



## Request for Proposal

## Selection of Health Insurance Service Provider

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# Request for Proposal

## **REQUEST FOR PROPOSAL FOR SELECTION OF INSURANCE COMPANY**

The Khyber Pakhtunkhwa Health Care Commission invites sealed bids (technical and financial Proposals) from reputed registered companies to provide Health Insurance Services to the Commission's employees (including eligible dependents) under Khyber Pakhtunkhwa Public Procurement Regulatory Authority (**KPPRA**) **Rules 2014 Single Stage Two envelope**.

Interested eligible bidders may collect the standard bidding document (SBD) containing details of required services and other terms and conditions, from the official website of the Khyber Pakhtunkhwa Health Care Commission ([hcc.kp.gov.pk](http://hcc.kp.gov.pk)) as well as the KPPRA website. The final selection shall be based on the criteria laid down in "Khyber Pakhtunkhwa Public Procurement of Goods, Works and Services Rules, 2014 based on the "Single Stage Two Envelop" bidding procedure.

Sealed Technical Proposal and Financial Proposal in hard form (in a separate sealed envelope) must be delivered to the address given below by or before **11:00 AM on March 07, 2025**. Technical Proposal will be opened at **11:30 AM on March 07, 2025**. **The pre-bid Meeting** will be on **February 27, 2025, 11:00 AM** at the Khyber Pakhtunkhwa Health Care Commission, opposite Pak-Turk School, Hayatabad Phase V, Peshawar.

The Commission reserves the right to accept or reject any or all the bids or cancel the procurement process under the Khyber Pakhtunkhwa Public Procurement Rules, 2014.

### **Director Operations**

Khyber Pakhtunkhwa Health Care Commission  
Opposite Pak-Turk School, Phase-5  
Hayatabad, Peshawar  
Tel: +92 91 9217013  
Fax: +92 91 9217283

# Selection of Health Insurance Service Provider

**Procuring Request:** Khyber Pakhtunkhwa Health Care Commission.

**Address:** Sector B-3, Phase V, Hayatabad, Peshawar

**Contact:** Phone# +92-91-9217013-14

**Issued on:** February 18, 2025

**Pre-Bid Meeting:** February 27, 2025

**Last Date of Submission:** March 07, 2025

**Bid Opening:** March 07, 2025

**Method of Procurement:** Single Stage Two envelope

## **PART-1: Instructions for the Bidders**

### **1. Background:**

The Khyber Pakhtunkhwa Health Care Commission (KPHCC) is a statutory body established under the Khyber Pakhtunkhwa Health Care Commission Act, 2015. It is responsible for regulating health care services, to ensure quality of care and safety and eradicate quackery and other malpractices from the health care system in Khyber Pakhtunkhwa.

The Commission desires to engage a well-reputed health Insurance service provider company and hire its services to provide health insurance services to the employees of the Khyber Pakhtunkhwa Health Care Commission (including eligible dependents). The insurance companies having the following qualifications/credentials are eligible to respond to this RFP and submit the bids, as per instructions in the standard bidding document.

### **2. Eligibility:**

Only those companies will be eligible to compete and their bids shall be evaluated which fulfill the following mandatory criteria:

- (a) Registered/ incorporated with the Relevant Government Agency of Pakistan;
- (b) Registered with FBR and reflected on Active Tax Payer List (ATL);
- (c) Registered with Khyber Pakhtunkhwa Revenue Authority (KPRA) in Sale Tax on services;
- (d) Have a minimum of ten (10) years of experience in providing health insurance services in Pakistan to public/ private sector organizations;
- (e) Minimum of AA+ financial rating on PACRA/ JCR-VIS for health insurance;
- (f) Have proof of service provision to at least 10 different companies in the corporate industry/public bodies for health insurance services;
- (g) Minimum average annual turnover (AAT) for the last three (03) years is PKR Thirty (30) Million or more and net worth of PKR 150 (One Hundred and Fifty) million or more;
- (h) Bidder must have at least 50 healthcare establishments on its panel in the province of Khyber Pakhtunkhwa and ICT; and
- (i) The company is not blacklisted by any Federal or Provincial Public Entity

