



PUNJAB SAAF PANI COMPANY



PUNAJB SAAF PANI COMPANY - NORTH
A Company Established U/sec 42 of the Companies Ordinance, 1984

REQUEST FOR PROPOSAL (RFP)

For

**GROUP LIFE INSURANCE FOR THE EMPLOYEES OF PUNJAB SAAF PANI
COMPANY (PSPC-N)**

-) Letter of Invitation
-) Instructions to Insurance Companies (including Data Sheet)
-) Technical Proposal - Standard Forms
-) Financial Proposal - Standard Forms
-) Terms of Reference

CHIEF PROCUREMENT OFFICER

Procurement Department

Punjab Saaf Pani Company

5 Ahmed Block, Garden Town, Lahore

Tel: +92-42-35844144-46, Email: procurement@saafpani.gop.pk



PUNJAB SAAF PANI COMPANY



Section 1: Letter of Invitation

Letter No: **PSPC-N/INS/01**

Date: _____

To

SUBJECT: LETTER OF INVITATION

1. The Punjab Saaf Pani Company (PSPC-N) invites proposals from the eligible Insurance Companies to provide the following services:

Group Life Insurance for the Employees of Punjab Saaf Pani Company (PSPC-N)

Details on the services provided in the Terms of Reference.

2. Punjab Saaf Pani Company (PSPC-N) intends to invite bids Single Stage Two Envelopes in accordance with PPRA Rules 2014 from eligible Insurance Companies (hereinafter referred as the “Insurer”) for providing Group Life Insurance facility on Lump Sum Contract basis. More information about the eligibility criteria & services provided in the Terms of Reference annexed with the RFP documents. Interested bidders should provide information indicating that they are qualified to perform the services on the prescribed forms given in the RFP documents.

3. The RFP includes the following documents:

- Section 1 - Letter of Invitation
- Section 2 - Instructions to Insurer (including Data Sheet)
- Section 3 - Technical Proposal - Standard Forms
- Section 4 - Financial Proposal - Standard Forms
- Section 5 - Terms of Reference

4. It is mandatory to make the proposals using the Standard Forms of the RFP. Proposals that are not in the prescribed format may discarded. If any information required in the form found missing or written elsewhere, no credit will be given in the relevant section of the evaluation.

5. Firms should submit details of three of their most relevant assignments for technical evaluation using the prescribed format.



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6. Please, inform us in writing about the following upon receipt of this letter:

- a) That you received the Letter of Invitation; and
- b) Whether you will submit a proposal alone or in association.

This information should sent to the following address:

Chief Procurement Officer
Punjab Saaf Pani Company (PSPC-N),
5 Ahmed Block, Garden Town, Lahore
Tel: +92-42-35844144-46,
Email: procurement@saafpani.gop.pk,

7. If no acknowledgement received, it will presumed that you are not interested in undertaking the assignment.

Yours sincerely,

Chief Procurement Officer
Punjab Saaf Pani Company (PSPC-N),
5 Ahmed Block, Garden Town, Lahore



Section 2: Instructions to Insurance Companies

Definitions

- (a) “Agreement” means the Agreement signed by the Parties and all the attached documents.
- (b) “Client” means the organization with which the selected Insurer signs the Agreement for the Services.
- (c) “Insurance company” means any entity or person that may provide or provides the Services to the Client under the Agreement.
- (d) “Data Sheet” means such part of the Instructions to Insurers used to reflect specific conditions.
- (e) “Day” means calendar day.
- (f) “Punjab Saaf Pani Company (PSPC-N)” means the M/s Punjab Saaf Pani Company established under section 42 of the Companies Ordinance, 1984.
- (g) “Instructions to Insurance Company” means the document, which provides shortlisted Insurers with all information needed to prepare their Proposals.
- (h) “LOI” means the Letter of Invitation included in the RFP as Section 1, sent by the Client to the shortlisted Insurers.
- (i) “Proposal” means the Technical Proposal and the Financial Proposal.
- (j) “RFP” means the Request for Proposal to prepare by the Client for the selection of Insurers, based on the Standard RFP.
- (k) “Services” means the work to perform by the Insurance Company pursuant to the Agreement.
- (l) “Sub-Insurance company” means any person or entity with whom the Insurer sub agreements any part of the Services.
- (m) “Terms of Reference” (TOR) means the document included in the RFP as Section 5 which explains the objectives, scope of work, activities, tasks to be performed, respective responsibilities of the Client and the Insurer, and expected results and deliverables of the assignment.

1. Introduction

- 1.1 The Client named in the Data Sheet will select the Insurer from those who are eligible under the criteria provided in Advertisement & TORs, in accordance with the method of



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selection specified in the Data Sheet.

- 1.2 The insurance company are invited to submit a Technical Proposal and a Financial Proposal for Insurance services required for the assignment named in the Data Sheet. The proposals should be in separate marked and sealed envelopes. The Proposal will be the basis for agreement negotiations and ultimately for a signed Agreement with the selected Insurance company.
- 1.3 Insurance company should familiarize themselves with assignment conditions and consider them in preparing their Proposals. To obtain first-hand information on the assignment, Insurers are encouraged to visit the Client before submitting a proposal and to attend a pre-proposal conference if one specified in the Data Sheet. Attending the pre-proposal conference is optional. Insurance company should contact the Client's representative named in the Data Sheet to obtain additional information on the pre-proposal conference. Insurers should ensure these officials informed well-ahead of time in case they wish to visit the Client.
- 1.4 The Client will provide at no cost to the Insurers the inputs and facilities specified in the Data Sheet, to carry out the services, and make available relevant data and reports.
- 1.5 Insurance company shall bear all costs associated with the preparation and submission of their proposals and agreement negotiation. The Client is not bound to accept any proposal, and reserves the right to annul the selection process at any time prior to Agreement award, without thereby incurring any liability to the Insurers.
- 1.6 Government of Punjab policy requires that Insurers provide professional, objective, and impartial advice and at all times hold the Client's interest's paramount, strictly avoid conflicts with other assignments or their own corporate interests and act without any consideration for future work.

Conflict of Interest

- 1.6.1 Without limitation on the generality of the foregoing, Insurers, and any of their affiliates, shall be considered to have a conflict of interest and shall not be recruited, under any of the circumstances set forth below:

Conflicting activities

- (i) A firm that engaged by the Client to provide goods, works or services other than Insurance services for a project, and any of



its affiliates, shall be disqualified from providing Insurance services related to those goods, works or services. Conversely, a firm hired to provide Insurance services for the preparation or implementation of a project, and any of its affiliates, shall be disqualified from subsequently providing goods or works or services other than Insurance services resulting from or directly related to the firm's Insurance services for such preparation or implementation. For the purpose of this paragraph, services other than Insurance services are defined as those leading to a measurable physical output, for example surveys, exploratory drilling, aerial photography, and satellite imagery.

