



**GOVERNMENT OF PAKISTAN**  
**Ministry of National Health Services, Regulations & Coordination**  
**Jinnah Medical Construction Company (JMC)**  
(Formerly: Jinnah Medical Complex & Research Center)  
**(A Company set up under section 42 of the companies Act, 2017)**  
**RFP No. Proc-No-13/Health-Insurance/JMC/2026**

**REQUEST FOR PROPOSAL**

**FOR**

**PROVISION OF GROUP HEALTH INSURANCE SERVICES**

Jinnah Medical Construction Company (JMC), mandated to construct the Jinnah Medical Complex and Research Center, intends to engage a qualified professional firm/company for the provision of Group Health Insurance Services for its employees.

Interested and eligible bidders may download the complete RFP documents, including the scope of services and detailed terms & conditions, free of cost from the EPADS portal ([www.eprocure.gov.pk](http://www.eprocure.gov.pk)). All interested bidders are invited to attend the **pre-bid meeting on 18 February 2026 at 11:30 AM**. The bidding process will be conducted under the Single Stage – Two Envelope procedure in accordance with the Public Procurement Rules, 2004.

Bids must be submitted electronically through the EPADS portal ([www.eprocure.gov.pk](http://www.eprocure.gov.pk)) **no later than 11:00 AM on 27 February 2026**. The technical bids will be opened on the same day at **11:30 AM** in the presence of bidders or their authorized representatives who wish to attend.

**Dr. Iftikhar Ahmed Babar**  
**Chief Procurement Supply Chain Officer,**  
**Project Management Unit**  
**Jinnah Medical Construction Company**  
**Hall 3A, Deputy Director, P&D Wing, 3<sup>rd</sup> Floor, Kohsar Block, Pak Secretariat**  
**Ministry of National Health Services, Regulations & Coordination, Islamabad**  
**[naik.mohammad@jmc.com.pk](mailto:naik.mohammad@jmc.com.pk)**  
**Ph No. 051-9204117**  
**Cell No. 0334-5598416**

**Request for Proposal (RFP)**

**PROVISION OF HEALTH INSURANCE SERVICES**



**RFP No. Proc-No-13/Health-Insurance/JMC/2026**

**Bid Submission: 27<sup>th</sup> February, 2026 by 1100 Hrs.**

**Bid Opening: 27<sup>th</sup> February, 2026 at 1130 Hrs.**

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## **INSTRUCTIONS TO BIDDERS**

The objective of “Instructions to Bidders” is to provide bidders information to submit their bids in response to this Request for Proposal (RFP) document, according to the requirements defined in this RFP document and in the same order/sequence as set forth in this RFP document. Bidders are required to follow the below requirements for their bids:

- 1) Bidders who receive the RFP document may send an acknowledgement to JMC by email at “naik.mohammad@jmc.com.pk”. The acknowledgement shall have full contact details of its contact person. Any communication/response to the clarifications shall be shared with such provided contact person(s). JMC assumes no liability for non-receipt of communication/clarifications for such bidders who do not share the required contact details.
- 2) JMC will respond by electronic mail to any request for clarifications. A consolidated matrix of all queries along with respective responses will be sent to all prospective bidders without disclosing the details of the bidders. An SMS/text message or phone call will not be regarded as a communication for the purpose of this RFP document and cannot be referred as such and shall not be deemed legally binding. JMC foresees that while clarifying a query, a bidder’s identity may need to be disclosed due to the nature of the query, the bidder, in such case, will have no objection to such disclosure by JMC.
- 3) JMC may hold a prospective bidders’ clarifications/pre-bid meeting at JMC Office in Islamabad or any other place in Pakistan, as may be decided by JMC, to which prospective bidders will be invited. Prospective bidders may attend the meeting at their own cost.
- 4) Scope of services for subject tender is provided at **Annexure-I**.
- 5) For this Tender, **Single Stage – Two Envelope** Procedure as per Public Procurement Rules 2004 shall be followed. Bidders are required to upload, separately, their soft technical and financial bids (in PDF-searchable format) on the EPADS portal before the deadline for bid submission given in the tender notice and RFP document.
- 6) The bidders will submit their bids in one (01) original electronically through the **EPADS portal** ([www.eprocure.gov.pk](http://www.eprocure.gov.pk)) in PDF (searchable format) along with one (1) hardcopy of technical proposal. All the pages of the bid must be sequentially numbered. Form of Bid and Price Schedule must be stamped & signed by the representative authorized as per clause 6 of the Form of Bid (**Annexure-III**). All other pages of the bid must be stamped and initialed by the representative authorized as per clause 6 of the Form of Bid.
- 7) Bid bond/Security amounting to PKR. **100,000/-** (One Hundred Thousand Only) shall be submitted in form of Pay Order or a bank guarantee as per format provided at **Annex-VI-A** issued by a scheduled bank in Pakistan, in favour of JMC. No bid shall be entertained without bid bond.
- 8) The bid bond may be forfeited in case of occurrence of any of the following:
  - a) Bidder withdraws its bid after bid submission deadline and before expiry of bid validity;

- b) Bidder fails to extend the validity period of the bid bond to match any extension of the bid validity date in accordance with the terms and conditions of this RFP.
  - c) Successful bidder failing to sign the contract.
- 9) Bid bonds of unsuccessful bidders shall be returned to them after award of tender to the successful bidder. Bid bond of successful bidder shall be returned after submission of Performance Bond.
  - 10) The bid validity period will be **Ninety (90) days**, starting from the date of opening of the bids. Within the original validity of the bids, JMC may request the bidders to extend their bid validity for another period not exceeding the original bid validity. The bidders who choose not to extend their bid validity as desired by JMC would be required to withdraw their bids and their bid bond shall be returned to them.
  - 11) In case of extension of bid validity, the bidders shall also extend validity of their bid bonds for corresponding period of time.
  - 12) The language of the bids shall be English. Any printed literature/documents/certificates etc. furnished by the bidders in another language shall be accompanied by an English translation which shall govern for purposes of interpretation.
  - 13) JMC reserves the right to amend, modify, supplement or withdraw this RFP document or extend the deadline for submission of the bids at any time and to reject all received bids and annul this process without assigning any reason/cause and without assuming any liability or obligation on its part. All amendment(s) shall be part of the RFP document and binding on the bidders. JMC shall notify the amendment(s) in writing prior to the bid submission date.
  - 14) Bidders shall submit all relevant documents, in their bids, required to evaluate/assess the bidders as per the criteria mentioned at **Annexure-IV**. Bidders are required to secure at least **75 Technical Score (TS)** on overall basis for technical qualification. Financial bids of technically qualified bidders will be opened in the presence of their representatives who chose to attend. The contract will be awarded to the most advantageous bidder on the basis of **Quality & Cost Selection method i.e. 80% quality and 20% cost**.
  - 15) The successful bidder shall be responsible for complying with all the local laws of Pakistan and fulfilling all requirements thereof.
  - 16) The successful bidder will be required to furnish a performance bond, five percent (5%) in form of a Bank Guarantee issued by a scheduled bank in Pakistan as per format provided at **Annexure-VI-B**, within fifteen working days from the receipt of notice of successful bidder or the time as may be extended by JMC. If the successful bidder fails to deposit performance bond within the time stated above, JMC retains the right to cancel the notice for award of tender and the bid bond shall be forfeited.
  - 17) The performance bond shall be returned to Successful Bidder upon successful completion of the contract period.
  - 18) **The bids will be rejected if any shortcoming occurs in the following in the respective technical proposals of the bidders:**

