



BIDDING DOCUMENT

(Procurement of Life and Health Insurances for 2026-2027)

PROJECT CODE: (PK-26-27 Tender)

Staff Health and Life Insurance 2026-27

Please submit Bids for Each Activity by filling the section no. II/ Attached Specification

Name of Firm: _____

NTN: _____

Bank Account Details: _____

Contact#: _____

Email Address: _____

Prepared by:



Human Appeal -Pakistan

Farm House 4-4, Street 11, Chak Shahzad Farms, Islamabad, Pakistan (Document Date 23-02-2026)

Bid Submission Date: 12-03-2026

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Section I. Instructions to Bidders

A. General

1. Scope of Bid

1. HA-PAK invites bids for the **Services of STAFF HEALTH AND LIFE INSURANCE** for the **Year 2026-27**
2. The successful Bidder is expected to complete the services by the Intended Completion date is given in section II and issued purchase orders time by time (additions and deletions), with effective from the signing of the Framework Contract.

2. Eligible Bidders

1. This Invitation for Bids is open to all NTN-holder Bidders from all over Pakistan and AJK.
2. Bidders shall not be under a declaration of ineligibility for corrupt, fraudulent, and coercive practices issued by HA-PAK.
3. Bidders shall not be involved in terrorist acts/criminal activities or associated with individuals and/or entities associated with terrorist acts/criminal activities.

3. Corrupt, Fraudulent, Collusive, and Coercive Practices

1. HA-PAK requires that all; HA-PAK Staff, Bidders, Contractors, suppliers or distributors observe the highest standard of ethics during the procurement and execution of all contracts. HA-PAK shall reject any Bids put forward by Bidders or where applicable, terminate their contract, if it is determined that they have engaged in corrupt, fraudulent, criminal activities, collusive or coercive practices.

4. Eligible material/Goods/Services

1. All goods /materials/ Services to be supplied under the contract shall have their origin in an eligible source (The “origin” means the place where the goods are produced, or the related services are supplied. e.g. Not smuggling goods), and all expenditures made under the contract will be limited to such Supply/construction.

B. The Bidding Documents

1. Content of Bidding Documents

The material/goods/services required, bidding procedures, and contract terms are prescribed in the bidding documents. In addition to the Invitation for Bids, the bidding documents include:

- a) Instructions to Bidders (ITB)
- b) Contract for Supply/Services
- c) Schedule of Requirements
- d) Technical Specifications
- e) Selection criteria form

The Bidder is expected to examine all instructions, forms, terms, and specifications in the bidding documents. Failure to furnish all information required in the bidding documents or to submit a bid not substantially responsive to the bidding documents in every respect will be at the Bidder’s risk and may result in the rejection of its bid.

2. Clarification of Bidding Documents

A prospective Bidder requiring any clarification of the bidding documents may notify through e-mail and given in the tender notice, indicated in the published Tender Notice. While no telephonic inquiries will be entertained.

3. Amendment of Bidding Documents

1. At any time prior to the deadline for submission of bids, HA-PAK, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the bidding documents by amendment.
2. All prospective bidders who have received the bidding documents will be notified of the amendment in writing and will be binding on them.
3. In order to allow prospective bidders reasonable time to take the amendment into account in preparing their bids, HA-PAK, at its discretion, may extend the deadline for the submission of bids (if required).

C. Preparation of Bids

1. Cost of Bidding

The bidder shall bear all costs associated with the preparation and submission of its bid, and HA-PAK will not be responsible or liable for those costs.

2. Language of Bid

The bid prepared by the Bidder, as well as all correspondence and documents relating to the bid exchanged by the Bidder and HA-PAK shall be written in the English language.

Supporting documents and printed literature furnished by the Bidder may be in another language provided.

3. Bid Proposal

The Bidder shall propose the Bid with complete detail and the appropriate Price Schedule, indicating the services and goods to be supplied or provided, a brief description of the goods/material, and their country of origin, quantity, quality, and prices.

