





BID SOLICITATION DOCUMENTS

PROVISION OF SERVICES FOR GROUP LIFE INSURANCE

PROC REF NO: KPITB/18/RFP/015

Last Date/Time for Submission: March 20, 2018 at 03:00 PM

Bid Opening Date/Time: March 20, 2018 at 03:30 PM

GOVERNMENT OF KHYBER PAKHTUNKHWA
INFORMATION TECHNOLOGY BOARD

Address: 134 Industrial Estate, Hayatabad, Peshawar, KPK, Pakistan. Tel: 091-5891516



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1. INTRODUCTION

Khyber Pakhtunkhwa Information Technology Board (hereinafter referred as 'KPITB'), Government of Khyber Pakhtunkhwa invites sealed bids from income tax and sales tax registered private sector insurance companies and other private sector insurance companies (hereinafter referred as 'Bidder'), for provision of Group Life Insurance.

2. SCOPE OF SERVICES

Khyber Pakhtunkhwa Information Technology Board (hereinafter referred as 'KPITB'), Government of Khyber Pakhtunkhwa invites sealed bids from income tax and sales tax registered and registered with SECP as insurance companies (hereinafter referred as 'Bidder'), for provision of Group Life Insurance.

2.1 TERMS OF REFERENCE (TOR's) SERVICE PROVIDERS

- 1. The selected insurance company will provide Life Insurance Coverage to the regular employees of KPITB as per limits defined in the Bid Sheet
- 2. The selected insurance company will not demand for questionnaire for existing employees or future employees regarding pre-existing conditions
- 3. The participating firms shall have to provide the claim settlement ratio reflected in the Audited Financial Statements
- 4. KPITB has right to increase or decrease number of employee.
- 5. Maximum time for claim settlement from the date of claim submission by the KPITB is 30 days.
- 6. Premium would be paid on annual basis.
- 7. The premium paid for exiting employees will be refunded by the insurance company at pro-rate basis at the time of exit of the employee to the KPITB. Similarly KPITB will pay pro-rate premium for the new employees up to the remaining period of contract.
- 8. If any employee dies while insured under the policy the insurer will pay the amount of group insurance / death benefit equal to the amount given below for which the employee is ensured under the policy
- 9. It would be 24hours coverage in case of death due to any cause at any place worldwide.

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- 10. Competent authority reserves the right to reject the tenders at any stage with cogent reason as per KPPRA rules and regulations.
- 11. In case of providing poor quality / low standard services the client has the right to cancel the contract and impose ban for participating in the next bidding process of KPITB.
- 12. Employees would be entitled to life insurance from the date information is provided to the insurer.
- 13. Terminally ill employees would also be covered under life insurance policy.
- 14. Any deviation from the above mentioned conditions will automatically lead to cancellation of the contract.
- 15. The certificate (death/partial or permanent disability) issued by the recognized hospitals/registered practitioner/local bodies or Govt. Dept will considered final for claim settlement.
- 16. In case the contract is renewed further, the employees will remain covered during the transition period.

2.2 TIME LINES:

Bids submission deadline : March 20thth, 2018 03:00 PM
Opening of Bids : March 20thth, 2018 03:30 PM

2.3 CONTRACTING

The selected bidder shall sign and submit Contract, as per draft to be provided by KPITB, within **seven days** of issuance of Letter of Acceptance.

2.4 DELIVERY / COMPLETION TIME

KPITB requires group life insurance for the period of one year from the date of signing the contract.