### **3. Definitions:**

In this bidding document, unless the context otherwise provides, the following words and expressions shall have the meanings hereby assigned to them;

- (a) "Commission" means the Khyber Pakhtunkhwa Health Care Commission;
- (b) "Bid" means a tender, or an offer by an insurance firm, company, or an organization expressing willingness to undertake a specified task at a price, in response to an invitation by the Procuring entity;
- (c) "Bidding Document/s" means the document/s notified by the procuring entity for preparation of bids in a uniform manner;
- (d) "Bidder" means a firm/company offering a bid/tender in response to this RFP;
- (e) "Bidding Procedure" means the procurement procedure under which sealed bids are invited, received, opened, examined, and evaluated to award a contract;
- (f) "Bid Price" means the price offered for providing services under this Assignment as quoted by the Bidder in its Financial Bid;
- (g) "Contractor" means an insurance firm/company awarded an insurance service agreement by the Commission;
- (h) "Dependent" means parents, spouse/s, and children of the employee;

- (i) “Employee” means an employee of the Khyber Pakhtunkhwa Health Care Commission, as defined in the Human Resource Management Regulations 2022;
- (j) “Insurance Service Agreement” means an agreement to be executed between the Procuring entity and the final successful Bidder;
- (k) “Dependent” means employee dependent of the Khyber Pakhtunkhwa Health Care Commission;
- (l) “Procuring entity” means the Khyber Pakhtunkhwa Health Care Commission;
- (m) “RFP” means the Request for Proposal prepared by the Procuring entity for the selection of Service Provider;

#### **4. Instructions:**

- (a) The Bidding procedure will be conducted in light of Khyber Pakhtunkhwa Public Procurement Regulatory Authority (KPPRA) Laws 2014, Rule made thereunder along with Standard Bidding Documents.
- (b) All bidders are required to provide annexure-wise complete requisite documents with page marking for their Technical Evaluation/ Qualification as prescribed under the rules.
- (c) Bids should be complete in all respects and must be signed by the bidder. All prices quoted must be in Pak Rupees (PKR) and should include all applicable taxes. If not specifically mentioned in the quoted prices, it will be presumed that the prices include all the taxes.
- (d) Bidders are essentially required to provide the correct and latest postal/email/web addresses, and phone/mobile/fax numbers for active and timely communication.
- (e) For any query or clarification regarding Services/Bid Solicitation Documents, the applicants may send a written request at least five days before the opening date.
- (f) Bidder/s may after its submission withdraw a bid before the bid deadline prescribed for submission of bids. Withdrawn bids will be returned unopened to the Bidders.
- (g) Bid not received as per the terms and conditions laid down in this bidding document will be liable to be ignored/disqualified. No offer shall be considered if:
  - i. Received without Call deposit;
  - ii. Received after the date and time fixed for its receipt;
  - iii. The tender document and bid is unsigned;
  - iv. The offer is ambiguous/ conditional i.e, advance payment, currency fluctuations etc;
  - v. The document is not sealed;
  - vi. The offer is from a company blacklisted by any Federal/Provincial Government Department;
  - vii. The bidder company does not qualify for the essential eligibility criteria given in part 1 clause 2 of this document;
- (h) Usage of correction fluid & corrections are strictly prohibited unless duly initialed/stamped;
- (i) Any erasing/cutting etc. appearing on the offer, must be properly signed by the person signing the tender;
- (j) Bids will be rejected if the Bidder is in some way connected with bids submitted under names different from his own;
- (k) In case of a bid tie, the decision will be taken by making a toss/draw/Recall sealed quotation in front of the bidders or negotiations with the companies in a tie in writing;
- (l) Any direct or indirect effort by a bidding company to influence the procuring entity during the process of selection of a bidder or award of contract may besides rejection of its bid result in its disqualification from participation in the KP Health Care Commission’s future bidding process;