Conflicting assignments

- (ii) An Insurance company (including its Personnel and Sub-Insurers) or any of its affiliates shall not be hired for any assignment that, by its nature, may be in conflict with another assignment of the Insurer to be executed for the same or for another Client.

Conflicting relationships

- (iii) An Insurance Company (including its Personnel and Sub-Insurers) that has a business or family relationship with a member of the Client's staff who is directly or indirectly involved in any part of (i) the preparation of the Terms of Reference of the assignment, (ii) the selection process for such assignment, or (iii) supervision of the Agreement, may not be awarded an Agreement, unless the conflict stemming from this relationship has been resolved in a manner acceptable to the Punjab Saaf Pani Company throughout the selection process and the execution of the Agreement.

- 1.6.2 Insurance companies have an obligation to disclose any situation of actual or potential conflict that affects their capacity to serve the best interest of their Client, or that may reasonably be perceived as having this effect. Failure to disclose said situations may lead to the disqualification of the Insurer or the termination of its Agreement.



Unfair Advantage

1.6.3 If a shortlisted Insurance company could derive, a competitive advantage from having provided Insurance services related to the assignment in question, the Client should make available to all shortlisted Insurers together with this RFP all information that would give such Insurer any competitive advantage over competing Insurers.

Fraud and Corruption

1.7 M/s Punjab Saaf Pani Company (PSPC-N) requires Insurers participating in its projects to adhere to the highest ethical standards, both during the selection process and throughout the execution of an agreement. In pursuance of this policy, the Punjab Saaf Pani Company:

(a) defines, for the purpose of this paragraph, the terms set forth below as follows:

(iv) “corrupt practice” means the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the action of a public official in the selection process or in agreement execution;

(v) “fraudulent practice” means a misrepresentation or omission of facts in order to influence a selection process or the execution of an agreement;

(vi) “collusive practices” means a scheme or arrangement between two or more Insurers with or without the knowledge of the Client, designed to establish prices at artificial, noncompetitive levels;

(vii) “Coercive practices” means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or affect the execution of an agreement.

(b) will reject a proposal for award if it determines that the Insurer recommended for award has, directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for the agreement in question;

(c) will sanction a Insurer, including declaring the Insurer ineligible, either indefinitely or for a stated period of time, to be awarded a PSPC-N agreement



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if at any time it determines that the Insurer has, directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for, or in executing, a PSPC-N agreement; and

- (d) will have the right to require that a provision be included requiring Insurers to permit the Government of Punjab to inspect their accounts and records and other documents relating to the submission of proposals and agreement performance, and have them audited by auditors appointed by the Government of Punjab.

1.8 Insurance company and their associates shall not be under a declaration of ineligibility for corrupt and fraudulent practices issued by the Company in accordance with the above para. 1.7. Furthermore, the Insurers shall be aware of the provisions on fraud and corruption stated in the specific clauses in the General Conditions of Agreement.

1.9 Insurance company shall furnish information on commissions and gratuities, if any, paid or to be paid to agents relating to this proposal and during execution of the assignment if the Insurer awarded the Agreement, as requested in the Financial Proposal submission form (Section 4).

Only one Proposal

1.10 Shortlisted Insurance Company may only submit one proposal. If an Insurer submits or participates in more than one proposal, such proposals shall be disqualified.

Proposal Validity

1.11 The Data Sheet indicates how long Insurers' Proposals must remain valid after the submission date. During this period, Insurers shall maintain the availability of Professional staff nominated in the Proposal. The Client will make its best effort to complete negotiations within this period. Should the need arise; however, the Client may request Insurers to extend the validity period of their proposals. Insurers who agree to such extension shall confirm that they maintain the availability of the Professional staff nominated in the Proposal, or in their confirmation of extension of validity of the Proposal, Insurers could submit new staff in replacement, who would be considered in the final evaluation for agreement award. Insurers who do not agree have the right to refuse to extend the validity of their Proposals

2. Clarification

2.1 Insurance company may request a clarification of any of



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and Amendment of RFP Documents

the RFP documents up to the number of days indicated in the Data Sheet before the proposal submission date. Any request for clarification must sent in writing, or by standard electronic means to the Client's address in the Data Sheet. The Client will respond in writing, or by standard electronic means and will send written copies of the response (including an explanation of the query but without identifying the source of inquiry) to all Insurers. Should the Client deem it necessary to amend the RFP because of a clarification, it shall do so following the procedure under para. 2.2.

2.2 At any time before the submission of Proposals, the Client may amend the RFP by issuing an addendum in writing or by standard electronic means. The addendum shall sent to all Insurers and will be binding on them. Insurers shall acknowledge receipt of all amendments. To give Insurers reasonable time in which to consider an amendment in their Proposals the Client may if the amendment is substantial, extend the deadline for the submission of Proposals.

3. Preparation of Proposals

3.1 The Proposal (see para. 1.2), as well as all related correspondence exchanged by the Insurers and the Client, shall be written in the language (s) specified in the Data Sheet.

3.2 In preparing their Proposal, Insurance Company expected to examine in detail the documents comprising the RFP. Material deficiencies in providing the information requested may result in rejection of a Proposal.

Technical Proposal Format and Content

3.3 The Technical Proposal shall not include any financial information. A technical Proposal containing financial information may declared non-responsive.

Financial Proposals

3.4 The Financial Proposal shall prepared using the attached Standard Forms (Section 4). It shall list all costs associated with the assignment. If appropriate, these costs should be broken down by activity and, if appropriate, into foreign and local expenditures. All activities and items described in the Technical Proposal must be priced separately; activities and items described in the Technical Proposal but not priced, shall be assumed to be included in the