- a. Signed “Form of Bid”, as per format given in **Annexure-III**, with official stamp affixed on it is not provided;
  - b. Bid bond/Security, as per required form and format, is not provided;
  - c. Bids submitted without FBR registration certificates (NTN/GST etc) and bidder not appearing on Active Taxpayer List (ATL) of FBR;
  - d. Bidder(s) has been found blacklisted or having actual or potential conflict of interest either with JMC or the subject assignment;
  - e. Each bidder shall submit only one bid, multiple bid submissions, either jointly or severally, shall render the bidder disqualified; and
  - f. Bidder(s) engages in corrupt or fraudulent practices during the process.
- 19) The bids shall be opened at the specified time and place in presence of the authorized representatives of the bidders who choose to attend.
- 20) The bids will be evaluated as per the evaluation criteria provided at **Annexure-IV**.
- 21) Bidders are required to submit their financial proposals as per format provided at **Annexure-V**. Quoted premium rates must be inclusive of all kind of taxes, duties, charges/levies applicable in Pakistan.
- 22) The bidders shall bear all costs/expenses associated with the preparation and submission of the bids and JMC shall in no case be responsible/liable for those costs/expenses.
- 23) Any bid submitted after deadline for submission of bids shall be rejected. Issues with internet/connectivity, electricity failure etc. for e-bid submission on EPADS or delays in mail/courier, delays of person in transit, or delivery of Bid Bond/Security to the wrong email address or as per requirements mentioned in this RFP shall not be accepted as an excuse for failure to submit/deliver the bid bond/Security at the proper place and time. It shall be the Bidder’s responsibility to determine the manner in which timely delivery of its bid/Bid Security/Bond will be accomplished. Bidders are encouraged to upload their bids on EPADS a day before the bid submission deadline to avoid any last minute surprises.
- 24) During the examination and evaluation of the bids, JMC at its sole discretion may ask any bidder for clarifications of its bid. The request for clarification and the response shall be in writing/email. However, no change in substance of the bid shall be sought, offered or permitted after bid submission.
- 25) Bids submitted in any other manner except for EPADS shall not be entertained.
- 26) The successful bidder will sign a contract with JMC as per draft attached as Annexure-II. All costs associated with entering into the said contract shall be borne by the successful bidder.
- 27) JMC does not accept:
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- a) any responsibility arising in any way for any errors in or omissions from any information or for any lack of accuracy, completeness, currency or reliability of any data or information, including all written or oral information made available to the bidders or its advisers during the bidding process and responses to requests for information/clarifications and questions raised by a bidder; or
- b) any liability for any loss or damage suffered or incurred by the bidders or any other person, whether directly or indirectly, as a result of or arising out of that person placing any reliance on the information or its accuracy, completeness, currency or reliability.

28) The bidders agree that:

- a) they will conduct their own investigations and analysis regarding any information, statements or representations contained in this RFP and will rely on their own enquiries and seek appropriate professional advice;
- b) they do not rely on any representation or warranty (expressed or implied) as to the accuracy, completeness, currency or reliability of the information.

29) The decision of JMC shall be final and JMC will not be liable for any loss or damage to any party acting in reliance thereon.

30) JMC reserves the right to blacklist any bidder and to forfeit their bid bond who breaches any terms and conditions of this RFP document.

31) The prospective bidder may request a clarification on any aspect of this RFP document till **18 February, 2026**. Any request for clarification must be sent/submitted through EPADS.

## ANNEXURE-I: SCOPE OF SERVICES

### 1. Introduction

Jinnah Medical Construction Company (JMC), a Section 42 Government-owned entity under the Ministry of National Health Services, Regulations & Coordination. The company has mandate for construction of Jinnah medical complex and other major infrastructure projects all over the country. JMC intends to procure comprehensive Health Insurance Services for its employees and their eligible dependents. JMC currently expects a total workforce of approximately 60+ employees.

Leading and reputable Local Insurance Companies registered in Pakistan and licensed by the Securities & Exchange Commission of Pakistan (SECP) are invited to submit bids for providing health insurance coverage with maximum financial protection and quality healthcare services.

### 2. Objective

The objective of this RFP is to select a qualified insurance service provider offering:

- Maximum hospitalization and medical coverage
- Cashless IPD & OPD including admissions.
- Coverage for pre-existing and congenital conditions
- Coverage for self, spouse, children, and dependent parents (both mother and father)
- Efficient claim processing with nationwide panel hospitals
- Competitive pricing and premium rates

### 3. Limits (PKR, per Annum):

#### Option – 1

DESCRIPTION	Cat. A CEO/ Chiefs	Cat. B GM/SM	Cat. C M/AM	Cat. D Supporting Staff
Hospitalization Limit (Per Family Member)	1,200,000	800,000	600,000	400,000
Room Rent (per day)	60,000	30,000	20,000	15,000
Maternity: (Normal delivery/D&C/D&E)	374,000	290,000	200,000	150,000
Maternity: C – Section	617,000	419,000	367,000	233,500
OPD (Per family)	300,000	250,000	200,000	150,000

Note: Cash less OPD & IPD/Pharmacy including admissions / hospitalizations

**Option – 2**

DESCRIPTION	Cat. A CEO/ Chiefs	Cat. B GM/SM	Cat. C M/AM	Cat. D Supporting Staff
Hospitalization Limit (Per Family Member)	1,500,000	1000,000	800,000	600,000
Room Rent (per day)	80,000	40,000	30,000	20,000
Maternity: (Normal delivery/D&C/D&E)	474,000	390,000	250,000	200,000
Maternity: C – Section	717,000	519,000	467,000	333,500
OPD (Per family)	400,000	300,000	250,000	200,000

**Option – 3**

DESCRIPTION	Cat. A CEO/ Chiefs	Cat. B GM/SM	Cat. C M/AM	Cat. D Supporting Staff
Hospitalization Limit (Per Family Member)	1,800,000	1100,000	850,000	650,000
Room Rent (per day)	100,000	50,000	40,000	30,000
Maternity: (Normal delivery/D&C/D&E)	500,000	400,000	300,000	200,000
Maternity: C – Section	750,000	550,000	490,000	350,500
OPD (Per family)	450,000	350,000	290,000	240,000

Note:

All bidders are required to quote rates for all three options. JMC may select any of the above options and the companies will be evaluated accordingly.