4. Bid Prices

1. The Bidder shall indicate on the appropriate Price Schedule the unit prices and total bid price of the goods/services it proposes to supply under the contract.
2. Prices quoted by the Bidder shall be fixed during the Bidder's performance of the contract and not subject to variation on any account unless otherwise specified. A bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

5. Bid Currency

Prices shall be quoted in the following currency: For services and goods/materials that the Bidder will provide/supply to HA-PAK, the prices shall be quoted in Pakistan Rupees (PKR currency).

6. Period of Validity of Bids

1. Bids shall remain valid for the period of 12 months after the date of bid opening prescribed by HA-PAK. A bid valid for a shorter period shall be rejected by HA-PAK as non-responsive.
2. In exceptional circumstances, prior to the expiry of the bid validity, HA-PAK may request that the bidders extend the period of validity for a specified additional period of not more than 30 days. The request and the bidders' responses shall be made in writing.

D. Submission of Bids

1. Sealing and Marking of Bids

The Bidder shall stamp and sign the filled document/tender and send a scanned or PDF copy of the bid, brief profile of relevant projects done/experience/registration certificates/ references, and other documents (*project name, project amount, Organization, date of completion and contact details*) in **a Zep Folder with mentioned firm Name and project Name**, via this specified e-mail at

PK-26-27.tender@humanappeal.org.uk duly marking the subject line **Project Code: (PK-26-27 Tender)** and **Project Location**, applied for. Final bidders will be also requested to submit their security deposit of 5% of the whole bid/proposal by courier/post or submit by hand at the country office of HA.

2. Deadline for Submission of Bids

- a) Bids must be received by HA-PAK via the email box specified under instructions to bid (ITB), no later than (date and time) 12th March 2026 before 5:00PM.**
- b) HA-PAK may, at its discretion, extend this deadline for the submission of bids by amending the bidding documents in accordance with ITB, in which case all rights and obligations of HA-PAK and bidders previously subject to the deadline will thereafter be subject to the deadline as extended.

3. Late Bids

Any bid received by HA-PAK after the deadline for submission of bids prescribed by HA-PAK will be rejected and will not be forwarded for the bid opening processes. The Bidder will assume the responsibility of un-possession of the bid documents.

E. Opening and Evaluation of Bids

1. Opening of Bids

The bidders, bids will be opened on 13th March 2026. No bid shall be rejected at bid opening, except for late bids.

Bids that are not opened and read out at bid opening shall not be considered further for evaluation, irrespective of the circumstances. Withdrawn bids will be returned unopened to the bidders in case of sealed bids.

2. Clarification of Bids and Contacting Bidders

During the evaluation of the bids, HA-PAK may, at its discretion, ask the Bidder for a clarification of its bid. The request for clarification and the response shall be in writing or physical meeting and no change in the prices or substance of the bid shall be sought, offered, or permitted.

3. Preliminary Examination

HA-PAK will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required guarantees have been furnished/referenced, whether the documents have been properly signed, and whether the bids are generally in order.

4. Evaluation and Comparison of Bids

HA-PAK will evaluate and compare the bids, which have been determined to be substantially responsive.

HA-PAK's evaluation of a bid will exclude and not take into account:

- a) In the case of goods/material/services, sales and other similar taxes will be the responsibility of the vendor, which will be payable on the goods/services if a contract is awarded to the Bidder;
- b) In the case of goods/materials of foreign origin offered from abroad, customs duties and other similar import taxes which will be payable on the goods if the contract is awarded to the Bidder; and

HA-PAK's evaluation of a bid will take into account, in addition to the bid price quoted in accordance with one or more of the following factors:

- a) Delivery **schedule/completion period offered in the bid**/or purchase order;
- b) Deviations in payment schedule from that specified in the Conditions of Contract;
- c) Other specific criteria indicated and/or in the Technical Specifications, **(Refer to selection criteria under the section I below)**

5. Clarification of Bids and Contacting HA-PAK

- a) No Bidder shall contact HA-PAK on any matter relating to its bid, from the time of the bid opening to the time the contract is awarded. If the Bidder wishes to bring additional information to the notice of HA-PAK, it should do so in writing through the given e-mail.
- b) Any effort by a Bidder to influence HA-PAK in its decisions on bid evaluation, bid comparison, or contract award may result in the rejection of the Bidder's bid.