3. INSTRUCTIONS TO THE BIDDERS

3.1 GENERAL INSTRUCTIONS:

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- a. For this tender, Single Stage Two Envelope based on Least Cost (LC) bidding procedure will be followed for evaluation.
- b. It shall be imperative for each Bidder to familiarize itself with the prevailing socioeconomic, political, and legal situation for the execution of contract. KPITB may not
 be able to entertain any such requests for clarification from the Bidder regarding such
 aspects. It shall be the responsibility of the Bidder that all factors have been
 investigated and considered while submitting the Bid and no claim whatsoever
 including those of financial adjustments to the contract awarded under this Bid
 Process shall be entertained by the KPITB. Neither any time schedule, nor financial
 adjustments arising thereof shall be permitted on account of failure by the Bidder.
- c. The Bidder shall be deemed to have satisfied itself fully before Bid submission as to the correctness and sufficiency of its Bids for the contract and price/ cost quoted in the Bid to cover all obligations under this Bid Process.
- d. It shall be clearly understood that the terms & conditions are intended to be strictly enforced. No escalation of cost shall be permitted throughout the period of completion of the contract, except in case of changes in TOR to meet the requirements on ground.
- e. The Bidder shall be fully and completely responsible to provide services to the KPITB.

3.2 LANGUAGE OF THE BID:

The Bid prepared by the Bidder as well as all correspondence and documents relating to the Bid shall be in English only. The supporting documents and printed literature furnished by the Bidder may be in another language, provided they are accompanied by an accurate translation in English duly notarized, in which case, for all purposes of the Bid, the translation shall govern. Bids received without such translation copy shall be rejected.

3.3 BID CURRENCY:

The total bid value shall be considered in PKR only.

3.4 CLARIFICATIONS AND AMENDMENTS:

- a. A prospective Bidder requiring any clarification in this Bid Solicitation Document shall notify the KPITB by letter or by Fax or by email, no later than three working days prior to the deadline for the submission of bids prescribed in this bid document.
- b. Clarifications and amendments (if any) so made shall be reflected in the Bid Solicitation Document and shall be notified on the KPITB website. The Bidder shall periodically check the KPITB website for the amendments or corrigendum or any

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other information. The KPITB shall not make any individual communication and shall not be responsible for any ignorance pleaded by the Bidders.

c. KPITB shall not be responsible for any misinterpretation of the provisions of this document or on account of the Bidders failure to update the Bid Solicitation Document based on changes/ modifications announced through the website.

3.5 FORCE MAJEURE:

- a) Subject to sub clause (c), in a Force Majeure situation which directly and materially hinders/ hampers the Selected Bidder's ability to perform its obligations under the Contract, the Parties will be excused from performance of their respective obligations under the Contract until the existence/ persistence of the Force Majeure Event.
- b) For purposes of this clause, "Force Majeure" means an event beyond the control of the Selected Bidder and not involving the Selected Bidder's fault or negligence or not reasonably foreseeable. Such events may include, but are not restricted to, acts of God, wars, acts of terrorism, fires, floods, epidemics, quarantine restrictions.
- c) If a Force Majeure situation arises, the selected bidder shall promptly notify the KPITB in writing of such condition and the cause thereof. Unless otherwise directed by the KPITB in writing, the Selected Bidder shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.
- d) If a Force Majeure Event persists for more than three (03) months from the date of the notice under sub clause (c) above, the Selected Bidder may apply to the KPITB seeking termination of the Contract. If the KPITB agrees, the Contract may be terminated.
- e) If a Force Majeure Event persists for more than three (03) months from the date of the notice under the sub clause (c) above, KPITB may at its own absolute discretion terminate the Contract.
- f) In the event of termination under clause (d) or (e), the Selected Bidder shall be entitled to receive such part of the Contract Price as pertains to the Services which have been, as on the date of termination, implemented in accordance with the terms of the Contract. In case, at the time of termination, any action is pending on the part of the Selected Bidder regarding delivery of Services as required under the contract which cannot be completed, the KPITB shall be entitled to demand additional sum for such Services to ensure continued provisioning thereof. This shall be without prejudice to any other rights and remedies which KPITB may have under the Contract or under the relevant laws.

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3.6 DISPUTES AND CONTROVERSIES/DISPUTE RESOLUTION:

Procuring Entity shall constitute a Committee consisting of odd number of persons with proper powers and authorizations to redress complaints of bidders that may arise prior to issuance of Purchase Order/contract agreement, in accordance with the KPP Rules 2014. If a bidder is not satisfied with the decision of the Committee he may take recourse to the KPPPRA.