**4. Scope of Services / Coverage:**

The selected insurance company shall provide the insurance services that includes, but not limited to:

<b>01</b>	<b><u>HOSPITALIZATION CARE.</u></b> Required all medical expenses including: <ol style="list-style-type: none"> <li>i. Daily room and boarding charges,</li> <li>ii. ICU/CCU charges,</li> <li>iii. Operation theatre charges,</li> <li>iv. Consultancy Charges: Physician's/Surgeon/specialist charges/fees. Visiting Surgeon/specialist charges/fees.</li> <li>v. Surgical Operation charges including operation theatre charges, pre-operative investigations &amp; preparation, Anaesthetist fee, consultant's fee, medicines and drugs, diagnostic tests, blood and oxygen supplies, screw/rod</li> </ol>
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	<p>&amp; supplies required during surgery. Removal of screw/rod including necessary expense.</p> <p>vi. Multiple surgeries/procedures during one hospitalization will be allowed multiple limits.</p> <p>vii. All pre-existing cases; coverage for all insured members without any additional charges.</p> <p>viii. Coverage for new born babies from birth.</p> <p>ix. Chronic/Pre-existing &amp; Congenital/birth defects coverage for all insured members including new born babies.</p> <p>x. Hepatitis “B” &amp; “C”; coverage for all insured members.</p> <p>xi. Medical Emergencies; coverage for all insured members.</p> <p>xii. Coverage of autoimmune diseases if hospitalization required.</p> <p>xiii. Injury or treatment resulting from war, riots, invasion, act of foreign enemies, hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military up-rising, insurrection, rebellion, terrorist attacks, military or usurped power or any act of any person acting on or on behalf of or in connection with any organization actively directed towards the over-throw or to the influencing of any government or ruling body by force, terrorism or violence.</p> <p>xiv. All types of malignancies</p> <ul style="list-style-type: none"> <li>• <b>Miscellaneous charges:</b> drugs, dressings and medicines prescribed by the attending physician, (2) intravenous injections and solutions (3) laboratory examinations and other diagnostic procedures (4) administration of blood plasma, including the cost of blood and blood plasma and any fluids administered during surgery (5) general nursing services and (6) local road ambulance charges, etc.</li> </ul>
<b>02</b>	<p><b><u>SPECIALIZED INVESTIGATIONS:</u></b></p> <ul style="list-style-type: none"> <li>• Thallium Scan</li> <li>• Angiographies (includes coronary angiography) ALL TYPES</li> <li>• Endoscopy (All TYPE OF SCOPIES)</li> <li>• MRI (magnetic resonance imaging) ALL TYPES</li> <li>• CT Scan (computerized axial tomography) ALL TYPES</li> <li>• ETT, &amp; Echo/Halter</li> <li>• Ultrasound (ALL TYPES)</li> <li>• <a href="#">Mammography</a> (Screening/Diagnostic)</li> <li>• All types of blood tests as advised by the physician/surgeons.</li> </ul>
<b>03</b>	<p><b><u>DAY CARE CASES / SURGERIES / EMERGENCY (HOSPITALIZATION)</u></b></p> <ul style="list-style-type: none"> <li>• Emergency room treatment/short stay in emergency room</li> <li>• Cataract surgeries (Including IOL) as per recommendation of treating surgeon including Pre-&amp; Post surgery consultation, medicines etc. charges. (IOL quality as per surgeon’s recommendation)</li> <li>• Laser corrective procedure for errors of refraction (LASIK etc.)</li> <li>• All eye injections.</li> <li>• CXL, YAG AND PRP LASER for eye conditions</li> <li>• Dialysis</li> </ul>

	<ul style="list-style-type: none"> <li>• Treatment of fractures, lacerated wounds &amp; Minor operations</li> <li>• Emergency Dental treatment due to accidental injuries.</li> <li>• Emergency room treatment for accident/non-accident cases e.g. minor ailments, first-aid &amp; dressing etc (all treatments &amp; hospitalization). Complete accidental coverage to include natural /man-made disasters/emergencies.</li> <li>• Excision of all type of biopsies e.g. breast and Thyroid and other cancers</li> <li>• Dressings of all kinds</li> <li>• Band ligations for piles.</li> <li>• Foreign body removals from throat.</li> <li>• RF ablation of ectopic foci in heart</li> <li>• Dog bite/rabies/Snake bite treatment including injection</li> </ul>
<b>04</b>	<b><u>Outdoor Patient / Outpatient Services</u></b> All medicines, dental treatment, consultation fee (Physician's/Surgeon/specialist charges/fees and visiting Physician's/Surgeon/ specialist charges/fees), vaccination, supplements/food supplements, eye sight testing, physiotherapy, diagnostic tests, lab tests, X ray, as prescribed by treating doctor/surgeon (registered).
<b>05</b>	Half yearly complete health screening for all employees.(Including general and Medical tests)

**Other terms:**

- 100% coverage for parents, without any upper age limit, in the policy for hospitalization, major medical, dreaded diseases etc. for insured members.
- All kind of maternity coverage / benefits (Normal delivery/D&C/D&E, C-Section)
- No admission will be refused on Panel Hospital as recommended by surgeon/physician/ specialist or any qualified doctor. This will be applicable on all cases including emergency admissions & elective.
- New born babies (healthy and non-healthy) will be considered covered by insurance company automatically from his/her date of birth and full separate insurance limit will be issued as given in policy. Insurance company will approve treatment required at any panel hospital after birth. Premium for new born baby will be charged on prorated basis without any loading.
- Implant & related surgeries and treatment will be covered up to respective Hospitalization limit.
- Eye surgery – Cataract surgeries (Including IOL) as per recommendation of treating surgeon/physician, including 45 days pre & post-surgery consultation, medicines, lab test etc. IOL cost will be approved as recommended by treating doctor/surgeon/specialist.
- Addition & Deletion of employee's and family members will be charged & refunded at prorated basis and per person basis (Per day calculation) applicable on OPD & IPD separately. Refund premium is subject to no claim. In case of only dependent deletion during policy year, premium will be refunded on pro rate subject to no claim.
- Addition & deletion dates will be communicated by JMC and will be acceptable by the insurance company without any further documentary requirement.