6. Post-Qualification

- a) In the absence of pre-qualification, HA-PAK will determine to its satisfaction whether the Bidder that is selected as having submitted the lowest evaluated responsive bid is qualified to perform the contract satisfactorily, in accordance with the criteria listed in ITB.
- b) The determination will take into account the Bidder's financial, technical, and production capabilities. It will be based upon an examination of the documentary evidence of the Bidder's qualifications submitted by the Bidder, as well as such other information as HA-PAK deems necessary and appropriate.
- c) Prior to award, HA-PAK shall verify and validate any documents/information submitted and if necessary shall conduct an ocular inspection of the Bidder office, plant/warehouse, and equipment.
- d) An affirmative determination will be a pre-requisite for the award of the contract to the Bidder. A negative determination will result in rejection of the Bidder's bid, in which event HA-PAK will proceed to the next lowest evaluated bid to make a similar determination of that Bidder's capabilities to perform satisfactorily.

7. Purchaser's Right to Accept any Bid and to Reject any or All Bids

HA-PAK reserves the right to accept or reject any bid, and to annul the bidding process and reject all bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or any obligation to inform the affected Bidder or bidders of the grounds for HA-PAK's action.

F. Award of Contract

1. Award Criteria

HA-PAK will award the contract to the successful Bidder whose bid has been determined to be substantially responsive and has been determined to be the lowest evaluated bid, provided further that the Bidder is determined to be qualified to perform the contract satisfactorily.

2. Purchaser's Right to Vary Quantities at Time of Award

HA-PAK reserves the right at the time of contract award to increase or decrease, by the percentage indicated [+/- 50%], the quantity of goods and services originally specified in the Schedule of Requirements without any change in unit price or other terms and conditions.

3. Notification of Award

- a) Prior to the expiration of the period of bid validity, HA-PAK will notify the successful Bidder in writing, that its bid has been accepted
- b) The notification of award will constitute the formation of the Contract.

4. Signing of Contract

At the same time as HA-PAK notifies the successful Bidder that its bid has been accepted/selected, HA-PAK and successful Bidder will sign agreements.

G. Other Associated Conditions

- 1) All material/items/services must be 100% according to the specifications, quantity and quality as required
- 2) Payment may be made after selection of company advance up to 50% on the provision of bills and GRN/work completion report.
- 3) Payment will be through a cross cheque.
- 4) All applicable taxes are applied and will be deducted
- 5) Previous experience letter/pos for work (At least four)
- 6) Kindly enclose evidence of your experience with other organizations, NGOs or INGOs

I. Modern Slavery

The Supplier shall comply with all applicable anti-slavery and human trafficking laws, statutes, regulations from time to time in force including but not limited to the Modern Slavery..., and have and maintain throughout the term of this Agreement its own policies and procedures to ensure its compliance.

- i. **Selection Criteria of Bids/proposal** Up to 10% As per discretion of Procurement committee of HA
- INSTRUCTIONS** – Bidders are required to complete last column sections of the table below and mention the attached documents as an annexure 1,2,3.....so on in the comments and attachments column