- (m) The bidders are advised to visit and examine the site and its surroundings and obtain for themselves on their responsibility all information that may be necessary for preparing the bid. All cost in this respect shall be at the bidder's own expense;
- (n) At any time prior to the deadline for submission of bids, the Procuring Entity may, for any reason, whether at his own initiative or in response to a clarification requested by a prospective bidder, modify the Bidding Documents by issuing an addendum.

## PART 2 Scope of Work

The Contractor shall ensure the provision of the following health insurance services to the employees and their dependents as and when required, subject to the terms and conditions of the insurance service agreement.

### 1. Employees and Dependents Detail

Census Structure				
Description Of Insured Person	Category			Total
	A	B	C	
Employees	4	32	58	94
Spouse	4	28	56	88
Children	10	63	200	273
Parents	2	49	73	124
Total Lives	20	172	387	579

Note: The number of individuals may vary from time to time in the event of new inductions, death or births.

### 2. Age Limit for Coverage

Age Limit Of Listed Members (in years)			
Description	Hospitalization	Maternity	Out-Patient
Employee	68	45	68
Spouse	68	45	68
Son	25	N/A	25
Daughter	Till marriage	N/A	Till marriage
Parent	95	N/A	95

### 3. Benefit Package

#### 1. In-Patient Benefit Package

Benefits Structure			
	Category		
	A	B	C
Annual Basic Hospitalization Benefit Per Person	Amount in PKR		
Basic hospitalization limit (for employee and dependents) Excluding self-inflicted injuries, cosmetic & aesthetic procedures, dental hygiene, psychologist consultation not advised by physician	800,000	650,000	500,000
Annual Accidental Hospitalization Benefit			
Complimentary enhancement of hospitalization limit (in case of accidental injuries only)	50% Increase in the hospitalization limit		
Road Traffic Accidents, Off-Road Accidents, Dental Injuries, Fractures & Lacerated wounds, burns, and trauma (reported within 48 hours of incident).			
Road Ambulance: From point of accident to hospital & hospital to hospital.	Fully Covered (within the limit of the relevant service package)		
Daily Room Sub-Limit Benefit			
Room & board sub-limit	24,000	17,000	10,000
Annual Maternity Benefit Per Person			
Normal delivery	100,000	100,000	100,000
Caesarian/multiple births	150,000	150,000	150,000
Circumcision coverage (subject to availability of maternity benefit limits)	Up to Rs.10,000		
Pre & Post Hospitalization Out-Patient Benefits for Consultation, Medicines & Diagnosis			
Pre-hospitalization related expenses	30 Days	30 Days	30 Days
Pre-natal related expenses (payable after delivery takes place)	9 Months	9 Months	9 Months



Post-hospitalization / natal related expenses	30 Days	30 Days	30 Days
Day Care Procedures / Surgeries			
Chemotherapy, Radiotherapy, Dialysis, Ascitic tap for drainage, Eye injections, Interferon therapy, Laser treatments for eye and other ailments (tested and approved treatments only), Lithotripsy for renal and ureteric stones, Excision in local or general anesthesia, Angiography for any part of the body, Transfusions for chronic illnesses, Dental procedure, Cataract and other eye related procedures not requiring stay at the hospital.	Fully Covered		
Specialized Investigations			
Specialized Investigations: Endoscopy of all types, Gastroscopy of all types, Laryngoscopy under local or general anesthesia, Biopsies of all types under local or general anesthesia, Incision or drainage of all types under local or general anesthesia, Radiographic imaging tests with or without contrast which includes, CT scan, MRI, PET scan for diagnosed cases of cancer, Dexa or Bone scan, Thallium Scan, Echo / stress echo, Mammography, Doppler ultrasound, DMSA scan for kidney, MCUG / VMCUG, OCT / A-scan / B-scan / FFA, Barium swallow, EEG / EMG.	Fully Covered		
Congenital Birth Defects			
All Congenital Birth Defects	Covered up to the Basic Hospitalization Limit		
Interferon/Oral Therapy			
Interferon/Oral Therapy for Hepatitis B & C, HIV/AIDS	Covered up to the Basic Hospitalization Limit		
Food & Uniform			
Food and uniform of the patient during confinement	Fully Covered (with in basic hospitalization limit)		
Services Not Available At Empanelled Hospitals			
Expenditure of diagnostics and treatment outside the empaneled hospital, if the empaneled hospital was not providing the services or not available in the city.	Fully Reimbursable (with in basic hospitalization limit)		