- Gynecologist and/or obstetrician will be eligible for C-Section.
- Congenital birth defects are covered for all insured & new born babies.
- Specialized investigation shall be payable including required medication/injections etc.
- Visiting surgeon will be allowed at panel hospital for all applicable benefits, which will be reimbursed later (if any).
- Following will also be covered under the policy:
  - a. Treatment of any refractive errors of the eyes including cost of procedures such as 'Radial Keratotomy' and 'Excimer Laser'.
  - b. Routine physical check-ups, rest cures, services including immunization and Treatment of mental illness, psychiatric disorders.
  - c. Supply or fitting of eye glasses/prescription glasses, contact lenses, hearing aids, wheelchairs and medical appliances as advised by medical practitioner.
  - d. Treatment or surgical operation for congenital defects or deformities, including physical and mental defects present from birth.
  - e. Treatment of infertility, impotency, sterilization & contraception including any complication relating hereto.
  - f. Cost of limbs of any other organ (prostheses) or any kind of supporting equipment for revival or correction of the function of body.
- No additional premium/ loading will be allowed other than per person premium decided for the addition of any new family or family member during policy year including parents, spouse & new born baby.

The Insurance Company shall undertake and agree to the following:

- i) It is bound to provide the service immediately after signing of the Contract.
- ii) All regular and contractual employees of JMC will be entitled for all benefits.
- iii) 24 hours coverage should be provided.
- iv) JMC shall have the right to increase or decrease the number of insured persons depending upon new induction or deduction.
- v) The insurance cover will automatically start after an individual becomes employee of JMC and same is conveyed to the Insurance Company.
- vi) In case of new appointment(s) / or resignation from service or inadvertent missing of name of any of JMC employee(s) in the list provided to the Insurance Company the same would be intimated at any stage, after award of the Contract to the Insurance Company, and the list would stand updated / corrected accordingly, without any change in the other Terms and Conditions. Further, appointment letter / promotion order of officers / officials will be the final documentary evidence with regard to grant of benefits of Group Health Insurance as mentioned herein.
- vii) In case of any claim the record maintained by JMC shall be treated as final and conclusive and any typographical mistake in spellings of name and / or numbers shall not prejudice the cover provided by the Insurance Company. Furthermore in case of missing date of birth or absence of record the employees shall be benefited with the assumption that they are eligible for insurance cover.
- viii) .
- ix) The insurance company shall have major hospitals and clinics on its panel in all major cities of Pakistan. Further, on request of JMC it will be required to add any new hospitals/clinics on its panel.

- x) The insurance company shall have special procedure i.e. instant facilitation to handle emergency cases efficiently.
- xi) The insurance company shall have 24 / 7 operational helpline and Customer Care Department supported by preferably minimum of two qualified doctors.
- xii) The approval waiting time from the concerned party must be less than 15 minutes.
- xiii) The insurance company shall have facility to manage client through personalized health cards.
- xiv) The insurance company will also be bound to maintain all panel hospitals on the panel during policy year as per the list provided in bidding. In case of exclusion of any panel hospital alternate hospital of same repute will be arranged.
- xv) **The requirements mentioned hereinabove are unique as per needs of JMC and the bidders/insurance companies are required to design/tailor their proposals as per the specific requirements. No fine print, exclusions, contradictions etc. shall be accepted and the same may liable a bidder/ insurance company for rejection.**

### **5. Employee Details:**

- (i) Category-wise data of JMC Employees and dependents is as under:

	<i>Category-A (CEO/Chiefs)</i>	<i>Category-B (GM/SM)</i>	<i>Category-C (M/AM/DM)</i>	<i>Category-D (S Staff)</i>	<b>Total:</b>
<b>Employee</b>	07	03	3	03	16
<b>Spouse</b>	07	3	3	2	15
<b>Child</b>	13	14	5	05	37
<b>Parents</b>	06	10	06	06	26
<b>GRAND TOTAL:</b>					<b>94</b>

- (ii) Employees age groups:

	<i>Up to 20 years</i>	<i>20-40 years</i>	<i>40-60 years</i>	<i>Over 60 years</i>	<b>Total:</b>
<b>Employee</b>		05	9	02	16
<b>Spouse</b>		05	8	02	15
<b>Child</b>	28	9	0		37
<b>Parents</b>		-	4	22	26
<b>GRAND TOTAL:</b>					<b>94</b>

NOTE: This is our current status of the employees however owing to ongoing hiring/ recruitment by the company, the total number of employees is likely to reach around 60-70 and correspondingly the number of dependents will also increase.

**ANNEXURE II: DRAFT CONTRACT**

[On Rs. 100/- Stamp Paper]

The Contract for provision of Group Health Insurance services (hereinafter referred to as “this Contract”) is made on this \_\_\_\_\_ day of \_\_\_\_\_,

By and Between

Jinnah Medical Construction Company (hereinafter referred to as “**JMC**”) having its registered office at \_\_\_\_\_ Islamabad, which expression wherever the context so permits shall mean and include its successors-in-interest and permitted assignees) of the one part;

And

M/s [●] having its office at [●] (hereinafter referred as “**Insurance Company**”) of the other part;

Both JMC and Insurance Company may be collectively referred to hereinafter as “the Parties” and either of them individually as “Party”.

WHEREAS JMC intends to engage Insurance Company to perform the Scope of Services as defined in Clause 3.

AND WHEREAS Insurance Company warrants and represents that it has necessary knowledge and relevant experience and capability to perform the Services in accordance with the terms of this Contract.

AND WHEREAS Insurance Company has qualified through a competitive bidding processes conducted by JMC and has agreed to render the required Services in accordance with the terms and conditions hereinafter set forth.

NOW THEREFORE, in consideration of the mutual covenants and agreements the Parties hereto, agree to the following terms and conditions:

**1. Interpretation**

In this Contract, unless the contrary intention appears:

- i) clause headings are for convenient reference only and have no effect in limiting or extending the language of the provisions to which they refer;
- ii) words in the singular number include the plural and vice versa; and
- iii) where a word or phrase is given a particular meaning, other parts of speech and grammatical forms of that word or phrase have corresponding meanings.

**2. Term of the Contract**

2.1 The term of this Contract shall commence on or upon the signing date of the contract and shall continue for a period of one (01) year, unless earlier terminated in accordance with the provisions of this Contract.

2.2 The contract may be extended for another two (02) terms of one (01) year each on satisfactory performance of the Insurance Company and on the same terms and conditions (including premium charges).

### **3. Scope of Services**

Insurance Company shall perform its services as per the detailed Scope provided in **Annexure-A** hereof.

### **4. Payment Terms**

4.1 The premium rate for Group Health Insurance services of JMC staff shall be as detailed at Annexure-B attached hereto, which is inclusive of all applicable taxes, duties and levies. The premium rate shall remain unchanged for the term of the Contract. The Insurance Company shall not be entitled to request or demand an increase in the rates/service charges during the Term of the Contract.

4.2 The premium shall be paid in advance on annual basis.

4.3 JMC shall make the payment by cross cheque in name of the Insurance Company within thirty (30) days after receipt and acceptance of original error free invoice(s)/credit note(s) from Insurance Company. Taxes shall be deducted at source as per applicable laws.