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- prices of other activities or items.
- Taxes**
- 3.5 The Insurance Company may be subject to local taxes (such as value added or sales tax or income tax, duties, fees, levies) on amounts payable by the Client under the Agreement. The Client will state in the Data Sheet if the Insurer is subject to payment of any taxes.
- 3.6 Insurance company should express the price of their services in Pakistan Rupees.
- 3.7 Commissions and gratuities, if any, paid or to be paid by Insurers and related to the assignment will be listed in the Financial Proposal Form FIN-1 of Section 4.
- 4. Submission, Receipt, and Opening of Proposals**
- 4.1 The original proposal (Technical Proposal and, if required, Financial Proposal; see para. 1.2) shall contain no interlineations or overwriting, except as necessary to correct errors made by the Insurers themselves. The person who signed the proposal must initial such corrections. Submission letters for both Technical and Financial Proposals should respectively be in the format of TECH-1 of Section 3, and FIN-1 of Section 4.
- 4.2 An authorized representative of the Insurance Company shall initial all pages of the original Technical and Financial Proposals. The authorization shall be in the form of a written power of attorney accompanying the Proposal or in any other form demonstrating that the representative has duly authorized to sign. The signed Technical and Financial Proposals shall be marked "ORIGINAL".
- 4.3 The Technical Proposal shall be marked "ORIGINAL" or "COPY" as appropriate. The Technical Proposals shall sent to the addresses referred to in para 4.5 in the number of copies indicated in the Data Sheet. All required copies of the Technical Proposal are to be made from the original. If there are discrepancies between the original and the copies of the Technical Proposal, the original governs.
- 4.4 The original and all copies of the Technical Proposal shall place in a sealed envelope clearly marked "TECHNICAL PROPOSAL". Similarly, the original Financial Proposal (if required under the selection method indicated in the Data Sheet) shall place in a sealed envelope clearly marked "FINANCIAL PROPOSAL" followed by the name of the assignment, and with a warning "**DO NOT OPEN WITH THE TECHNICAL PROPOSAL.**" The envelopes containing the Technical and Financial Proposals shall place into an outer envelope and sealed. This outer envelope shall bear



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the submission address and title of the Assignment, clearly marked “**DO NOT OPEN, EXCEPT IN PRESENCE OF THE OFFICIAL APPOINTED, BEFORE SUBMISSION DEADLINE**”. The Client shall not be responsible for misplacement, losing or premature opening if the outer envelope is not sealed and/or marked as stipulated. This circumstance may be case for Proposal rejection. If the Financial Proposal will not submitted in, a separate sealed envelope duly marked as indicated above, this will be constitute grounds for declaring the Proposal non-responsive.

4.5 The Proposals must sent to the address/addresses indicated in the Data Sheet and received by the Client no later than the time and the date indicated in the Data Sheet, or any extension to this date in accordance with para. 2.2. Any proposal received by the Client after the deadline for submission shall returned unopened.

4.6 The Client shall open the Technical Proposal immediately after the deadline for their submission. The envelopes with the Financial Proposal shall remain sealed and securely stored.

5. Proposal Evaluation

5.1 From the time the Proposals are opened to the time the Agreement is awarded, the Insurance Company should not contact the Client on any matter related to its Technical and/or Financial Proposal. Any effort by Insurers to influence the Client in the examination, evaluation, ranking of Proposals, and recommendation for award of Agreement may result in the rejection of the Insurers’ Proposal.

Evaluators of Technical Proposals shall have no access to the Financial Proposals until the technical evaluation concluded.

Evaluation of Technical Proposals

5.2 The evaluation committee shall evaluate the Technical Proposals based on their responsiveness to the Terms of Reference, applying the evaluation criteria, sub criteria, and point system specified in the Data Sheet. A Proposal shall rejected at this stage if it does not respond to important aspects of the RFP, and particularly the Terms of Reference.

Eligibility Criteria of Insurer	5.3	Eligibility criteria of insurer specified in the data sheet.
Scoring	5.3.1	Scoring Criteria for Technical Evaluation



Criteria for Technical Evaluation		of insurer specified in the data sheet.
Public Opening and Evaluation of Financial Proposals	5.4	After the technical evaluation completed, the Client shall inform the Insurers who have submitted proposals the technical scores obtained by their Technical Proposals, and shall notify those Insurers whose Proposals did not meet the minimum qualifying mark or were considered non responsive to the RFP and TOR, that their Financial Proposals will be returned unopened after completing the selection process. The Client shall simultaneously notify in writing Insurers that have secured the minimum qualifying mark, the date, time and location for opening the Financial Proposals. Insurers' attendance at the opening of Financial Proposals is optional. The opening date shall be set to allow interested Insurers sufficient time to arrange for attending the opening.
	5.5	Financial Proposals shall opened publicly in the presence of the Insurers' representatives who choose to attend. The name of the Insurance Company and the technical scores of the Insurers shall read aloud. The Financial Proposal of the Insurers who met the minimum qualifying mark will then inspected to confirm that they have remained sealed and unopened. These Financial Proposals shall then opened, and the total prices read aloud and recorded.
	5.6	The Evaluation Committee will correct any computational errors. When correcting computational errors, in case of discrepancy between a partial amount and the total amount, or between word and figures, the formers will prevail. In addition to the above corrections, as indicated under para 3.6, activities and items described in the Technical Proposal but not priced, shall be assumed to be included in the prices of other activities or items.
6. Finalization of Contract	6.1	Finalization of contract will be held at the date and address indicated in the Data Sheet. The invited Insurer will as a pre-requisite for attendance at the contract finalization meeting, confirm availability of all Professional staff. Failure in satisfying such requirements may result in the Client proceeding to negotiate with the next-ranked Insurer. Representatives conducting contract finalization on behalf of the Insurer must have written authority to negotiate and conclude an Agreement.
Conclusion of the Contract	6.2	Contract finalization will conclude with a review of the draft Agreement. To complete negotiations the Client and



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Finalization

the Insurer will initiate the agreed Agreement. If contract finalization meeting fail, the Client will invite the Insurer whose Proposal received the second highest score to negotiate an Agreement.

7. Award of Agreement

7.1 After completing negotiations, the Client shall award the Agreement to the selected Insurer, publish details on the PPRA website, and promptly notify all Insurers who have submitted proposals. After Agreement signature, the Client shall return the unopened Financial Proposals to the unsuccessful Bidders.

7.2 The Insurance Company expected to commence the assignment on the date and at the location specified in the Data Sheet.

8. Confidentiality

8.1 Information relating to evaluation of Proposals and recommendations concerning awards shall not be disclosed to the Insurers who submitted the Proposals or to other persons not officially concerned with the process, until the publication of the award of Agreement. The undue use by any Insurer of confidential information related to the process may result in the rejection of its Proposal and may be subject to the provisions of the Insurer Selection Guidelines relating to fraud and corruption.