The mere fact of lodging a complaint shall not warrant suspension of procurement process.

Any dispute or difference arising out of the Agreement which cannot be amicably settled between the Parties, shall be finally settled by KPPPRA whose decision will final and biding on both the parties

4. BID COST

4.1 COST OF BID:

The Bidders shall bear all costs associated with the preparation and submission of their Bids. The KPITB shall not be responsible or liable to pay/bear any costs associated with the preparation and submission of bids, incurred regardless of the conduct and/ or outcome of the Bidding Process.

4.2 BID SECURITY:

- a) Bid Security in the shape of a bank draft/pay order (from scheduled bank) shall be drawn in favor of Khyber Pakhtunkhwa Information Technology Board, equal to 2% of the quoted price by the bidder. Bid Security shall be kept sealed in the financial proposal.
- b) The Bid Security in the form of Bank guarantee or Insurance guarantee is not acceptable.
- c) The Bid Security of the unsuccessful Bidders shall be refunded after signing of the contract/issuance of Purchase order to the successful bidder(s).
- d) The Bid Security amount held by the KPITB till it is refunded to the unsuccessful Bidders shall not earn any interest thereof.
- e) Subject to the award of contract, the Bid Security shall be returned to the Selected Bidder against submission of Performance Guarantee of the 10 % of the quoted price by the bidder.
- f) The Bid Security shall be forfeited by the KPITB, if the Bidder withdraws the Bid during the period of its validity specified in the Bid Solicitation Document or if the Selected Bidder fails to sign the Contract, or the Selected Bidder fails to remit Performance Guarantee within the respective due date.

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5. BID SUBMISSION REQUIREMENTS

5.1 DETAILS TO BE FURNISHED IN THE PROPOSAL

The bidders should submit a single package clearly marking the "bid for Group Life Insurance) containing the following.

a) PROFILE

The profile should contain

- 1. Copy of registration with SECP.
- 2. NTN and registration with relevant tax authorities.
- 3. Proof of local office in Peshawar.
- 4. Undertaking of not being blacklisted.

b) TECHNICAL PROPOSAL.

Technical Proposal should be separately sealed and clearly marked as technical proposal. The technical proposal should contain:

- 1. Complete proposal containing the details of proposed coverage, process flows and customer service delivery.
- 2. List of clients with verifiable reference
- 3. Copies of previous contracts. Purchase order issued in favor of bidders by government organization. INGOS private companies, Banks etc. for similar services.
- 4. Latest Audit Report
- 5. List of policy exclusions
- 6. Proof of online portal

c) FINANCIAL PROPOSAL

The Financial Proposal should be separately sealed and marked as Financial Proposal with marked instructions "Do not open before Technical Proposal". The Financial Proposal should contain:

- 1. The Financial Bid as per attached format with each and every item bided.
- 2. Security Deposit of 2% of the quoted price.

ADDITIONAL GUIDELINES FOR BID SUMISSION

The Proposal shall be submitted according to the criteria as given in this Bid Solicitation Document, and shall be signed and stamped in all pages. The KPITB shall not be responsible for the errors committed in the Bids by the Bidders.

- a) The blank Bid Solicitation Document in full shall be printed and signed by the authorized person and stamped in all pages and shall be submitted as a token of accepting the conditions.
- b) The supporting documents to prove Bidder's Eligibility shall be duly signed by the authorized person and stamped in all pages and shall be submitted.

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- c) All the required documents according to this Bid Solicitation Document shall be enclosed in the Proposal. No documents shall be allowed to be supplemented/ exchanged after opening of the Bids, unless asked by KPITB for the purpose of clarifications.
- d) All the Price items as asked in the Bid Solicitation Document should be filled in the Financial Proposal format given in this Bid Solicitation Document. The price quoted shall be in Pak Rupees. The Bid shall be liable for rejection if Financial Proposal contains conditional offers or partial offers.
- e) The price quoted by the Bidder shall include cost and expenses on all counts, tools/techniques/methodologies, manpower, supervision, administration, overheads etc.
- f) The price quoted by the Bidder shall be kept firm and unchanged for a period specified in this Bid Solicitation Document from the date of opening of the Bids. The Bidder shall keep the price unchanged during the period of Contract including during the period of extension of time, if any. Escalation of price will not be permitted during the said periods or during any period whether extended or not for reasons whatsoever. The Bidders shall particularly take note of this factor before submitting the Bids.
- g) Price quoted by the bidders shall be inclusive of all taxes.