4.4 Any increase and/or decrease or imposition of new tax(es) during contract period shall be adjusted according to the law.

4.5 JMC shall not be bound to make any further payments of premium in case of default of Insurance Company in releasing the claimed amount against JMC claims after passing of the claim settlement time defined herein.

4.6 The payment shall be made to Insurance Company only when it is on the Active Taxpayers List (ATL) of FBR. If Insurance Company is not in ATL at the time of processing of invoice, no payment shall be made until Insurance Company appears in ATL of FBR.

4.7 The Insurance Company shall raise its invoice/credit note in the name of Manager Financial Operations, JMC and submit the same to the Authorise Representative of JMC as mentioned at Clause 14.4 for further processing.

## **5. Obligation of Insurance Company**

- 5.1 Insurance Company undertakes and agrees that it shall perform the Services and carry out its obligations under this Contract with all due diligence, care, efficiency and economy and to the acceptable international standards. Insurance Company shall always act, in respect of any matter relating to Services, in accordance with the international standards and best practices. It shall at all times support and safeguard JMC's legitimate interests in any dealings.
- 5.2 In case JMC identifies any lack of compliance with the applicable laws or standards that could result in a legal claim against JMC, and upon written request by JMC, Insurance Company undertakes and agrees to provide adequate proof of positive compliance with the concerned part of the applicable laws or standards at the earliest.
- 5.3 Insurance Company undertakes and agrees with JMC, its officers, employees, directors, consultants and advisors (the "JMC Indemnified Persons") that it shall keep the JMC Indemnified Persons, both during and after the term of this Contract, fully and effectively indemnified and harmless against all losses, claims, damages, liabilities or expenses (including reasonable legal fees), suffered by the JMC Indemnified Persons arising out of or in connection with this Contract or the Services to be provided by Insurance Company, where such losses, claims, damages, liabilities or expenses is/are the result of bad faith, gross negligence or willful misconduct of Insurance Company, provided that Insurance Company shall not be liable for indirect or consequential losses or damages; provided further the aggregate liability of Insurance Company shall under no circumstances exceed the aggregate remuneration received by Insurance Company from JMC in terms of this Contract.
- 5.4 Delay in performance of Services beyond the lead time or as per requirements specified herein may entail imposition of fine (liquidated damages) at the rate of 0.5% per day up and to a maximum of 10% of the annual premium charges, which will be deductible from the respective invoice/performance bond of the Insurance Company. This condition may be waived off by JMC on its discretion or in case of force majeure which shall be proved by Insurance Company and supported by documentary evidence. Moreover, if the liquidated damages amount reaches its maximum limit i.e. 10%; JMC, without prejudice to any other right of action / remedy it may have, reserves the right to terminate the Contract.

## **6. Claim reimbursement/Settlement (if any)**

The Insurance Company agrees and undertakes to pay each insurance claim received for reimbursement within a period of not more than Twenty (20) days from the receipt date. The JMC insurance claims will be paid as per terms and conditions contained herein. The internal policies of the Insurance Company will not impede or hamper the claim settlement procedure from its payment within stipulated time. JMC shall not be responsible for any kind of additional payment/charges for claim processing or verification.

## **7. Warranty**

- 7.1 The Insurance Company is duly incorporated, existing and in good standing under the laws of Pakistan and has all requisite power and authority to conduct its business and execute, to deliver and to perform its obligations under this Contract.
- 7.2 The Insurance Company warrants that it has not been blacklisted or debarred by any public sector enterprise due to any reason.
- 7.3 The Insurance Company represents and warrants that it will perform Work/Services, obligations, duties and responsibilities with reasonable care, due diligence and professional skills. Further, it will be responsible for the losses and damage caused directly or indirectly by its negligence during the performance of Work/Services, obligations, duties and responsibilities and make them good and remedy the loss solely at its own risk and cost and without any expenditure to JMC.

## **8. Termination**

- 8.1 This Contract shall be automatically terminated upon completion of term of this Contract as provided in Clause 2 (Term of the Contract).
- 8.2 JMC may without assigning any reason and at its sole and absolute discretion terminate this Contract at any time by serving on Insurance Company thirty days' (30) prior written notice.

## **9. Confidentiality**

- 9.1 Insurance Company agrees to hold in confidence for a period commencing with the signing date and ending five (05) years following the Term of this Contract, any information supplied to it by JMC and designated in writing as confidential or which by its nature can reasonably be inferred to be confidential.
- 9.2 Insurance Company further agrees to require its sub-contractors/advisors and employees to enter into appropriate nondisclosure agreements relative to such confidential information as may be communicated to them by Insurance Company and / or the JMC.
- 9.3 The provisions of this clause shall not apply to information within any one of the following categories:
- a. information which was in the public domain prior to a Party's receipt thereof or which subsequently becomes part of the public domain by publication or otherwise except by the receiving Party's wrongful act;
  - b. information which the receiving Party can show was in the receiving Party's possession prior to its receipt thereof through no breach of any confidentiality obligation;

- c. information received by a Party from any other Person which did not have a confidentiality obligation with respect thereto; and
- d. as may be required by a Governmental Authority, and then only to the extent required.

9.4 Neither Party shall publish the terms and conditions of this Contract, unless the other Party provides its express prior written consent thereto.

## **10. Conflict of Interest**

JMC/GoP policy requires that Insurance Company provide professional, objective, and impartial services/advice and at all times hold the interest of JMC paramount, strictly avoid conflicts with other assignments or their own corporate interests and act without any consideration for future work. Insurance Company has an obligation to disclose any situation of actual or potential conflict that impacts their capacity to serve in the best interest of JMC. Failure to disclose said situations may lead to the termination of this Contract.

## **11. Force Majeure**

11.1 For the purposes of this Contract, "Force Majeure" means an event or circumstance which is beyond the reasonable control of a Party, and which makes a Party's performance of its obligations under this Contract impossible, and includes, but is not limited to, war, riots, civil disorder, security risks, earthquake, fire, explosion, storm, flood or other adverse weather conditions, strikes, lockouts, other industrial action or any sanction or restriction imposed by any governmental authority or body within or outside Pakistan which has a material adverse effect on the ability of a Party to carry out its obligations. Force Majeure shall not include:

- (iii) any action or failure to take action by a Party;
- (iv) any event which is caused by the negligence or willful act or omission of a Party or that Party's sub-contractors/advisors/consultants or personnel or agents or employees; and
- (v) any event which a diligent Party could reasonably have been expected both: (a) to have taken into account at the time of the Effective Date of this Contract; and (b) to have avoided or overcome in the course of carrying out its obligations under this Contract.

11.2 A Party seeking relief under this Clause shall notify the other Party forthwith of a circumstances or event of Force Majeure and shall furnish such relevant information as is available relating to such event.