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Instructions to Insurers

DATA SHEET

Paragraph Reference	
1.1	Name of the Client: Punjab Saaf Pani Company (PSPC-N)
1.2	Financial Proposal to be submitted together with Technical Proposal (sealed in separate envelopes): Yes ___ No ___ Name of the contract is <u>GROUP LIFE INSURANCE FOR THE EMPLOYEES OF PUNJAB SAAF PANI COMPANY (PSPC-N).</u>
1.3	The Client's representative is: Chief Contract & Procurement Address: 5 Ahmed Block, Garden TownIII, Lahore. Telephone: +92-42-99268374-78 Fax: +92-42-99268379 E-mail: < procurement@saafpani.gop.pk >
1.4	The Client will provide the following inputs and facilities: All available data and information
1.11	Proposals must remain valid for 90 days i.e. until ____ 2017.
2.1	Clarifications may requested not later than 7 days before the submission date. The address for requesting clarifications is Chief Procurement Officer Address: 5 Ahmed Block, Garden Town, Lahore, Pakistan. Telephone: +92-42-35844144-46 E-mail: < procurement@saafpani.gop.pk >
3.1	Proposals shall be submitted in the following language: English
3.5	Amounts payable by the Client to the Bidder under the Agreement to be subject to local taxation: Yes___No ___
4.3	Insurance company must submit the original and Two copy of the Technical Proposal, and one Financial Proposal.



4.5	The Proposal submission address is: Chief Executive Officer Address: - 5 Ahmed Block, Garden Town, Lahore. Proposals must be submitted no later than the _____ Hour office of PSPC-N.
5.3	Eligibility & Technical Evaluation Criteria are as follow: Eligibility Criteria I. Copy of Registration with Securities & Exchange Commission or Registrar of Firms. II. Copy of Registration with Income Tax and Sales Tax Department. III. Minimum AA rated companies by Pakistan Credit Rating Agency (PACRA)/JCR. IV. 03 years audited financial statements. V. Approved Insurer from SECP. VI. Registered with Income Tax and Sales Tax authorities. VII. Companies scoring minimum 60% marks in the technical evaluation criteria will be qualified for financial proposal. VIII. No insurance companies black listed by any Government Department shall be entertained. IX. Conditional tenders will not be accepted. X. Each Paper of the tender document has to stamped and signed by the authorized signatory of the insurance company. XI. The financial bid of the qualified insurer will be opened and work will be awarded to the responsive lowest bidder. Technical Criteria 5.3.1 Credit Rating by PACRA/ JCR-VIS Points 1 A+ - 20 Marks 2 A – 10 Marks 5.3.2 Total Equity Points 1 More than Rs. 1200 millions – 20 Marks 2 Rs. 500 million upto Rs. 1200 millions – 10 Marks 3 Less than Rs. 500 millions – 5 Marks 5.3.3 Year in Business Points 1- More than 10 years – 20 Marks 2- 5 year to 10 years – 15 Marks 3- less than 5 years – 5 Marks 5.3.4 Number of Clients (Public Sector) in Group Life Insurance 1- More than 10 – 20 Marks 2- Up to 5 – 10 Marks 5.3.5 Number of Corporate clients in Group Life Insurance Points



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	<p>1- More than 30 – 20 Marks 2- 20 to 30 – 10 Marks 3- less than 20- 5Marks</p> <p>Full compliance to all requirements of criteria is compulsory.</p> <p>Submission of Technical Proposal shall comply with the requirements mentioned in Section 3.</p>
6.1	<p>Expected date and address for agreement negotiations: _____.</p> <p>Punjab Saaf Pani Company, 5 Ahmed Block, Garden Town, Lahore, Pakistan.</p>
7.2	<p>Expected date for commencement of Insurance services: _____.</p>
General	<p>(i).Shortlisted Insurance company may associate with other shortlisted Bidders: Yes___No ____</p> <p>(ii). Firms should submit details of three contracts</p>



Section 3: Technical Proposal - Standard Forms

[Comments in brackets [] provide guidance to the Insurers for the preparation of their Technical Proposals; they should not appear on the Technical Proposals to be submitted.]

Refer to Reference Paragraph 3.4 of the Data Sheet for format of Technical Proposal to submitted, and paragraph 3.4 of Section 2 of the RFP for Standard Forms required and number of pages recommended.

TECH-1 Technical Proposal Submission Form

TECH-2 Insurer's Organization and Experience

A Insurer's Organization

B Insurer's Experience

Technical proposal besides duly filled in a given format and shall contain:

- a. **Company's Profile**
- b. **Brochures and other quoted documents**
- c. **Last three years Audited financial Statements and PACRA / JCRVIS rating.**
- d. **Copies of Income Tax and Sales Tax registration certificates, if applicable.**
- e. **SECP registration certificate, if available.**
- f. **Copy of documents regarding affiliation/representation (subsidiary or merger) of foreign/ local company tec., if any.**
- g. **History of litigation, if any, during last three years regarding health insurance.**
- h. **List of present clients of Group Life Insurance with name and contact persons, telephone numbers and address with details of any other additional/exclusive benefits /services, which the company deems appropriate of its qualification.**
- i. **Affidavit (on stamp paper) that the Insurance Company is neither blacklisted nor in litigation with any of its clients / Government Organization and if there is any litigation the bidder will be bound to disclose the same with nature thereof.**



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b) FORM TECH-1 TECHNICAL PROPOSAL SUBMISSION FORM

[Location, Date]

To: Chief Executive Officer
Punjab Saaf Pani Company-North,
**5 Ahmed Block, Garden Town,
Lahore, Pakistan.**

Dear Sir,

We, the undersigned, offer to provide the services for **Services of Group Life Insurance for Employees of PSPC-N** in accordance with your Request for Proposal dated _____ we are hereby submitting our Proposal, which includes this Technical Proposal, and a Financial Proposal sealed under a separate envelope¹.

We hereby declare that all the information and statements made in this Proposal are true and accept that any misinterpretation contained in it may lead to our disqualification.

If negotiations are held during the period of validity of the Proposal, i.e., before the date indicated in Paragraph Reference 1.12 of the Data Sheet, we undertake to negotiate on the basis of the proposed staff/facilities. Our Proposal is binding upon us and subject to the modifications resulting from Agreement negotiations.

We undertake, if our Proposal accepted, to initiate the Insurance services not later than the date indicated in Paragraph Reference 7.2 of the Data Sheet.

We understand you are not bound to accept any Proposal you receive.

We remain,

Yours sincerely,

Authorized Signature [In full and initials]: _____

Name and Title of Signatory: _____

Name of Firm: _____

Address: _____



FORM TECH-2 INSURER'S ORGANIZATION AND EXPERIENCE

A - Insurer's Organization

[Provide here a brief (two pages) description of the background and organization of your firm/entity (including organogram) and each associate for this assignment.]



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B - Insurer's Experience

[Using the format below, provide information on each assignment for which your firm, and each associate for this assignment, was legally contracted as a corporate entity or as one of the major companies within an association, for carrying out Insurance services similar to the ones requested under this Assignment. Use maximum 20 pages. Please provide Client's certification and/or evidence of the contract agreement.]