5.2 OUTER ENVELOPE:

Under single stage two envelops process, all interested bidders are requested to submit their **technical** and **financial** bid in a single sealed package/envelop marked as "**Bid for Provision of Group Life Insurance**" with separate sealed envelopes of **technical** and **financial** bid within. The envelopes should have address and contact details of the addressee and the addressor. The "FROM" address and "TO" address shall be written, otherwise Bid will be liable for rejection.

5.3 MODE OF SUBMISSION OF BIDS:

- a) The Bids shall be dropped at the KPITB Head Office (plot # 134, Industrial Estate, Hayatabad, Peshawar) on the due date and time and acknowledgement thereof should be obtained otherwise no claim of the submission of the Bid shall be entertained.
- b) Alternatively, if the Bidder prefers to submit the Bid by post, the Bidder shall use courier service or registered post which provides tracking facility, and ensure that the Bid reaches on the given address on the due date and time. However, KPITB shall not be liable or responsible for any postal delay or any other delay or damage/ loss etc. whatsoever.
- c) The Bids received after due date and time or unsealed or incomplete or submitted by Facsimiles (Fax) or email shall be rejected.

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d) Bids delivered by hand to KPITB office must be registered at reception. Unregistered bids will not be considered for further processing.

5.4 MODIFICATION AND WITHDRAWAL OF BIDS:

- a) The Bidder may modify or withdraw its bid after the bid's submission, provided that written notice of the modification, including substitution or withdrawal of the bids, is received by the Procuring agency prior to the deadline prescribed for submission of bids.
- b) The Bidder's modification or withdrawal notice shall be prepared, sealed, marked, and dispatched in accordance with the provisions of Clause 5.2 & 5.3 of this document, by a signed confirmation copy, postmarked not later than the deadline for submission of bids.
- c) No bid may be modified after the deadline for submission of bids.
- d) No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of the period of bid validity specified by the Bidder on the Bid Form.

6. BID OPENING AND SELECTION PROCEDURE

6.1 BID OPENING:

The Bid's envelope shall be opened by the KPITB on the date and time as specified in this solicitation document or any other date announced as corrigendum by KPITB. The Bids shall be opened in the presence of the Bidders who choose to be present.

6.2 BID VALIDITY:

- a) Bids submitted shall remain valid for a period of 90 days from the date of opening of the Bids. If the Bid validity is less than 90 days, the Bid shall be rejected as non-responsive. The Selected Bidder shall extend the Bid validity till the completion of the order.
- b) In exceptional circumstances, KPITB may solicit the Bidders to extend the validity. The Bidder shall extend Bid validity accordingly.

6.3 INITIAL SCRUTINY:

Initial Bid scrutiny shall be held and the Bids shall be treated as non-responsive, if:

- a) Bid is not submitted as specified in Clause 6 above of the Bid Solicitation Document.
- b) Bid with incomplete information, subjective, conditional offers and partial offers.
- c) Bid submitted without supporting documents to prove eligibility criteria.

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- d) Bid not complying with any of the clauses stipulated in the Bid Solicitation Document.
- e) Bid with less validity period.
- f) Bid without Bid Submission Form(s) as required in the Bid Solicitation Document.
- g) Bid smacks of corrupt, fraudulent and collusive practices of the Bidder.
- h) And other mandatory conditions prescribed in this Bid Solicitation Document.

All responsive bids shall be considered for further evaluation. The decision of the competent authority communicated by the KPITB shall be final in this regard.