## **12. Integrity Pact**

12.1 Insurance Company hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government

of Pakistan (GoP) or the JMC or any administrative subdivision or agency thereof or any other entity owned or controlled by GoP through any corrupt business practice.

- 12.2 Without limiting the generality of the foregoing, Insurance Company represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, contractor, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from GoP, except that which has been expressly declared pursuant hereto.
- 12.3 Insurance Company certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to transaction with the JMC and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.
- 12.4 Insurance Company accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other rights and remedies available to the JMC under any law, contract or other instrument, be voidable at the option of the JMC.
- 12.5 Notwithstanding any rights and remedies exercised by the JMC in this regard, Insurance Company agrees to indemnify the JMC for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to the JMC in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by Insurance Company as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form from the JMC.

### **13. Performance Guarantee**

- 13.1 If the Insurance Company fails / delays in performance of any of the obligations, under the Contract, violates any of the provisions of the Contract, commits breach of any of the terms and conditions of the Contract, JMC may, without prejudice to any other right of action / remedy it may have, forfeit Performance Guarantee of the Insurance Company.
- 13.2 Failure to provide required services within the specified time period will invoke penalty as specified in this document. In addition to that, Performance Guarantee amount may be forfeited.
- 13.3 Provision of wrong / false information and/or documents as required during bidding stage and under this Contract may result in forfeiture of Performance Guarantee amount and the Insurance Company may not be allowed to participate in future Tenders.

- 13.4 On successful discharge of obligations/services by the Insurance Company, the Performance Guarantee shall be returned to the Insurance Company upon successful completion of contract period, or if terminated earlier, in accordance with the clauses of this Contract.

**14. Miscellaneous**

- 14.1 Entire Contract. This Contract along with annexures contains the whole Contract between the Parties and supersedes and replaces any prior written or oral Contracts, representations or understandings between them. The Parties confirm that they have not entered into this Contract on the basis of any representation that is not expressly incorporated into this Contract. Nothing in this Contract excludes liability for fraud.
- 14.2 Waiver. No delay or omission in the exercise of any right or remedy by a Party shall impair such right or remedy or be construed as a waiver. A Party's consent to or approval of any act by the other Party requiring the Party's consent or approval shall not be deemed to waive or render unnecessary the other Party's consent to or approval of any subsequent act. Any waiver by either Party of any default must be in writing and shall not be a waiver of any other default concerning the same or any other provision of this Contract.
- 14.3 Severance. In the event that any part of this Contract shall be declared invalid or unenforceable by a valid judgment or decree of a court of competent jurisdiction, such invalidity or unenforceability shall not affect any of the remaining portions of this Contract which are hereby declared as severable and shall be interpreted to carry out the intent of the Parties hereunder unless the invalid provision is so material that its invalidity deprives either Party of the basic benefit of their bargain or renders this Contract meaningless.
- 14.4 Notices. Any notice or request required or permitted to be given or made under this Contract shall be in English language. Such notice or request shall be deemed to be duly given or made when it shall have been delivered by hand, by e-mail or through registered mail or courier on the following address:

**JMC**  
[Name of Representative]  
[Designation]  
Land-line number:  
Cell number:  
e-mail address:  
Office Address:

**Insurance Company**  
[Name of Representative]  
[Designation]  
Land-line number:  
Cell number:  
e-mail address:  
Office Address:

Any change in the details of above mentioned authorized representatives shall be immediately communicated to the other party.

- 14.5 Authorization. The persons executing this Contract on behalf of the Parties hereto warrant that (i) such Party is duly organized and existing, (ii) they are duly authorized to execute and deliver this Contract on behalf of said Party, (iii) by so executing this Contract, such Party is formally bound to the provisions of this Contract, and (iv) the entering into this Contract does not violate any provision of any law or other Contract to which said Party is bound.
- 14.6 Governing Law. This Contract shall be governed by and construed in accordance with the laws of Pakistan as may be issued, promulgated, enacted or re-enacted from time to time.
- 14.7 Contract Language. The language of the Contract shall be English language.
- 14.8 Assignment. Except as provided herein, Insurance Company shall not assign or transfer any of its rights, duties, obligations or any interest under this Contract to any third party without the prior written permission of JMC. Any such prohibited assignment or transfer shall be void.
- 14.9 Status of Insurance Company. The Parties agree that Insurance Company shall be an independent agency /firm and not an agent, employee or representative of JMC.
- 14.10 Order of Precedence. In case of any discrepancy between the main body of the Contract and Annexures incorporated therein by reference or otherwise, the main body of the Contract earlier shall prevail over the Annexures.
- 14.11 Dispute Resolution. Any dispute or difference between the Parties as to matters arising from, related or pursuant to this Contract which cannot be settled amicably within thirty (30) calendar days after receipt by one Party of the other Party's request for such amicable settlement, may be referred to arbitration for settlement under the Arbitration Act, 1940 and the rules made thereunder by sole arbitrator to be appointed by the Parties. The arbitration shall take place in Islamabad. The proceedings shall be held in the English language. The resulting award shall be final and binding on the Parties and shall be in lieu of any other remedy.
- 14.12 Contract Amendments. This Contract may be amended by a mutual agreement between the parties. All such amendments shall be in writing signed by the duly authorized representatives of the Parties.

IN WITNESS whereof the Parties hereto have caused this Contract to be executed in accordance with the laws of Pakistan as of the day, month and year first indicated above.

For and on behalf of  
**JMC**

For and on behalf of  
**Insurance Company**

\_\_\_\_\_  
[Name of authorized signatory]  
[Designation]

\_\_\_\_\_  
[Name of authorized signatory]  
[Designation]

Witness 1:

Witness 2:

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Insurance/JMC/2026

**Annexure A – Scope of Services**

[to be inserted as per RFP]

Insurance/JMC/2026

**Annexure B – Details of Premium Charges**

[to be inserted as per successful bid]

**ANNEXURE-III: FORM OF BID**

Chief Procurement & Supply Chain Officer,  
Project Management Unit  
Jinnah Medical Construction Company  
Hall 3A, Deputy Director, P&D Wing, 3rd Floor, Kohsar Block, Pak Secretariat  
Ministry of National Health Services, Regulations & Coordination, Islamabad

Reference your RFP document no. Proc-No-13/Health-Insurance/JMC/2026 for Provision of Health Insurance services.