Contract name:	Value of the agreement (in current PKR)
Country: Location within country:	Duration of contract (months):
Name of Client:	Total number of employees insured
Start date (month/year): Completion date (month/year):	Value of contract services provided by your firm under the agreement (in current PKR)
Name of associated Insurers, if any:	
Name of authorized person of your firm for future communication.	
Narrative description of contract:	



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Section 4: Financial Proposal - Standard Forms

FIN-1 Financial Proposal Submission Form

FIN-2 Summary of Costs

FIN-3 Breakdown of Costs



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FORM FIN-1 FINANCIAL PROPOSAL SUBMISSION FORM

[Location, Date]

To: Chief Executive Officer
Punjab Saaf Pani Company,
Punjab Saaf Pani Company (PSPC-N),
5 Ahmed Block, Garden Town,
Lahore, Pakistan.

Dear Sir,

We, the undersigned, offer to provide the services of Group Life Insurance for Employees of PSPC-Nin accordance with your Request for Proposal dated _____ and our Technical Proposal. Our attached Financial Proposal is for the sum of [Insert amounts calculated for Individual Employee basis) separately in words and figures¹]. This amount is inclusive of the taxes, which shall be levy on such services.

Our Financial Proposal shall be binding upon us subject to the modifications resulting from Agreement negotiations, up to expiration of the validity period of the Proposal, i.e. before the date indicated in Paragraph Reference 1.12 of the Data Sheet.

No commissions or gratuities have been or are to be paid by us to agents relating to this Proposal and Agreement execution.

We understand you are not bound to accept any Proposal you receive.

We remain,

Yours sincerely,

Authorized Signature [In full and initials]: _____

Name and Title of Signatory: _____

Name of Firm: _____

Address: _____



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FORM FIN-2 SUMMARY OF COSTS

Item	Cost/Premium (Lump sum)*
	Premium for Employees as Individual
Total Costs of Financial Proposal ¹	

*Costs include all taxes & duties.

- 1 Indicate the total costs. Such total costs must coincide with the sum of the relevant Subtotals indicated in all Forms provided with the Proposal & compatible with the Technical Proposal & insurance plan.

Note 1: Please mention the amount both in FIGURES and in WORDS.

Note 2: The Contract is on LUMP SUM COST basis. Only Lump Sum amount of Cost of agreement will paid subject to eligible deductions & applicable taxes.

Note 3: Total cost may be vary due to change in number of employees in any category according to the quoted premium per employee in that specific category.



TERMS OF REFERENCE (TOR)

For Services of Group Life Insurance for Employees of PSPC-N

Punjab Saaf Pani Company (PSPC-N) has incorporated as a company established under section 42 of the Companies Ordinance, 1984. PSPC-N aims to develop an integrated system of solid waste management in the city of Lahore. The Company has workers /employees to provide these services that require under a Group Life Insurance plan.

SCOPE OF SERVICES

Group Life Insurance

Conditions of Group Life Insurance Entitlement:

- 1) To be enrolled under the Company's Group Life Insurance Policy; the employee must be a permanent / contractual full-time staff member. The employee shall make a declaration of good health according to the format prescribed by the company's insurer.

The employee will make a declaration of good health according to the format prescribed by the company's insurer and will submit it to Officer HR/ Admin. Admission of employees into the scheme takes place once they have completed the probation period with PSPC-N.

- 2) Manager Admin / HR will select various insurance companies for Group Life insurance for permanent full-time employees;

Life Insurance Limits:

- 1) PSPC-N employees can be divided into three categories. Projected amount of the Group Life insurance given in table below. The life insurance upper limit will be different for every staff member having the following categories:



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Table

Category	Grades	Sum Assured (Rs)
A	CEO, GM/ Chiefs	2,000,000
B	Manager/ Regional Director/ Company Secretary	1,000,000
C	AMs/ RA/ Dist. Eng./ Sub Eng./ P.Os	500,000
D	*All other	400,000

*Data Entry Operator, Front Desk Officer, Driver, Office Boy, Dispatch Rider, Sweeper, Security Guard, Electrician.



PUNJAB SAAF PANI COMPANY



Contract for Hiring Services of Group Life Insurance Firm

BY AND BETWEEN:



PUNJAB SAAF PANI COMPANY - NORTH

AND

M/S _____



PUNJAB SAAF PANI COMPANY



DATED: __, 2017

This Contract (hereinafter called the "Contract") is made at Lahore on this ___ day of 2017, (the "Effective Date") by and

BETWEEN

Punjab Saaf Pani Company (hereinafter referred to as "PSPC-N "), a public sector company, incorporated under Section 42 of the Companies Ordinance 1984, wholly owned by the Government of Punjab, having its registered office at 5 Ahmed Block, Garden Town, Lahore through its authorized representative, Mr. _____ (hereinafter referred to as the "Client" or "PSPC-N " which expression shall be deemed to include its successors in interest and assigns) of the first part;

AND

M/S _____, a company incorporated under the laws of Pakistan having its registered office at _____ (hereinafter referred to as the "Service Provider" which expression shall be deemed to include its successors in interest and assigns) of the second part;

(The expressions PSPC-Nand the Service Provider shall individually also be referred to as a "Party" and collectively as the "Parties", where the context so requires, shall be deemed to include their respective successors-in-interest, administrators and assigns).

WHEREAS:

The Client has requested the Service Provider to provide the Services mentioned in Annex –A.

The Service Provider, mandated by the Client having proven itself to possess the requisite professional expertise and resources, agrees to provide the said Services according to the terms and conditions as defined under the present Contract.

As a consequence to the above, the Parties hereby agree to enter into the present Contract (the "Contract") as follows:

NOW THEREFORE the Parties hereby agree as follows:

CLAUSE 1 - DEFINITIONS

For the purposes of this Contract, the following capitalized words and phrases shall have the meaning specified herein below:



PUNJAB SAAF PANI COMPANY



- a. "Applicable Law" means the laws and any other instruments having the force of law in the Islamic Republic of Pakistan, as those may be issued and in force from time to time;
- b. "Client" means PSPC-N or any of its subsidiaries;
- c. "Commencement Date" means the date of commencement of the Services for each Site and commencement of Service Charge(s) per Site under this Contract, whichever is earlier;
- d. "Contract" means the contract entered into between the Service Provider and PSPC-N
- e. "Effective Date" means the date on which this Contract comes into force and effect;
- f. "Government" means the Government of the Islamic Republic of Pakistan and/or Provincial Government(s);
- g. "Party" means the Client or the Service Provider, as the case may be, and "Parties" means both of them;
- h. "Personnel" means persons hired by the Service Provider as employees and assigned to the performance of the Services or any part thereof;
- i. "Service Provider" party selected by the Client to preform Services pursuant to this contract;
- j. "Services" means the work to be performed by the Service provider pursuant to this Contract, as described in Annex A;
- k. "Taxes" means corporate income tax, zakat, tax on dividends remitted to head office, tax on profit after tax, value added tax ("VAT"), turnover tax, social security tax, personal income tax, and any taxes, sales taxes, stamp duties, surtaxes and withholding tax of any nature, present or future, that may be levied on the Service Provider and on its employees under applicable law of Pakistan.
- l. "Service Charges" means the fixed price for provision of Services as outlined in detail in Annex B attached hereto;
- m. "New Service(s)" means any such Service(s) not covered under the scope of this Agreement that the client requests the Service Provider to be provided subsequent to the Effective Date on terms and conditions to be mutually agreed between the Parties and to be made a part of this Agreement;

CLAUSE 2 - LAW GOVERNING THE CONTRACT

This Contract, it's meaning and interpretation and the relation between the Parties shall be governed by the Applicable Law of Islamic Republic of Pakistan.