6.4 SCORING CRITERIA FOR TECHNICAL EVALUATION

A	Years in Business of Life Insurance	Points
1	More than 10 years	20
2	5 year to 10 years	05

В	Total Equity/ Net Worth (Reflected in Audit	Points
	Reports)	
1	More than Rs. 1500 millions	20
2	Rs. 500 million up to Rs. 1499 millions	05
3	Less than Rs. 500 millions	03

C	Number of Corporate clients in Life Insurance	Points
1	More than 150	20
2	100 to 149	07
3	Less than 100	04

D	JCR-VIS Rating	Points
1	AA+	20
2	AA or AA-	05
3	Less than AA	02

E	Claim settlement / Gross premium Ratio (Life) - Audited accounts should contain specific information	Points
1	1 st Highest	10

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2	2 st Highest	5
3	Below	3

F	Online portal and claim tracking system	Points
1	Yes	10
2	No	00

Minimum score of 70 is required to consider financial proposal.

6.5 CLARIFICATIONS BY THE KPITB:

When deemed necessary, the KPITB may seek bonafide clarifications on any aspect from the Bidder. However, that shall not entitle the Bidder to change or cause any change in the substance of the Bid or quoted price. During the course of evaluation, the KPITB may seek additional information or historical documents for verification to facilitate decision making. In case, the Bidder fails to comply with the requirements of the KPITB as stated above, such Bids may at the discretion of the KPITB be rejected as non-responsive.

7. TERMS OF PAYMENT

- a) Payment of Premium will be paid on annual basis after the Performance Guarantee is submitted by the successful bidder.
- b) If the quality of service is not as per the TOR mentioned in this bid document and approved by the KPITB committee, KPITB has the right to cancel the Contract. Upon cancellation of the contract, KPITB may award the contract to the second ranked bidder with the consent of the committee.

8. LIQUIDATED DAMAGES

a) KPITB reserves the right to impose a penalty, at the rate of 0.5% per week not exceeding 10% of the total amount of the contract.

7. GENERAL TERMS AND CONDITIONS

Following general terms & conditions shall apply:-

a) The bidder shall be registered with Income Tax and Sales Tax Department.

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- b) An affidavit to the effect that the firm has not been blacklisted by any Government/ semi-Government/ Autonomous organization.
- c) Incomplete and conditional bids shall not be entertained.
- d) KPITB reserves the right to accept/ reject wholly or partially any tender while assigning reason(s) as per KPPRA Rules.
- e) Validity period of the bids shall be 90 days.
- f) Bids are liable to be rejected if they are not conforming to the terms, conditions and specifications stipulated in this BID SOLICITATION DOCUMENT.
- g) During the examination, evaluation and comparison of the bids, the KPITB, at its sole discretion, may ask the bidder for clarifications of its bid.
- h) If there is a discrepancy between unit price and total price in the submitted bid which is obtained by multiplying the unit price and quantity, the unit price shall prevail and total price shall be corrected. If there is a discrepancy between the words and figures, the amount in words shall prevail. If there is a mistake in addition/ totaling, that shall be corrected. If the bidder does not accept the corrected amount of bid, his bid shall be rejected.
- i) KPITB reserves the right at the time of contract award to increase or decrease, by the percentage indicated in the Bid Data Sheet, the volume of services originally specified in the Schedule of Requirements without any change in unit price or other terms and conditions.
- j) For this tender all updates/ changes shall be communicated through email and also be posted on KPITB website.
- k) All the applicable taxes shall be deducted as per law.

8. CLARIFICATIONS

Queries regarding this BID SOLICITATION DOCUMENT shall be submitted in writing to:

Director Procurement, Khyber Pakhtunkhwa Information Technology Board.

E-mail: imran.khan@kpitb.gov.pk

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11. ELIGIBELAITY CRITERIA

- a) The service provider must be registered with tax authorities.
- b) Five years minimum experience in the field of life insurance.
- c) The service provider must have insurance rating of at least A+ by PACRA/JCA.
- d) Registered with SECP as insurance company.
- e) Joint venture is not desirable.
- f) All bids are requested to submit their quotation, quoting each and all items mentioned in Annex-A.
- g) Each service provider can only submit on offer/quote. The quote must remain valid for 90 days and the quoted price shall not be changed due to change in forex rates within validity time of quotation.
- h) The quotation must carry the authorized signatures of the representative of the service provider.
- i) Companies blacklisted by any government department would not be entertained.
- j) Local Office in Peshawar is mandatory.