1. We, hereby submit our complete bid along with all the requirements as per the RFP document. We acknowledge that JMC is not bound to accept any bid in this regard and reserve the right to accept any offer and to annul the bidding process and reject all bids without assigning any reason or having to owe any explanation whatsoever.
2. We hereby undertake and firmly bound ourselves to abide by/ comply with all sections / conditions of subject RFP for the whole bidding process.
3. We agree to abide by this Tender for a period of **Ninety (90) days** from the bid opening date or any extension thereto granted and it shall remain binding upon us and can be accepted at any time before the expiration of this period.
4. We hereby undertake and confirm that M/s **[name of company (bidder)]** and its employee(s) have never been blacklisted by any government, semi-government, autonomous or state owned organization of Pakistan and their cases regarding black listing are not under trial by any Court of Law. We further undertake that we do not have any actual or potential conflict of interest either with JMC or scope of subject tender.
5. We submit herewith our bid as one (01) original along with one (01) soft copy on USB drive in PDF as well as native MS Word/Excel formats.
6. We do hereby appoint and authorize Mr./Ms. **(full name and official address)** who is presently employed with us and holding the position of **[(designation)]** in **[name of the company (bidder)]** to do in our name and on our behalf, all such acts, deeds and things necessary in connection with or incidental to our subject bid including signing and submission of all documents and providing information/responses to JMC in all matters including but not limited to clarifications etc., till award of subject tender. We hereby agree to ratify all acts, deeds and things lawfully done by our said authorized representative pursuant to this authorization and that all acts, deeds and things done by our aforesaid authorized representative shall and shall always be deemed to have been done by us.
7. The decision of JMC shall be final and JMC will not be liable for any loss or damage to any party acting in reliance thereon.

8. We have gone through the terms/conditions of subject RFP document and have found the document in whole as non-biased to any particular company / contractor / consultant / advisor / firm or product / brand. We do not have any objection/comment on any clause/section/article and fully understand the documents as compliant with PPRA Rules.
9. We undertake that all the information submitted by us is correct and true to the best of our knowledge and belief and nothing has been concealed and misstated by us in the bid. In case any information is found wrong, misleading or misstated in this bid, the same may lead to rejection of our bid, forfeiture of our bid bond and our disqualification.
10. We declare that our bid is our only and final offer and no unsolicited offer of any description shall be made for consideration of JMC.
11. We acknowledge that JMC reserves the right to blacklist any bidder or to forfeit its bid bond who breaches any terms and conditions of this RFP document.

We remain,

Yours' sincerely

[Bidder's Official Stamp]

Authorized Signature: \_\_\_\_\_  
Name and Title of Signatory: \_\_\_\_\_  
Name & Address of Firm: \_\_\_\_\_  
Cell No. of Signatory: \_\_\_\_\_  
e-mail address of Signatory: \_\_\_\_\_  
Mailing address of Signatory: \_\_\_\_\_

Acceptance by representative authorised as per Clause 6 above:

Signatures of Authorised Representative: \_\_\_\_\_  
Name and Title: \_\_\_\_\_  
Name & Address of Firm: \_\_\_\_\_  
Cell No.: \_\_\_\_\_  
e-mail address: \_\_\_\_\_  
Mailing address: \_\_\_\_\_

## ANNEXURE-IV: BID REQUIREMENTS & EVALUATION CRITERIA

The evaluation committee shall evaluate the bids on the basis of responsiveness to the Scope of Services/Terms of Reference and evaluation criteria provided herein.

### 1. Technical Evaluation Criteria:

The following criteria shall be used for evaluating technical competencies of the bidders. Detailed scoring sheet is appended below in Table-1. Bidders are required to **secure at least 75 Technical Score** on overall basis for technical qualification.

**Table-1: Technical Evaluation Score Sheet**

Sr.	Description	Marks
1	<b><u>Experience – Work with Clients</u></b> (supporting documents to be provided)	<b>30</b>
	Experience of insurance services for Multinational/ National/ Public Interest Entities during last five (05) years. Over 15 assignments: 30 Marks 11-15 assignments: 20 Marks 05-10 assignments: 10 Marks	
2	<b><u>PACRA or JCR-VIS Rating</u></b> (supporting documents to be provided)	
	AA++ rating: 40 Marks AA+ rating: 30 Marks AA rating: 20 Marks	<b>40</b>
3	<b><u>Cashless OPD/IPD/Pharmacy.</u></b> (Confirmation on letterhead)	
	Yes =10 Marks No = 0 Marks	<b>10</b>
	<b><u>Provision of e-Health Care facility through Mobile App</u></b>	
	Yes : 05 Marks No : 0 Marks	<b>05</b>
	<b><u>List of panel Hospitals all over Pakistan.</u></b>	
	<500 = 7 Marks >500 = 15 Marks	<b>15</b>
	<b>Total</b>	<b>100</b>

Weightage for Technical Proposals (TW): (Marks Obtained out of 100) x 80/100

### 2. Financial Evaluation Criteria

Financial bid(s) of the technically qualified bidder(s) will be opened in presence of their representative(s) who chose to attend. Criteria for evaluation of financial bid(s) is as under:-

Criteria	Points
The lowest financial bid will obtain the highest Financial Score (FS).	Formula for award of marks is as under: $FS = 100 \times (\text{Lowest Financial Bid Value} / \text{Financial Bid Value to be evaluated})$

Weightage for Financial Proposals (FW): Financial Score (FS) x 20/100

### **Final Score**

Final Score shall be calculated as per the following formula:

Final Score = Weightage for Technical Proposals (TW) + Weightage for Financial Proposals (FW)

The tender will be awarded to the firm /company obtaining highest marks in Final Score.

NOTE: In case two or more bidders obtained same Final Score then preference will be given to bidder having the highest marks at its technical evaluation stage.

### ANNEXURE-V: PRICE SCHEDULE

Bidders are required to submit their financial proposals as per following format.

#### OPTION NO. 1

#### Gross Premium Charges for OPD & IPD (Category Wise)

	CAT- A	CAT- B	CAT- C	CAT- D	TOTAL
Self					
Spouse					
Children					
Parents					
<b>TOTAL</b>					

Gross premium (OPD & IPD) in PKR (inclusive of all kinds of taxes, duties and levies) – In figure	
---	--

Gross Premium (in Words):	
---------------------------	--

**ON THE ABOVE PATTERN THE BIDDERS WILL QUOTE RATES FOR OPTION NO.2 AND 3 AS WELL, MENTION IN THE SCOPE OF WORK**

\*Responsibility to include all and correct taxes is that of the bidders.

#### 1) Documents Required

- i) Criteria of calculation per unit and category wise.
- ii) Criteria of calculation of premium for **additions of employees** and/or their dependents during the policy year by clearly mentioning the rates to be charged on additions/deletions.
- iii) Criteria for calculation of refund/adjustment of premium for **deletions of employees** and/or their dependents during the policy year.

#### Note:

- 1- All the pages of the financial bid must be sequentially numbered, stamped and signed by the representative authorized as per clause 6 of the Form of Bid.
- 2- Quoted premium charges must be inclusive of all kind of taxes, duties, charges/levies applicable in Pakistan.
- 3- Annual premium charges to remain fixed for complete terms of the contract, or as extended in accordance with the provision of this RFP.

