **w.e.f. _____ or later.**

18.2 KW&SC shall provide the complete details of employees at least 10 days 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.

19 **Processing of Claim:** -

19.1 The Insurance Company shall process the claim within a working day of receipt of claim with complete required documents. Without complete documents Insurance company may hold the claim until documents providence,

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 working days, subject to fulfillment of minimum required formalities.

20 **General Conditions:** -

20.1 A prospective company requiring any clarification(s) may notify to KW&SC or

an Officer authorized on its behalf in writing. The KW&SC 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 KW&SC 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 KW&SC 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 10 days from the submission of intimation.
 - 20.5 Premium for New lives to be Added / Deleted or Plan Revise (Plan Revise: in case of promotion or demotion – with documentary evidence) shall on the same rates as per Premium Rates quoted in the Bid.
 - 20.6 Bidder must provide Hotline numbers of the Company's Representatives / Focal Person
(s) 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 01 Day. All intimations of Approvals / Regrets must also be furnished to the KARACHI WATER AND SEWAGE CORPORATION through email.
 - 20.8 All the IPD and Reimbursement Claims would be paid within 10 days from the date of submission of claims.
 - 20.9 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.
 - 20.10 All the Health Insurance Cards must bear the KW&SC Employee ID and Name of Institute / Department, provided in the list as and when the contract is awarded.
 - 20.11 The Bidder will provide the Claims Utilization Report for Hospitalization and Reimbursement on Quarterly Basis.
 - 20.12 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 dependent shall be provided Hospitalization Coverage after obtaining necessary approval / verification from the KW&SC.
- 21 **Payment:** -
- 21.1 Payment of Premium shall be processed within 15 days of signing of the agreement.
 - 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

22 **Redressal of Grievances by the Procuring Agency:** -

- 23 Redressal of Grievances & settlement of dispute will be as per Rule 31 of SPPRA Rule- 2010 (Amended to date).

Termination & Cancellation of Contract: -

- 23.1 If the Insurance Company fails to provide the satisfactory services, the KW&SC shall be entitled at his option to cancel the contract and recover the unutilized premium. The KW&SC 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 KW&SC and Insurance Company. Should the parties fail to come to an amicable settlement the same shall be referred to the award of Arbitrators to be nominated one each by the KW&SC and Insurance Company within fifteen (15) days of notice from either side or in the case of the said Arbitrators not agreeing, then to the award of an Umpire to be appointed by the Arbitrators in writing prior to proceeding with the arbitration. The decision of the Arbitrators or the Umpire, 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.

25 **Applicable Laws:** -

25.1 The Contract shall be governed by the Laws of Pakistan and the Courts of Karachi – Pakistan shall have exclusive jurisdiction.

ID FORM / PRICE SCHEDULE

PROVISION OF HEALTH INSURANCE SERVICES

No. _____ Dated: _____ 2025

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

SR.#	DESCRIPTIONS	PREMIUM RATES FOR 12 MONTHS (in PKR)
1.	In Patient Hospitalization Care	
2.	Out Patient Department Services inclusive medicine & laboratory.	
Total Premium / Bid Value for 12 months (one year) In Pak Rs. Including Taxes		
Amount of 3% Bid Security		

Signature: _____

Name: _____

CNIC: _____

Designation: _____

Company: _____

Stamp: _____

Date: _____

Annexure A: Outpatient Health Services Process

To develop an effective process for outpatient health services for Karachi Water and Sewerage Corporation (KW&SC) employees, streamline operations needed to ensure a seamless, cashless experience. Here's a step-by-step process tailored to the guidelines provided:

1. Deployment of General Medicine Specialists

Objective: Ensure the availability of general medicine specialists across Karachi and outskit for cashless consultation to KW&SC employees.

1. Selection and Deployment:

- **Action:** Health care service provider (HCSP) will recruit or assign general medicine specialists in all districts of Karachi & KW&SC outstation district .
- **Timeframe:** Within the first month of the contract.
- **Responsibility:** HCSP / Insurance Human Resources.

2. Setup Clinics:

- **Action:** Establish clinics or partner with existing medical facilities one in each district to house the general medicine specialists.
- **Requirements:** Ensure facilities are accessible and meet KW&SC's standards for employee health services.
- **Responsibility:** HCSP / Insurance Operations Team.