12. AWARD OF TENDER

For the purpose of award of tender, the Best Evaluated Bid amongst qualified bidders shall be accepted for the award of tender.

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ANNEX I: PRICE SHEDULE/BID SHEET





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Plot No: 134, 135 & 136, Industrial Estate Phase V, Hayatabad Peshawar

DATA SHEET/PRICE SHEDULE					
		Ref #			
	-	Date			
From (KPIT Board Contact Name & Address):	Supp	lier Name	& Address:		
	NULL	(CEDAL III	ı		
		/STRN #:			
	Tel:				
	Emai				
KHYBER PAKHTUNKHWA IN					
PROPOSED GOURP LIFE					
Description of benefits/Plan	Directo	r/ O	fficer	Support	
- Collins of Mentales I Itali		-			
	Managi	ing G	rade &	Staff	
•		ing G r A	rade & bove		
Number of Employees. (Complete details will be provided on written request)	Managi Directo	ing G	rade & bove	Staff	
Number of Employees. (Complete details will be provided on	Managi Directo	ing G r Al	rade & bove	Staff	
Number of Employees. (Complete details will be provided on written request)	Managi Directo 4	ing G r Al	rade & bove	Staff 34	
Number of Employees. (Complete details will be provided on written request) 1. Basic Coverage	Managi Directo 4 03 Milli	on 2	rade & bove	Staff 34 02 Million	
Number of Employees. (Complete details will be provided on written request) 1. Basic Coverage National Death due to any causes	Managi Directo 4 03 Milli YES	on 2	stade & bove 5.5Million YES	Staff 34 02 Million YES	
Number of Employees. (Complete details will be provided on written request) 1. Basic Coverage National Death due to any causes 2. Supplementary coverage	Managi Directo 4 03 Milli YES 06 Milli	on 2	stande & bove	Staff 34 02 Million YES 04 Million	
Number of Employees. (Complete details will be provided on written request) 1. Basic Coverage National Death due to any causes 2. Supplementary coverage a. Accidental Death	Managi Directo 4 03 Milli YES 06 Milli YES	on 2	sove 5 Million YES Million YES	Staff 34 02 Million YES 04 Million YES	

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*TTD (Temporay total disability disability) Rs.14,000 P/Month till recovery	YES	YES	YES
PREMIUM DETAILS IN PKR	Premium	Premium	Premium
GROSS PREMIUM			
F.I.F. & Stamp Duty			
Additional Applicable Taxes (if any)			
NET PREMIUM			

ANNEX-II: DISABILITY

S.No	Injuries Deemed to result in permanent Partial Disablement	Coverage Percentage
	Amputation Cases Upper Limbs	
1	Amputation through shoulder joint	90
2	Amputation below shoulder joint	80
3	Amputation from 8" from tip of acromion to less tip of Acromion	70
	Loss of hand or of thumb and four fingers of one hand or	
4	amputation from 4 1/2" below tip of olecranon	60
5	Loss of thumb	30
6	Loss of thumb and its metacarpal bone	40
7	Loss of four fingers of one hand	50
8	Loss of three fingers of one hand	30
9	Loss of two fingers of one hand	20
10	Loss of terminal phalanx of thumb	20