## 2. Out-Patient Benefit Package

Benefits Structure			
Annual Basic Ambulatory Benefit Per Person	A	B	C
<p><b>Corporate Pool</b> Initially, a sum of PKR.01(One) million shall be paid by the procuring entity to the contractor and after 70% of the amount is spent, the procuring entity shall top up the account, subject to the availability of the budget. Upon termination/completion of the contract term, the unspent balance shall be refunded to the procuring entity. Note: Service charges of insurance firm to the maximum of 5%</p>			
<p><b>Basic ambulatory limit per person</b> For employees &amp; dependents covering diagnostics (other than the ones covered under specialized investigations), consultancy, medicines  Reimbursement of the OPD charges to the employees shall be subject to prior approval of the Procuring entity.</p>	10,000	10,000	10,000

## 3. Pre-Existing Conditions

Benefits Structure			
Coverage For Pre-Existing Conditions (Declared And Undeclared)	A	B	C
Basic Hospitalization Benefit			
Maternity Benefit	Fully Covered (with-in the limit of relevant service package)		
Pool Benefit (Out-Patient Benefit Package)			

## PART-3 SELECTION CRITERIA

### 1. Bidding Procedure:

**KPPR Rule 2014 Single Stage Two Envelope** bidding procedure shall be followed as per the KPPRA rules:

- The bid shall be a single sealed packet/envelope containing two separate sealed envelopes, comprising separately the financial and the technical proposals;
- Each respective envelope shall be marked as “Technical Proposal” and Financial Proposal” as the case may be;
- In the first instance, the “Technical Proposal” shall be opened and the envelope marked as “Financial Proposal” shall be retained unopened in the custody of the Commission;
- Technical proposals shall be evaluated in the manner prescribed in **Part 2** of this document, without reference to the price, and shall reject any proposal that does not conform to the specified requirements;
- During the technical evaluation process, negotiation may be carried out which may include but is not limited to offering an opportunity to bidders for clarification or explanation on the technical proposal, the proposed technical approach and methodology, work plan, organization, and staffing, logistics and reporting;
- After the evaluation and approval of the technical proposal, the financial proposals of the firms who are qualified based on the Technical Proposal, shall be opened;
- The financial bids of the bidders who are disqualified on the basis of the Technical Proposal, shall be returned un-opened to the respective bidders;

### 2. Obligations of Bidders:

- It will 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 will be entertained by the Purchaser. Neither any time schedule nor financial adjustments arising thereof shall be permitted on account of failure by the Bidder;
- The Bidder shall be deemed to have satisfied itself fully before Bid 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;
- It must be clearly understood that the Terms of Reference are intended to be strictly enforced. No escalation of unit cost will be permitted throughout the remaining period of completion of the contract;
- The Bidder shall be fully and completely responsible for all the deliverables within the stipulated time;

### 3. Performance Security:

- The Successful bidder(s) shall furnish Performance Security with the receipt of the Acceptance Letter from KPHCC;
- The security should be in the form of a Bank Guarantee, issued by a scheduled bank operating in Pakistan, as per the format provided in the Tender Document and its value shall be equivalent to 10% of the contract value;