3. Communication:

- **Action:** Inform KW&SC employees about the locations, timings, and process to avail services through email, posters, and employee meetings.
- **Responsibility:** HCSP / Insurance and KW&SC Communication Teams.

2. Panel of Specialists for Referrals

Objective: Provide access to specialist consultations for referred KW&SC employees on a cashless basis.

1. Panel Formation:

- **Action:** Establish a panel of specialists in various medical fields at suitable areas.
- **Criteria:** Specialists should have affiliations with hospitals or clinics that support cashless services.
- **Responsibility:** HCSP / Insurance Specialist Coordination Team.

2. Referral Process:

- **Action:** General medicine specialists will refer KW&SC employees to panel specialists as needed.
- **Documentation:** Referral slips and electronic records.
- **Responsibility:** General Medicine Specialists and HCSP / Insurance IT Department for record-keeping.

3. Service Utilization:

- **Action:** Specialists will provide consultations and treatments without direct cost to the employee.
- **Verification:** Maintain electronic records to track services and ensure eligibility.
- **Responsibility:** HCSP / Insurance Finance Team.

3. Medicines and Pathology Lab Services

Objective: Arrange discounted and cashless medicines pharmacy and pathology lab services for KW&SC employees.

1. **Contract with Pharmacies and Labs:**

- **Action:** Identify and contract with pharmacies and pathology labs in each district and outstation.
- **Discount Terms:** Negotiate discounts and ensure cashless billing arrangements.
- **Responsibility:** HCSP / Insurance Procurement Team.

2. **Employee Access:**

- **Action:** Provide KW&SC employees with a list of partnered pharmacies and labs.
- **Authorization:** Use employee ID or referral slips for verification.
- **Responsibility:** HCSP / Insurance Customer Service Team.

3. **Discount Monitoring:**

- **Action:** Regularly audit to ensure discounts are applied and services are provided efficiently.
- **Responsibility:** HCSP / Insurance Audit and Compliance Team.

4. Pool Fund Management

Objective: Manage an advance pool of funds provided by KW&SC to cover the cashless services, with proper notification for fund replenishment.

1. **Fund Allocation:**

- **Action:** KW&SC will allocate an advance pool of funds to HCSP/ Insurance.
- **Initial Setup:** Agree on the initial amount and usage guidelines.
- **Responsibility:** KW&SC Finance Department and HCSP / Insurance Finance Team.

2. **Retainer Fee Agreement:**

- **Action:** HCSP / Insurance will charge an annual retainer fee for managing the fund.
- **Documentation:** Sign a formal agreement detailing the terms.
- **Responsibility:** HCSP / Insurance Legal and Finance Teams.

3. **Usage Monitoring:**

- **Action:** Track fund usage and ensure transparency.
- **Reporting:** Monthly statements to KW&SC.
- **Responsibility:** HCSP / Insurance Finance Team.

4. **Fund Utilization Notification:**

- **Action:** Notify KW&SC when the fund utilization reaches 70% replenish the funds.
- **Timeframe:** Provide timely alerts to avoid disruption.
- **Responsibility:** HCSP / Insurance Finance Team.

5. Continuous Monitoring and Improvement

Objective: Regularly evaluate and improve the services to meet the needs of KW&SC employees.

1. **Feedback Collection:**

- **Action:** Gather feedback from employees regarding service quality.
- **Channels:** Surveys, suggestion boxes, and direct feedback.
- **Responsibility:** HCSP / Insurance Customer Service Team.

2. **Performance Review:**

- **Action:** Quarterly review of service performance and fund utilization.
- **Adjustments:** Implement improvements based on feedback and performance data.
- **Responsibility:** Joint team from KWSC and HCSP / Insurance.

3. **Compliance and Audits:**

- **Action:** Conduct regular compliance checks and audits.
- **Reports:** Provide detailed audit reports to KWSC.
- **Responsibility:** HCSP / Insurance Audit Team.