SELECTION CRITERIA						
Criterion	Sub-Criteria	Weight (%)	Score (1–5)	Weighted Score	Evaluator Comments	Documented Proof (attached Yes or No)
1. Eligibility & Compliance	SECP registration, Insurance Ordinance license, PPRA compliance	5				
2. Financial Strength	Paid-up capital, PACRA/JCR-VIS rating, solvency & reserves	10				
3. Experience & Track Record	Similar services, references, claims settlement ratio & turnaround time	10				
4. Technical Proposal	Coverage scope, exclusions, hospital/clinic network, value-added services	25				
5. Pricing & Premiums	Competitive rates, transparent breakdown, flexible payment terms	30				
6. Service Quality	Account management, 24/7 helpline, complaint resolution mechanism	15				
7. Legal & Regulatory Standing	No blacklisting, litigation history, tax compliance	5				
Total		100				

Scoring Guide:

- **Score Range:** 1 (Poor) – 5 (Excellent)
- **Weighted Score:** Score × Weight
- **Final Ranking:** Highest total weighted score = Best evaluated bidder

Risks & Considerations

- Low-cost bidders may compromise service quality or delay claims.
- Overly restrictive exclusions can reduce the usefulness of coverage.
- Limited hospital **networks** may cause accessibility issues for employees.

0% Advance payment	10% Advance payment	30% Advance payment	50% Advance payment
If other than above please specify here...			

Annexure-1: GROUP HEALTH MEDICAL INSURANCE COVERAGE PLANS FOR STAFF AND DEPENDANTS (Parents and Employees Combine)

HUMAN APPEAL		
GROUP HEALTH MEDICAL INSURANCE COVERAGE PLANS FOR STAFF AND DEPENDANTS		
CENSUS DETAILS/DATA OF GROUP	EMPLOYEES' AND DEPENDANTS' BENEFIT PACKAGE AS BELOW	
Employees	87	
Spouses	45	
Children	110	
Parents	124	
Total	366	
PLEASE QUOTE PREMIUM FOR 2 OPTIONS BELOW		
Standard Medical Coverage Benefits listed below:	BENEFIT CEILINGS	QUOTE YOUR PREMIUM HERE
Room requirement:	Private or Semi-Private	
Limit Per Confinement Includes: Total Room Rent, Hospital/Surgical Expenses Per Insured/Person. Pre-existing diseases/pregnancies of current employees and new inclusions should be fully covered as per Benefit limits.	700,000	
Special 50% increase in Limit Per Confinement: (For Hospitalization due to Accidental Injuries)	50%	
Sublimit: Consultation, prescribed Lab Test & Medicines, cover for 30 days before and 65 days after the hospitalization, subject to the availability of the basic hospitalization limit of each insured member including dependents.	ALL COVERED AS BELOW	
Day care surgeries and certain specialized investigations in outpatient settings are also covered under the basic hospitalization limit. Examples of day-care surgeries includes circumcision, Dialysis, cataract surgery, Angiography, stitches due to accidents , etc. Specialized investigations covered are MRIs, CT-Scans, Thallium Scan, Bone-scan & Endoscopy etc.		
* Annual Limit for all pregnancy related hospitalization	120,000	
* Cesarean Section / Multiple Births (at no extra cost), Pre-existing diseases/pregnancies of current employees and new inclusions should be fully covered as per Benefit limits	160,000	