- The Performance Security shall be denominated in Pak Rupees;
- It should have a minimum validity period until the date of expiry of the contract period, support period or termination of services, or fulfillment of all obligations under the contract, whichever is later;
- No other shape or form of performance security shall be acceptable with any validity less than the prescribed time period;
- The Performance Security shall be payable on the occurrence of any / all of the following conditions;
  - (a) If the Bidder commits a default under the Contract;
  - (b) If the Bidder fails to fulfill the obligations under the Contract;
  - (c) If the Bidder violates any of the terms and conditions of the Contract;
  - (d) The Bidder shall extend the validity period of the performance security for such period(s) as the contract performance may be extended. The Performance Security shall be returned to the bidder within thirty working days after the expiry of its validity on written request from the Bidder;
  - (e) In case the Bidder fails to furnish Performance security in the shape of a bank guarantee within the stipulated period given under the Letter of Acceptance and subsequent formal contract, or till the end of the currency of the said contract, the amount of bank guarantee, as required, shall be deducted from the amount payable to the Bidder;

#### 4. **Submission of Bids:**

Submission of supporting documents to the below requirements is a mandatory requirement. Failing to submit any of the below documents shall result in non-responsiveness of the bidder.

- I. The bidder shall attach documentary proofs of all the requirements mentioned in clause 2, PART 1 of this document;
- II. Bidder shall submit 2% bid security of the total bid amount favoring KP Health Care Commission. Bid security must be issued by the scheduled bank;
- III. Bidder shall provide undertaking for the provision of 10% performance security of the total bid amount, in favor of KP Health Care Commission;
- IV. Bidder should provide Undertaking on stamp paper that it is not being blacklisted by any of the provincial/ Federal Governments or organizations of the state/ Federal Government of Pakistan;
- V. Bidder should provide a List of arbitration/legal suites/unsettled disputes with the financial sector clients (if any) in the last five years (05);
- VI. Bidder must submit an integrity Pact on Stamp Paper duly attested by the Notary Public with the proposal;
- VII. Bidder must sign and stamp each paper of this bidding document, unconditionally and attach it with the bid technical proposal;
- VIII. Covering letter on official letterhead with company seal;
- IX. Detail of company registered office and office responsible for correspondence;
- X. Copy of Audited Accounts reports for the last three years;
- XI. Detail of branches/sub-offices across the Province of Khyber Pakhtunkhwa and ICT;
- XII. Details on hospital on Panel, across the province of Khyber Pakhtunkhwa and ICT;
- XIII. Relevant documents to prove experience in the field.;
- XIV. Name of the authorized person for dealing with KPHCC and making correspondence on behalf of the company;

- XV. Supporting documents for the mandatory conditions mentioned in Clause 4 above;
- XVI. Method of premium payment will be on an annual basis;
- XVII. Detail of operational cost/administrative charges if any to be charged;
- XVIII. Document providing evidence of the firm having relevant experience of at least ten years in Health Insurance Services in Pakistan;
- XIX. Profit Sharing details;
- XX. It is important that the Offeror's technical & financial proposals be submitted in a sealed;

**5. Financial Proposal:**

- A. Detail of category-wise break up of premium amount may also be provided;

Envelopes are separately and clearly marked in the lower left-hand corner with the following information:

**5.1 Technical Proposal:**

Technical Proposal for Health Insurance Service;

**5.2 Financial Proposal:**

Financial Proposal for Health Insurance Service;

**6. Validity:**

- A. All bids submitted should be valid for 90 days;
- B. In exceptional circumstances, KPHCC may solicit the bidder’s consent to an extension of the period of validity, reasons for which shall be recorded in writing. The request as well as responses thereto shall be made in writing and shall form part of the bidding document;
- C. Bid security provided shall also be suitably extended. A Bidder may resume the request without forfeiting its bid security;
- D. A bidder granting the request will be required nor permitted to modify its bid, except as provided in the nodding document;

**7. Evaluation and Selection Criteria**

The Khyber Pakhtunkhwa Health Care Commission will select the eligible firm on the basis of “**TECHNICAL and FINANCIAL PROPOSAL**” submitted within the prescribed deadline. The technical and financial proposals shall have **70% and 30%** weightage respectively.