Amputation Cases Lower Limbs	

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11	Amputation of both feet resulting in end bearing stump	90
	Amputation through both feet proximal to metatarso-	
12	Phalangeal	80
	Loss of all toes of both feet through the metatarso-phalangeal	
13	Joint	40
	Loss of all toes of both feet proximal to the proximal	
14	interphalangeal joint	30
	Loss of all toes of both feet distal to the proximal	
15	interphalengeal joint	20
16	Amputation at hip	90
	Amputation at hip with stump not exceeding 5"in length	
17	measured from tip of greater trochanata	80
	Amputation below hip with stump not exceeding 5" in length	
	measured from tip of greater trochanta but not beyond middle	
18	High	70
19	Amputation below middle thigh to 3 1/2" below knee	60
	Amputation below knee with stump exceeding 3 1/2" but not	
20	exceeding 5"	50
21	Amputation below knee with stump exceeding 5"	40
22	Amputation of one feet resulting in endearing	30
	Amputation through one foot proximal to the matatarso-	
23	Phalangeal joint	30
	Loss of all toes of one foot through the matatarso-Phalangeal	
24	Joint	20
	Other Injuries	
25	Loss of one eye without complication, the other being normal	40
	Loss of vision of one eye without complication or disfigurement	
26	of eyeball, the other being normal	30
	Fingers of Right/Left Hand	
	1.Index Finger	
27	Whole	14
28	Two Phalanxes	11
29	One Phalanxes	9
30	Guillotine amputation of tip without loss of bone	5
	2.Middle Finger	
31	Whole	12
32	Two Phalanxes	9
33	One Phalanxes	7
34	Guillotine amputation of tip without loss of bone	4

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Website: www.kpitb.gov.pk

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	3.Ring Or Little Finger	
35	Whole	7
36	Two Phalanxes	6
37	One Phalanxes	5
38	Guillotine amputation of tip without loss of bone	2
	Toe of Left / Right Foot	
	1.Great Toe	
39	Through metatarso-Phalangeal joint	14
40	Part, with some loss bone	3
	2.Any Other Toe	
41	Through metatarso-Phalangeal joint	3
42	Part, with some loss bone	1
	3. Two toes of one Foot, excluding Great Toe	
43	Through metatarso-Phalangeal joint	5
44	Part, with some loss bone	2
	4.Three toes of one foot, Exculding Great Toe	_
45	Through metatarso-Phalangeal joint	6
46	Part, with some loss bone	3
	5.Four Toes of one foot, Excluding Great toe	
47	Through metatarso-Phalangeal joint	9
48	Part, with some loss bone	3
	,	

<u>Address:</u> 134 Industrial Estate, Hayatabad, Peshawar, KPK, Pakistan. Tel: 091-5891516



ANNEX-III: PROPOSAL SUBMISSION FORM

Managing Director,
Khyber Pakhtunkhwa Information Technology Board,
134 Industrial Estate, Hayatabad, Peshawar, KPK, Pakistan.

Sir,
We, the undersigned, offer to provide our service for "Provision of Services for Group Life Insurance", in accordance with your Bid Solicitation Document, dated _______, and our Proposal. We are hereby submitting our Proposal, which includes the financial proposal sealed in envelope.

We understand you are not bound to accept any Proposal you receive and reserves the right to accept or reject any offer and to annul the bidding process and reject all proposals.

We understand that the decision of evaluating committee shall be final and cannot be challenged on any ground at any forum and the evaluating committee will not be liable for any loss or damage to any party acting in reliance thereon.

We remain,

Yours' sincerely

Authorized Signature:

<u>Website:</u> www.kpitb.gov.pk

Name and Title of Signatory: Name of Firm: Address:



ANNEX-IV: COMPLIANCE UNDERTAKING

COMPLIANCE CERTIFICATES/ COMPLIANCE UNDERTAKING

(To be filled by the bidder as part of proposal)

I, Name:	CNIC#: _	
Designation:	Company Name:	have gone
through the Terms/Conditions of	f this BID SOLICITATION I	DOCUMENT and have found the
document in whole as non-biased	to any particular vendor or sup	plier. I hereby undertake and firmly
bound myself to abide by/ comply	all sections of this BID SOLICIT	ΓATION DOCUMENT.

We remain,		
Yours' sincerely		
Tours sincerery		
Authorized Signature:		
Name and Title of Signatory:		
Name of Firm: Address:		

<u>Website:</u> www.kpitb.gov.pk

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