CLAUSE 3 - CONTRACTUAL DOCUMENTS

The present Contract is composed of the following:

-) The present document (this Contract)
-) The following Appendices of the Contract:
 - o Annex A: Scope of Services
 - o Annex B: Financial Conditions

CLAUSE 4 -LANGUAGE

This Contract has been executed in the English language, which shall be the binding, and controlling language for all matters relating to the meaning or interpretation of this Contract. All the reports and communications shall be in the English language.

CLAUSE 5 -NOTICES

Any notice, request, or consent made pursuant to this Contract shall be in writing and shall be deemed to have been made when delivered in person to an authorized representative of the Party to whom the communication is addressed, or when sent by registered mail, telex, or facsimile to such Party at the address of the authorized representatives. A Party may change its address for notice hereunder by giving the other Party notice of such change.

CLAUSE 6 - PURPOSE OF THE CONTRACT

Under the SOS of this Contract, the Client proposes to the Service Provider, to carry out the Services as defined (hereinafter referred to as the "Services").

The purpose of the Contract is to define the scope of the Services, the conditions of their performance and the related consideration.

CLAUSE 7 - NATURE OF THE SERVICES

7.1 Scope of the Services ("SOS")

The Service provider shall provide Services to the Client as contained in this Contract under the SOS in accordance with Annex A attached herewith

CLAUSE 8 – EFFECTIVENESS OF CONTRACT

This Contract shall come into force on date of signing this Contract (the "Effective Date").



CLAUSE 9 - COMMENCEMENT OF SERVICES

The Service Provider shall begin carrying out the Services delineated in Annexure A_ hereto by_____, 2017. The criteria for acceptance of the Services shall be in accordance with Annex A attached herewith. Once the criteria is fulfilled, the Client shall issue a certificate (the “Acceptance Certificate”) to the Service Provider. The Services will then commence at the date at which the Acceptance Certificate is issued by the Client to the Service Provider (“Commencement Date”).

CLAUSE 10 - DURATION OF THE CONTRACT

This Contract shall come into force on the Effective Date. This Contract is a framework contract and terms shall be effective for a period of one (1) years.

CLAUSE 11 - MODIFICATION OF THE SERVICES

Modification of the terms and conditions of this Contract, including any modification of the SOS or the Service Charges or of the Contract price, shall only be made in writing, which shall be mutually agreed and signed by both the Parties.

CLAUSE 12 - APPOINTMENT OF REPRESENTATIVE

The Client and Service Provider shall appoint a representative in charge of the coordination and monitoring of the performance of the Services.

At the date of signing this Contract, the Client appoints the following as Client’s representative:

Name: _____

Designation: _____

Mobile : _____

Address: 5 Ahmed Block, Garden Town, Lahore, Pakistan

At the date of signing this Contract, the Service provider appoints the following as Client’s representative:

Name: _____

Designation: _____

Mobile : _____

Address: _____

Email: _____



The Client and Service Provider may appoint alternate representatives for the coordination and monitoring of the performance of the Services upon written notification to the other Party. The Client and Service Provider may also appoint representatives at each Site as well.

CLAUSE 13 - OBLIGATIONS OF THE SERVICE PROVIDER

(a) Scope of Services

The Service Provider undertakes to perform the Services given in annexure – A and carry out its obligations with all due diligence and efficiency in accordance with the terms and conditions.

(b) Performance security

The Service Provider shall provide to the Client, performance security (“Performance Security”) at the rate of two percent (2%) of the Contract amount within fourteen (14) working days from the Commencement Date. Such Performance Security shall be in the form as may be agreed between the Service Provider and the Client. The institution providing such Performance Security shall be subject to the approval of the Client. .

CLAUSE 14 - OBLIGATIONS OF THE CLIENT

Upon the Service Provider’s written request, the Client shall provide facilitation and assistance as described in Annex C. The Service Provider shall not be responsible for any such delays and shall be given an extension of time to complete the provision of Services, according to the delay caused by the Client.

CLAUSE 15 - TAXES AND DUTY

The Service Provider and its Personnel shall pay such taxes, duties, fees, and other impositions as may be levied under the Applicable Law of Pakistan, the amount of which is deemed to have been included in the Contract price.

CLAUSE 16 - PAYMENT

- a) The Service Provider shall submit an invoice as agreed between parties and schedule is attached.
- c) The invoices shall reflect the types of Services being provided by the Service Provider. The invoices of the Service Provider shall be binding and final on the Client. Notwithstanding the generality of the foregoing, the Client shall have the right to verify the invoice submitted by the Service Provider. All payments shall be made to the Service Provider in Pakistani Rupees.



- d) If there is any up gradation and/or degradation of the Services, prices shall be revised with the mutual consent of the Parties.
- i. The Service Provider shall be paid upon presentation to the Client of invoices on basis as per the rates given in Appendix -B. The rates given in the Appendix are standard rate applicable during the effectiveness period of the Contract, although, the invoice(s) shall be charged at actual against the services rendered by the Client.
- ii. The Service Provider shall provide with each Payment Invoice:
- a) A breakdown of any and all elements that prove the reality and the content of the Services performed according to this Contract; and
- b) A summary of the Services performed.
- c) Acceptance Certificate issued by the Human Resource (“HR”) department of the Client recognizing the Services provided by the Service Provider.

CLAUSE 17 - OBLIGATION TO COLLABORATE

The Parties shall cooperate with each other in order to perform the Services of this Contract, and shall act in good faith in exercising their rights and performing their obligations under this Contract. The Parties declare that they shall not use any means that would prevent or make more difficult the execution of the obligations of each Party under this Contract.