01. Technical Score (Ts) Calculation

$$\text{Technical Score (Ts)} = \frac{\text{Bidder's Technical Marks}}{\text{Highest Technical Marks}} \times 70\%$$

02. Financial Score (Fs) Calculation

$$\text{Financial Score (Fs)} = \frac{\text{Lowest Bid Price}}{\text{Bidder Price}} \times 30\%$$

03. Total Score = Technical Score (Ts) + Financial Score (Fs)

Offers of that bidder having no reservations to the terms and conditions, and meeting the requirements regarding specifications and documentation mentioned in the bidding document above shall be declared as substantially responsive. The Commission “Procuring Entity” shall evaluate and compare prices of only those bids determined to be substantially responsive while partial bids will not be entertained.

A Selection Committee will review the proposals and forward its recommendations to the Chief Executive Officer KPHCC for final approval. Selection will be based on the submitted documents, on or before the due date, and will be reviewed and evaluated on the following the criteria:

S#	Evaluation Parameters/Sub-parameters	Maximum Points
<b>1.</b>	<b>Number of Years in the Business of providing Health Insurance Services. (Credible documentary evidence must be provided)</b>	<b>Max. 10</b>
1.1	15.1 years or above	10
1.2	10 to 15 years	07
<b>2</b>	<b>Customer Support</b>	<b>Max. 10</b>
2.1	Availability of approval team 24/7=10	10
2.2	Availability of approval team 16/7=08	08
<b>3</b>	<b>Claim Approval Time</b>	<b>10</b>
3.1	Within 10 days	10
3.2	10.1 to 20 days	07
3.3	20.1 to 30 days	05
<b>4.</b>	<b>Total Number of Corporate/Public Clients receiving Health Insurance Services (Credible documentary evidence must be provided)</b>	<b>Max. 10</b>
4.1	100.1 and above	10
4.2	10 to 100	07
<b>5.</b>	<b>Total Number of Panel Health Care Establishments under credit facility in Khyber Pakhtunkhwa (Credible documentary evidence must be provided)</b>	<b>Max. 20</b>
5.1	100.1 and above	20
5.2	50 to 100	15
<b>6.</b>	<b>Online Portal</b>	<b>Max. 10</b>
6.1	Available	10
6.2	Not- available	00
<b>7.</b>	<b>Number of Full-Time Doctors for Case Management in Medical &amp; Claims Dept. (Provide details duly signed by an authorized person)</b>	<b>Max. 10</b>
7.1	30.1 and above	10
7.2	10 and 30	05
7.3	Below 10	03
<b>8.</b>	<b>Average Annual Turnover of the last three (03) years</b>	<b>Max. 10</b>
8.1	PKR 50.1 Million or above	10
8.2	PKR 30 to 50 Million	07
<b>9</b>	<b>Net worth</b>	<b>Max. 10</b>
9.1	PKR. 150.1 Million or above	10
9.2	PKR. 100 to 150 Million	07
<b>10.</b>	<b>PACRA/JCR-VIS Rating</b>	<b>Max. 10</b>
10.1	AAA Rating	10
10.2	AA++ Rating	07
<b>Total Points</b>		<b>100</b>