Karachi Water & Sewerage Corporation

"OFFICE OF THE A.O /SECRETARY (HIFSC)"
BLOCK-C 9TH MILE, KARSAZ, SHAHRA-E-FAISAL, KARACHI

REQUEST FOR PROPOSAL

KARACHI WATER AND SEWERAGE CORPORATION (KW&SC) is a Public Sector Company invites the sealed **Request For Proposal** from **HEALTH INSURANCE FIRM** having valid registration with FBR, on Income tax payers list, SRB & SECP registered well-reputed General Insurance Companies available.

Sr. No	Assignment	Estimated	Bid Security	Cost of RFP	Time for completion
1.	PROCUREMENT OF HEALTH INSURANCE POLICY FOR KW&SC EMPLOYEES, PENSIONERS & THEIR DEPENDENTS.	Offer Rates	Bid Security with the financial proposal of an Amount equal to 03 % of the Bid Price in shape of pay order or Bank Guarantee From the scheduled Bank of Pakistan	Rs. 10,000/- (Non-Refundable) (In shape of Bank Draft / Pay Order in F/O M/s Karachi Water & Sewerage Corporation)	12 Months from Date of Commencement

2. Scope of Services

The project objectives to engage the services of Insurance firms to provide medical Treatment facilities to all KW&SC workforce + dependents and Pensioners + dependents. Medical facilities/medical coverage shall initially be for a period of 12 Months (One Year) which will be extended for further 1 (one) year subject to satisfactory performance. The insurance coverage shall be for IPD, OPD, Medicine & laboratory within Karachi and outstations.

3. Qualification and Eligibility Criteria of Firm

Bidding documents, containing Terms & Conditions can be downloaded from following website: <https://portalsindh.eprocure.gov.pk/>, free of cost. The bidder must be registered with E - PAK ACQUISITION & DISPOSAL SYSTEM (EPADS).

Tender Availability	Online
Bidding procedure	Single Stage - Two Envelope Procedure
Bidding Criteria	Least cost
Bid security	03 % of the Bid Price with the financial proposal in shape of pay order or Bank Guarantee.
Deadline for submission of bids	22.12.2025 upto 1100 hours
Bid Opening Date & Time (Technical Proposal only)	22.12.2025 at 1130 hours
Venue (Technical Proposal)	Committee Room, MD/CEO Secretariat Block "D" Karsaz KW&SC 9th Mile office Shahra-eFaisal Karachi
Financial Proposal Opening Date, Time & Venue.	Financial Proposal of only Technically Qualified Firms will be opened for which they informed accordingly.

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.

4. The bid shall comprise a **Two Separate Envelopes**. Each envelope shall contain separately the technical proposal and financial proposal. Initially the Technical Proposal shall be opened / downloaded and Financial Proposals with Bid Security shall be ramian hidden. After evaluation of Technical Proposal submitted by the firms, Financial Proposal of only those firms will be opened / downloaded found Technically Qualified as per criteria. Financials proposal with bid security shall be submitted as mentioned in RFP in shape of Pay Order or Bank Guarantee from any schedule Bank of Pakistan in Favor of Karachi Water & Sewerage Corporation before the time of Financial Proposal Opening at A.O (Project) / Secretary (HIFSC), Office. In case of Non-Responsive / un-Qualified firm(s), it will be returned un-opened to the respective bidders.

5. **Un-responded RFP.** Will be again issued / submitted / opened on following.

Deadline for Re-submission of bids	29.12.2025 upto 1100 hours
Bid Opening Date & Time (Technical Proposal only 2nd Attempt)	29.12.2025 at 1130 hours
Venue	Committee Room, MD/CEO Secretariat Block "D" Karsaz KW&SC 9th Mile office Shahra-e-Faisal Karachi

6. **Funding Position:** KW&SC on Funds.

7. Terms & Conditions:

- Conditional, bid(s)/RFP will be rejected.
- Bid not accompanied by Bid Security of required amount and form will be rejected.
- Bid received after specified date and time will be rejected.
- KW&SC reserve the rights to verify the authenticity of any required document(s).
- Bid validity period is 90 (Ninety) days.
- KW&SC reserve the right to reject all or any bid(s) before award of work assigning the reason(s) subject to relevant provision SPP Rules, 2010(Amended-UpTo Date).
- Govt. notified blacklisted firm(s) shall not be entertained.
- The bidder shall submit non-refundable Bid Cost as mentioned in RFP in shape of Pay Order from any schedule Bank of Pakistan in Favor of Karachi Water & Sewerage Corporation before the time of Technical Proposal opening at AO (Project) / Secretary (HIFSC), Office.