CLAUSE 18 - TERMINATION

18.1 Termination for client:

Client terminate the Contract by serving a written notice of at least thirty (30) days upon the other party. However, all jobs pending at the moment of receipt of the written notice of termination of this contract shall have to be completed by the parties and until satisfactory performance of all obligations under this Contract, it shall be deemed that the contract still subsists.

18.2 Termination for Service provider:

The Service Provider may terminate this Contract as agreed between parties at the time of execution of contract.

CLAUSE 19– SERVICE PROVIDER NOT TO BENEFIT FROM COMMISSIONS, DISCOUNTS, ETC.

The remuneration of the Service Provider shall constitute the Service Provider’s sole fee/ remuneration in connection with this Contract or the Services, and the Service Provider shall not accept for their own benefit any trade commission, discount, or similar payment



in connection with activities pursuant to this Contract or to the Services or in the discharge of their obligations under the Contract, and the Service Provider shall use its best efforts to ensure that the Personnel and agents of either of them similarly shall not receive any such additional remuneration.

CLAUSE 20 - CONFIDENTIALITY

- 20.1 The Parties, to the extent of their lawful right to do so, may exchange information, some of which may be deemed proprietary or confidential, as reasonably necessary for each to perform its obligations under this Contract. Information that is disclosed in a tangible or permanent form and is marked proprietary or confidential to a Party shall be protected under this Provision as “Proprietary or Confidential Information”. All the information provided by either Party to the other, pursuant to this Contract, whether oral or written, which is identified as confidential or proprietary in writing or otherwise, will be deemed Confidential or Proprietary Information. Information that is orally disclosed by one Party to the other must be identified as proprietary or confidential at the time of oral disclosure.
- 20.2 Except as set forth in Article 20.3 below, a Party receiving Proprietary or Confidential Information pursuant to this Contract hereto, the “Receiving Party” will not, without the prior written consent of the Party disclosing such information the “Disclosing Party”, (i) use any portion of the Proprietary or Confidential Information for any purpose other than internally for the purpose of this Contract, or (ii) disclose any portion of the Proprietary or Confidential Information to any person or entities other than the employees of the “Receiving Party” who reasonably need to know the Proprietary or Confidential Information for the purposes of this Contract and who have agreed in writing to protect Proprietary or Confidential Information under the same or similar terms as provided herein. The Receiving Party shall use no less than the same degree of care used to prevent disclosure of its own proprietary or confidential information. The Receiving Party shall not disclose Proprietary or Confidential Information developed or disclosed by the Disclosing Party under this Agreement to a third party without the prior written consent of the Disclosing Party.
- 20.3 The Receiving Party will not be liable for disclosure of Proprietary or Confidential Information, or part thereof, if the Receiving Party can demonstrate that such Proprietary or Confidential Information:-
- (i) Was in the public domain at the time it was received or subsequently entered the public domain through no fault of the Receiving Party,
 - (ii) Was independently known to or in the possession of the Receiving Party at the time of receipt or was independently developed by the Receiving Party without access to any information and proven by written records,
 - (iii) Became known to the Receiving Party from a source other than the Disclosing Party without breach of an obligation of confidentiality, or
 - (iv) Is disclosed more than five (5) years after the date of receipt of the Proprietary or Confidential Information by the Receiving Party, notwithstanding any expiration or termination dates expressed in this Agreement. Or



- (v) Was required by law to be disclosed. This includes the disclosure of information to government agencies, regulatory authority etc.
- 20.4 In the event of any legal action or proceedings or asserted legal requirement for disclosure of Proprietary or Confidential Information furnished under this Contract, the Receiving Party will promptly notify the Disclosing Party and, upon the request and at the expense of the Disclosing Party, will cooperate with the Disclosing Party in lawfully contesting such disclosure or obtaining a protective order. Except in connection with any failure to discharge its responsibilities under the preceding sentence, the Receiving Party will not be liable for any disclosure pursuant to any legal action or proceedings or asserted legal requirement, if no protective order is obtained.
- 20.5 Proprietary and Confidential Information will remain the property of the Disclosing Party and will, after it is no longer needed for the purposes of this Contract, promptly be returned there to or be destroyed at the Disclosing Party's request, together with all copies made by the Receiving Party and by anyone to whom such Proprietary or Confidential Information has been made available by the Receiving Party.
- 20.6 No license to the other Party under any trademark, patent or copyright is either granted or implied by conveying of information to that Party. None of the information which may be submitted or exchanged by the respective Parties will constitute any representation, warranty, assurance, guarantee or inducement by either Party to the other with respect to the infringement of trademarks, patents, copyrights or any right of privacy, or other rights of third persons.

CLAUSE 21 - INTUITUS PERSONAE: ASSIGNMENT OF THE CONTRACT

- 21.1 This Contract does not grant, and Client shall not assert, any right, interest, or lien upon the property or assets of the Service Provider other than those rights contained in this and any subsequent Contract.
- 21.2 Both the Parties agree that neither Party shall assign, delegate or otherwise deal with all or any of its rights and obligations under this Contract without the other Party's prior written consent. The Parties agree that either Party may assign its rights and/or obligations under this Agreement, in whole or partial, and only after securing the express prior written consent of the other Party, which consent shall not be unreasonably withheld.
- 21.3 Subject to all the provisions concerning assignment above, this Contract shall be binding on and shall pass to the benefit of any successors and permitted assigns of the Parties, provided that no assignment of this Contract shall relieve either Party of its obligations to the other Party. Any purported assignment by either Party not in compliance with the provisions of this Contract shall be null and void and of no force and effect.

CLAUSE 22 - RESOLUTION OF DISPUTES

All disputes, claim or controversy arising in connection with this Contract that cannot be settled amicably between the Parties within thirty (30) days after one Party has received from the other Party a written notice, shall be finally and exclusively settled by arbitration in Lahore, Pakistan in the English language under the Arbitration Act of 1940



of Pakistan by appointing one arbitrator each and then both the arbitrators will jointly nominate an Umpire appointed in accordance with the said Act. The award rendered by the arbitration tribunal shall be final and binding on the Parties. The fee of the arbitrators shall be paid by the respective Parties and the fee of the umpire and the costs of the arbitration shall be paid equally by the Parties unless the award otherwise provides. Each Party shall be responsible for the cost of preparing and presenting its own case.

CLAUSE 23 - GENERAL PROVISIONS

23.1 Notification

Every notice to be given under this Contract shall be in writing and either delivered by hand or sent by facsimile or by registered mail. The address of each Party for the service of notices, shall be as set out in the front page of the Contract (unless or until that address is changed by notice given under this Clause).