**\*Note:** A bidder must attain at least 80 marks to qualify for the opening of its financial proposal.

## 8. Award of Contract:

- 8.1. Contract will be awarded to a substantially responsive bidder offering the best-evaluated prices for all the items contained in the specification sheet of the bidding document. Prior to the expiration of the period of bid validity prescribed by the Procuring Entity, the Procuring Entity will notify the successful bidder in writing (“Letter of Acceptance”) that their bid has been accepted. This letter shall name the sum which the Procuring Entity will pay the contractor in consideration of the execution, installation, and completion of works by the Contractor as prescribed in the contract (hereinafter and in the conditions of the contract called the contract price”).
- 8.2. No Negotiation with the bidder having evaluated as the lowest responsive or any other bidder shall be permitted, however, Procuring Entity may have clarification meetings to get clarification on any item in the bid evaluation report.
- 8.3. Notification of award and its acceptance by the bidder will constitute the formation of the contract, binding the Procuring Entity and the bidder till the signing of the formal Contract Agreement.
- 8.4. An agreement will be signed with the successful bidder. If the successful bidder fails to process a claim within 15 days during the term of the agreement, a penalty will be imposed on the successful bidder as per Contract/Agreement terms;
- 8.5. Upon furnishing by the successful bidder of a Performance Guarantee, the Procuring Entity will promptly notify other bidders that their Bids have been unsuccessful and release/return their bid securities;

## 9. Signing of Contract:

- 9.1. After issuance of a Letter of Award/Contract, KP Health Care Commission “Procuring Entity” shall send the successful Bidder the Form of Contract.
- 9.2. Upon receipt of the Form of Contract, the successful Bidder shall immediately sign, date, and return it to the Khyber Pakhtunkhwa Health Care Commission “Procuring Entity” within one week of its receipt.

## 10. General Conditions:

- 10.1. The Procuring Entity shall evaluate the proposals in a manner prescribed in advance, without reference to the price, and reject any proposal which does not conform to the specified requirements.
- 10.2. Alternative bids shall not be considered and shall be rejected by the Procuring Entity.
- 10.3. At any time prior to the deadline for submission of bids, KP HCC Peshawar may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the bidding documents by issuing an amendment.
- 10.4. If a bid is not substantially responsive, it will be rejected by the Procuring Entity and may not subsequently be made responsive by the Bidder by correction of the non-conformity.
- 10.5. This bid document shall prevail over the company’s own standard terms and conditions. These terms and conditions and guidelines shall be considered as rules. Any clause mentioned in the agreement or policy contrary to this document shall be invalid.
- 10.6. KP HCC Peshawar may accept or reject any or all bids as per KPPRA Rules 2014 as well as subsequent amendments made thereon.
- 10.7. Liquidated Damages/penalties shall be applicable at the prescribed rates to be mentioned in the contract in case of delays in the provision of services.

**Interested Firms can request employee data at email: [procurement.hcc@kp.gov.pk](mailto:procurement.hcc@kp.gov.pk) for premium calculations.**

Failure to do so may result in premature disclosure of your proposal. It is the responsibility of the Offeror to ensure that the proposal is received by KPHCC, on or before the date and time specified above. Proposals submitted after the due date will not be considered. **KPHCC will not bear any cost related to the**

**submission of this RFP.**

**Right to Reject.** KPHCC reserves the right to reject any and/or all proposals received in response to this RFP. KPHCC has also reserved the right to change the scope of work at any time before releasing of final order to the selected vendor.

Closing Date. **Proposals must be submitted no later than March 07, 2025 (11:00 AM), failing which the proposal shall be considered as void.**

**Conditions of Proposal:** All costs incurred on the preparation of the proposals in response to this RFP will be borne by the insurance firm and will not be reimbursed by the Khyber Pakhtunkhwa Health Care Commission (KPHCC).

**Submission: The Sealed Envelops marked as RFP for Health Insurance Service Should be sent to**

**For Further Quarries please contact  
Procurement officer.  
Khyber Pakhtunkhwa Health Care Commission  
Sector B-3, Phase 5,  
Hayatabad Peshawar  
Phone No: 091-9217013  
Email: [procurement.hcc@kp.gov.pk](mailto:procurement.hcc@kp.gov.pk)**