Comprehensive Dread Diseases/Major Medical Care Expense Benefits per person/per ailment: Special 50% increase in Limit Per Confinement.	50%	
<p>Out-Patient Expense Benefit (OPD): Total Annual for OPD limit reimbursable to the entire family</p> <ul style="list-style-type: none"> a) Charges / fees paid to registered general medical practitioner, homeopath or Hakeem and specialist/external consultation, medical exams. The consultation charges of general practitioner/specialist will be paid according to existing rates/charges in such area or the approved panel hospitals. b) Annual General Check-up of employees. c) Vaccination of employees and children. d) Psychiatric Treatment / Mental Health Support e) Prescribed medicines inclusive of nutritional supplements/multivitamins and treatments including surgical dressings and physiotherapy. f) Laboratory and x-ray examinations and other diagnostic tests etc. g) Eye Care which shall include Eye-sight check-up, lenses, for frames (basic kit), with one pair of glasses. h) Dental Care covers dental treatment including of consultation and medicines, treatment of acute dental conditions, filling, root canal treatment, and tooth extraction, diseases of gums and crowns, dentures or braces (except for orthodontics) which are the part of dental treatment (Non-Cosmetic). i) Hearing Aids j) Infertility treatment 	100,000/Per employee	
IMPORTANT TERMS AND CONDITIONS		
1- Payment terms: annual in advance, and pro-rated for additions/deletions based on number of months remaining for coverage period.	3- Maximum eligibility age (as given below) for staff and dependents:	
2- Pre-Existing Conditions: disclosed and undisclosed conditions are covered under Hospitalization for the entire group of employees and dependents.	65 years for employees & spouse, 25 years for dependent sons, No age limit for dependent unmarried daughters. 80 years for dependent parents	
COMPREHENSIVE DREAD DISEASE EXPENSE BENEFIT COVERAGE		
65 years for Employees & Spouse	No age limit for dependent unmarried daughters	
25 years for dependent sons	Parents are covered in the dread disease rider and are also covered in the IPD/OPD.	
No waiting period for the coverage of newborn babies		
PREMIUM DETAILS IN PKR		
QUOTED TOTAL PREMIUM		
All Taxes (if applicable)		

NET PREMIUM
GENERAL TERMS AND CONDITIONS FOR PROPOSED GROUP HEALTH INSURANCE BENEFITS PACKAGE PLAN FOR HUMAN APPEAL
1- The quoted premium should be valid for one complete year and shall be charged by the insurance company on pro-rata basis for new staff enrollments/additions to group life policy and subsequently refunded on pro-rata basis for the employees that may leave the Human Appeal.
2- All existing and pre-existing conditions of our group of employees and their respective dependents shall be covered without submission of health questionnaires as mentioned above. New additions of employees and dependents shall be considered on a case by case basis subject to health questionnaires.

OPTION # 3: Financial Proposal Group Life Insurance

For coverage of our current group of employees (87 in numbers) for one complete year.

Coverage for Group Life Insurance for Creative Associates PRP Staff	Sum Insured (PKR)	Premium On Unit/Person (PKR)	Total Premium quoted (PKR)
Natural Death cover/Life	100,0000		
Accidental Death cover/Life	200,0000		
On Permanent Total Disability/Life to be proposed by Insurance Co.			
On Permanent Partial Disability/Life to be proposed by Insurance Co.			
On Temporary Total Disability/Life to be proposed by Insurance Co			
Permanent Total Disability (Natural)/Life to be proposed by Insurance Co.			
On Diagnosis of Terminal Illness/Life to be proposed by Insurance Co.			
PREMIUM DETAILS IN PKR			
QUOTED TOTAL PREMIUM			
All Taxes (if applicable)			
NET PREMIUM			

Section III needs to be filled with complete information

Section III. Questionnaire/Contact Form

1. Bidders Questionnaire/Contact Form

While the bid documents can be downloaded from the website <https://iapg.org.uk/services-for-staff-health-and-life-insurance-2026-27/> and <https://www.iapg.org.uk/tenders/> bidder has to submit back the evidence/proof documents along with filled tender document/bids with completed information and documents in Scanned/PDF format in a **one zip folder with the name of your organization and project.**

Note: (Bids submitted via google drive are not acceptable/not accessible)

HA-PAK

Bidders Questionnaire/Contact Form

1) Organizational Information

Organization Name		
Legal Status of Organization	1- Public Limited	<input type="checkbox"/>
	2-Private Limited Company	<input type="checkbox"/>
	3-Partnership	<input type="checkbox"/>
	4-Sole Trader	<input type="checkbox"/>
	5-Other(Please specify)_____	
NTN Number		
Postal Address		

2) Contact Information:

	Main Contact (Executive head)	Focal Person
Name		
Designation		
Telephone (with city code)		
Mobile Phone		