\_\_\_\_\_  
 Signatures of Authorised Representative as per Clause 6 of Form of Bid

Name and Title: \_\_\_\_\_

Name & Address of Firm: \_\_\_\_\_

**ANNEXURE-VI-A : BID BOND (BANK GUARANTEE FORMAT)**

(ON NON-JUDICIAL STAMP PAPER @ APPLICABLE RATE, BASED ON GUARANTEE VALUE)

Chief Procurement & Supply Chain Officer,  
Project Management Unit  
Jinnah Medical Construction Company  
Hall 3A, Deputy Director, P&D Wing, 3rd Floor, Kohsar Block, Pak Secretariat  
Ministry of National Health Services, Regulations & Coordination, Islamabad

Dear Sirs,

In consideration of Messrs. \_\_\_\_\_ hereinafter called the “Bidder” for submission of bid for [enter name of tender & tender number] and in consideration of value received from [Name of Bidder] we hereby agree to undertake as follows:

1. To make un-conditional payment of PKR. [insert amount] (Pak Rupees [insert amount] Only) upon your written demand without further recourse, question or reference to the Bidder or any other person, in the event of default in any aspect from the RFP terms & conditions before the end of the bid validity period.
2. To accept written intimation(s) from you as sufficient evidence of the existence of default or non-compliance as aforesaid on the part of the Bidder and to make payment immediately upon receipt of the written intimation.
3. No grant of time or other indulgence to, or arrangement with the Bidder in respect of the aforesaid RFP with or without notice to us shall in any manner discharge or otherwise, however, affect this guarantee and our liabilities and commitments hereunder.
4. The bid bond shall be binding on us and our successors in interest and shall be irrevocable.
5. This performance bond shall remain valid up to [mention validity period] from its issuance date.
6. We will inform you in writing thirty (30) days before the expiry of said validity period.

For and On behalf of .....

AUTHORIZED SIGNATURE .....

(Stamp and signature of the issuing bank)

**ANNEXURE-VI-B : PERFORMANCE GUARANTEE FORMAT**

(ON NON-JUDICIAL STAMP PAPER @ APPLICABLE RATE, BASED ON  
GUARANTEE VALUE)

Chief Procurement & Supply Chain Officer,  
Project Management Unit  
Jinnah Medical Construction Company  
Hall 3A, Deputy Director, P&D Wing, 3rd Floor, Kohsar Block, Pak Secretariat  
Ministry of National Health Services, Regulations & Coordination, Islamabad

Subject: Surety Guarantee for PKR **XXXXXXXX** (in words Pak Rupees **XXXXXXXXXXXX** only) on behalf of **[insert Insurance Company name]** as performance guarantee for Provision of Health Insurance Services RFP No. JMC/PROC/XXXXXXXX.

Dear Sirs,

In the sum of PKR **XXXXXX** /- (in words Pak Rupees **XXXXXXXXXXXX** only), to you in Islamabad.

In consideration of your having issued the award for provision of Health Insurance Services (RFP No. Proc-No-13/Health-Insurance/JMC/2026) to M/s **[insert Insurance Company name]** called the Insurance Company and in consideration for value, received from Insurance Company, we **[Insert name of the Bank]** (a banking company incorporated under Companies Act, 2017 and having valid license from the State Bank of Pakistan) which expression shall mean and include its successors, administrators and legal representatives, whether jointly or severally, having its registered office at **[Insert address]** (hereinafter called the “Surety”) do hereby irrevocably bind ourselves and unconditionally agree and undertake as under:

1. To make unconditional payments to you from time to time as called upon or make an unconditional payment at any time on your written demand(s) without further resource, question or reference to Insurance Company or any other person, in the event of default or non-performance and / or non-fulfillment by Insurance Company of its obligations liabilities, responsibilities, covenants, assurances, warranties, indemnities, representations and guarantees under and in pursuance of the said contract of which you shall be the sole judge.
2. To accept written intimation from you as conclusive and sufficient evidence of the existence of a default or breach as aforesaid on the part of Insurance Company and to make payment accordingly within 30 (thirty) days of receipt thereof.

3. The performance guarantee shall come into force on **Insert date** and shall remain in full force, operative, effective and binding upon us for up to till the validity period of said contract or as may be extended by the Insurance Company from time to time. The Surety shall notify JMC in the event that the Insurance Company does not apply for renewal of this performance guarantee thirty days prior to the expiry date of this performance guarantee or as extended from time to time.
4. That on grant of time or other indulgence to amendment in the terms of the contract by agreement with Insurance Company in respect of the performance of its obligations under and in pursuance of the said contract with or without notice to us, shall in any manner discharge or otherwise, however, affect this guarantee and our liabilities and commitments there under.
5. This performance guarantee shall be binding on us, our successors including successors in interest, administrators and legal representatives, and shall be irrecoverable.
6. This performance guarantee shall not be affected by any change in the constitution of the guarantor bank or the constitution of the Insurance Company.
7. No delay or failure to exercise any right or remedy under this performance guarantee by JMC shall constitute a waiver of such right or remedy. No single or partial exercise of any right or remedy shall preclude any other or further exercise thereof or of any other right or remedy. No waiver by JMC shall be valid unless made in writing and duly signed by concerned representatives of the JMC.
8. No set-off counter claim, reduction, or diminution of any obligations that the Surety has or may have against JMC shall be available to the Surety against JMC in connection with any of the Surety's obligations to JMC under this performance guarantee. The Surety shall make all payments under this performance guarantee in full, without set-off or counter claim and free and clear of any deductions or withholdings in immediately available, freely transferable, cleared funds for value on the due date to JMC, provided that if the Surety is required to make any deduction or withholding from such payments under applicable law, the Surety shall pay to JMC such additional amount necessary to ensure that JMC receives an amount equal to the amount which it would have received had no such deduction or withholding been made.
9. The performance guarantee shall be binding upon and insure to the benefit of JMC and the Surety and to their respective successors and assigns, provided that the Surety shall not assign or transfer all or any of its rights, benefits and obligations under this performance guarantee except with the prior written consent of JMC.

10. No payment to JMC under this performance guarantee pursuant to any judgment or order of any court or otherwise shall operate to discharge the Surety's obligations in respect of which it was made unless and until payment in full shall have been received by JMC.
  
11. If one or more of the provisions of this performance guarantee is held or found to be invalid, illegal, or unenforceable for any reason whatsoever, in any respect, any such invalidity, illegality, or unenforceability of any provision shall not affect the validity of the remaining provisions of this performance guarantee.
  
12. Thirty days before expiry of the performance guarantee, Surety shall notify the beneficiary in writing about the same.

For and On behalf of .....

AUTHORIZED SIGNATURE .....

(Stamp and signature of the issuing bank)