021-99245138, 99245140 info@kwsc.gos.pk www.kwsc.gos.pk

Facebook.com/KWSCOFFICIAL Instagram.com/kwscofficial xcom/KWSCOFFICIAL

Karachi Water & Sewerage Corporation

کراچی وائر اینڈ سیوریج کارپوریشن آئیس آئی ڈی وائرنگٹر بلنگ RRG، پھارٹمنٹ ڈائمنو سیگنل پورٹ بلاک، 90 میل طار سڑک فائر آف نیشنل کراچی لیٹلٹون لتیئر 021-99231459 نمبر

پیمہ گھرانے لائسنس پروپوزل لایڈ درخواست

KW&SC، وارمنٹ سٹریٹ، ڈائمنو سٹریٹ، کراچی، سٹریٹ لائسنس، 2010، سٹریٹ لائسنس، 46611، پلاٹ نمبر 34، (L.A) کے مطابق، EPADS سے، SPPRA سے،

1	KW&SC	79,177,500
2	16,000,000	
3	10,000	

1. کراچی وائر اینڈ سیوریج کارپوریشن (KW&SC) کے وارمنٹ سٹریٹ، ڈائمنو سٹریٹ، کراچی، سٹریٹ لائسنس، 2010، سٹریٹ لائسنس، 46611، پلاٹ نمبر 34، (L.A) کے مطابق، EPADS سے، SPPRA سے،

2. کراچی وائر اینڈ سیوریج کارپوریشن (KW&SC) کے وارمنٹ سٹریٹ، ڈائمنو سٹریٹ، کراچی، سٹریٹ لائسنس، 2010، سٹریٹ لائسنس، 46611، پلاٹ نمبر 34، (L.A) کے مطابق، EPADS سے، SPPRA سے،

3. کراچی وائر اینڈ سیوریج کارپوریشن (KW&SC) کے وارمنٹ سٹریٹ، ڈائمنو سٹریٹ، کراچی، سٹریٹ لائسنس، 2010، سٹریٹ لائسنس، 46611، پلاٹ نمبر 34، (L.A) کے مطابق، EPADS سے، SPPRA سے،

4. کراچی وائر اینڈ سیوریج کارپوریشن (KW&SC) کے وارمنٹ سٹریٹ، ڈائمنو سٹریٹ، کراچی، سٹریٹ لائسنس، 2010، سٹریٹ لائسنس، 46611، پلاٹ نمبر 34، (L.A) کے مطابق، EPADS سے، SPPRA سے،

5. کراچی وائر اینڈ سیوریج کارپوریشن (KW&SC) کے وارمنٹ سٹریٹ، ڈائمنو سٹریٹ، کراچی، سٹریٹ لائسنس، 2010، سٹریٹ لائسنس، 46611، پلاٹ نمبر 34، (L.A) کے مطابق، EPADS سے، SPPRA سے،

6. کراچی وائر اینڈ سیوریج کارپوریشن (KW&SC) کے وارمنٹ سٹریٹ، ڈائمنو سٹریٹ، کراچی، سٹریٹ لائسنس، 2010، سٹریٹ لائسنس، 46611، پلاٹ نمبر 34، (L.A) کے مطابق، EPADS سے، SPPRA سے،

7. کراچی وائر اینڈ سیوریج کارپوریشن (KW&SC) کے وارمنٹ سٹریٹ، ڈائمنو سٹریٹ، کراچی، سٹریٹ لائسنس، 2010، سٹریٹ لائسنس، 46611، پلاٹ نمبر 34، (L.A) کے مطابق، EPADS سے، SPPRA سے،

8. کراچی وائر اینڈ سیوریج کارپوریشن (KW&SC) کے وارمنٹ سٹریٹ، ڈائمنو سٹریٹ، کراچی، سٹریٹ لائسنس، 2010، سٹریٹ لائسنس، 46611، پلاٹ نمبر 34، (L.A) کے مطابق، EPADS سے، SPPRA سے،