Notice shall be deemed delivered upon receipt if delivered by hand, upon confirming advice of transmission and receipt if a facsimile copy is delivered by facsimile, and upon receipt if delivered by registered mail. Any notice or other writing required or permitted to be given under this Contract or for the purposes of this Contract to any Party shall be sufficiently given if delivered personally, or if sent by prepaid registered mail or if transmitted by fax or email to:

Mr. _____Ch.,

Chief Executive Officer

Punjab Saaf Pani Company

5 Ahmed Block, Garden Town,

Lahore, Pakistan.

Email: procurement@saafpani.gop.pk

Ph: +92 42 35844144-46

23.2 Penalties

In case of any violation of any provision of the Contract by the Service Provider, the Client shall be entitled to hold the Service Provider liable for any loss incurred to it because of such act of the Service Provider, either monetary, reputational or otherwise. Moreover, the Service Provider shall also be held liable to pay liquidated damages of 100% of the value of the Contract.



Provided that for the purposes of this calculation of value of the Contract under this Clause, maximum sums paid to the Service Provider for the services rendered to the Client in any month under this Contract shall be considered as value of the Contract.

Provided further, that if the Service Provider does not provide quality and timely services, the Client may ask someone else from the open market to perform such services and hold the Service Provider responsible under this Clause and also hold Service Provider responsible to pay any difference between the sums paid against services so acquired and the sums agreed upon between the Parties.

23.3 Severability

Should one or more provisions of this Contract be held invalid, illegal or unenforceable in any respect, the validity, legality and enforceability of the remaining provisions shall not in any way be affected and the Parties shall in good faith restate the affected provision in a manner that it shall (a) respect the spirit of the affected provision in consideration of the whole Contract between the Parties and (b) be in compliance with applicable laws and regulations.

23.4 Waiver

The failure by a Party to enforce any provision of this Contract shall not be treated as a waiver of that provision, nor shall it affect the right of that Party subsequently to enforce that provision.

23.5 Interpretation

The headings to Clauses contained in this Contract are inserted for convenience only and they do not form part of or affect the interpretation of this Contract.

In this Contract use of the singular includes the plural, use of the masculine includes the feminine and vice versa, according to the context.

In the event of any conflict between any provision of this Contract and its Appendices, the provision of the former shall prevail.

23.6 References

No press releases, public announcements or use in any list of references regarding the Party's name, the Services or this Contract will be made without obtaining mutual consent of the Parties in writing.

This Contract is made as of the day, month and year first above written.



PUNJAB SAAF PANI COMPANY



For and on behalf of
The Client



PUNJAB SAAF PANI COMPANY

Witness

Signature: _____

Name: Mr. _____

Title: _____

CNIC: _____

Signature: _____

Name: _____

Title: _____

CNIC: _____

For and on behalf of
The Service Provider

Witness

Signature: _____

Name: _____

Title: _____

CNIC: _____

Address: _____

Signature: _____

Name: _____

Title: _____

CNIC: _____

Address: _____



Annex A

SCOPE OF THE SERVICES

Project: GROUP LIFE INSURANCE FOR THE EMPLOYEES

Assignment: To provide Group Life insurance services for the employees of PSPC-N.

Client: Punjab Saaf Pani Company (PSPC-N)

BACKGROUND

Safe drinking water is one of the basic requirements of healthy and hygienic living. According to official survey reports, 79% water samples collected from rural areas of 12 Districts and 88% water samples collected from rural areas of other 21 Districts of the Punjab province have been found unsafe for drinking. Non-availability of safe drinking water has led to many waterborne diseases, in particular, those that affect the mother and child's health in Punjab's rural areas, resulting in high mortality rate.

According to a report of Consumer Rights Commission of Pakistan, supported by the Japan Fund for Global Environment (JFGE), every 5th Pakistani child under the age of five suffers from waterborne diseases; and roughly 50 percent of mortality and 40% of hospital admissions are also caused by waterborne diseases.

In order to address this situation, the Government of Punjab has endeavored to develop a program to improve water supply in terms of, both, access and quality of drinking water, especially in un-served and underserved areas i.e. rural and peri-urban areas of the province. PSPC-N, a public sector company, has been established as a Special Suggest Vehicle (SPV) to conceive, plan, design, execute and manage projects for provision of safe drinking water to the communities living in those areas.

PSPC-N intend to hire services of insurance company to do Group Life Insurance activity on the behalf of PSPC-N to enhance employee's commitment with the organization and cater for welfare of employees.

SCOPE OF WORK

Insurance Company would be providing following services to the Client, through their expertise with approval of the client, which includes but not limited to:

Conditions of Group Life Insurance Entitlement



PUNJAB SAAF PANI COMPANY



- 3) To be enrolled under the Company's Group Life Insurance Policy; the employee must be a permanent full-time staff member. The employee shall make a declaration of good health according to the format prescribed by the company's insurer. The employee will make a declaration of good health according to the format prescribed by the company's insurer and will submit it to Officer HR/ Admin. Admission of employees into the scheme takes place once they have completed the probation period with PSPC-N.
- 4) Manager Admin / HR will select various insurance companies for Group Life insurance for permanent / Contractual full-time employees;

Group Life Insurance Limits

- 2) PSPC-Nemployees can divided into three categories. Projected amount of the Group Life Insurance given in table below. The life insurance upper limit will be different for every staff member having the following categories:

Table

Category	Grades	Sum Assured (Rs)
A	CEO, GM/ Chiefs	2,000,000
B	Manager/ Regional Director/ Company Secretary	1,000,000
C	AMs/ RA/ Dist. Eng./ Sub Eng./ P.Os	500,000
D	*All other	400,000

*Data Entry Operator, Front Desk Officer, Driver, Office Boy, Dispatch Rider, Sweeper, Security Guard, Electrician.



ANNEX B

FINANCIAL PROPOSAL GROUP LIFE INSURANCE

Price/Rate for the Services are given hereunder. The prices are inclusive of income tax but exclusive of Sales Tax.

Sr. No	Premium Calculation			
	Benefits	Premium Rate (Per Thousand)	Sum Insured(Thousand)	Premium Amount
1				
2	Group Life Insurance (Death Due to Any Cause) (Natural and Accidental Death)			
3	Accidental Death Insurance (Additional)			
4	Permanent Partial Disability, PPD (Due to Accident)			
5	Temporary Total Disability, TTD (Due to Accident)			
6	Permanent Total Disability - PPDn (Natural)			
7	Terminal Illness Benefit			
8	Total Amount Premium			



PUNJAB SAAF PANI COMPANY



-) **Any addition or reduction in Taxes announced by Provincial and Federal (Govt. of Pakistan) shall be applied accordingly**

Annex C

FACILITATION /ASSISTANCE PROVIDED BY THE CLIENT TO THE SERVICE PROVIDER

The Client will provide to the Service Provider:

-) All relevant data and information required for the delivery of the Services