

BIDDING DOCUMENT FOR RUDA
Government of the Punjab



HIRING SERVICES OF INSURANCE FIRM FOR
GROUP LIFE INSURANCE FOR RUDA EMPLOYEES

TENDER NO: HR/GLI/001/220824

Ravi Urban Development Authority (RUDA)
151, Abu Bakar Block, Garden Town Lahore. Pakistan
TEL: +92-42-99333531-6

Web: <http://www.ruda.gov.pk>



DISCLAIMER

1. This bidding document has been prepared and is being floated under RUDA Procurement Regulations 2022 (Amended) for inviting bids for Group Life Insurance for Ravi Urban Development Authority (RUDA) employees and shall be exclusively use by all the prospective bidders only for the purpose as enumerated in the bidding document.
2. The bidding document information, evaluation, criteria and draft contract shall be used for selection of most responsive bidder. RUDA employees, personnel, agents, consultants, advisors, and bidders etc. shall not be liable to reimburse or compensate the recipient of the document and prospective bidder participating in the bidding process for costs, fees, damages or expenses incurred by the recipient of the document or the prospective bidder in evaluating or acting upon this document or otherwise in connection with the assignment as contemplated herein after.
3. The submission of bids by the prospective bidder shall be deemed to be upon full comprehension and agreement if any or all terms of the document and such solicitations shall be deemed as an acceptance to all the terms and conditions stated in this document.
4. Bids submitted by prospective bidder in response to the Invitation to Bid (ITB) shall be construed to be based on full understanding and comprehension of each clause of the document after due diligence and carefully verifying and examining the information, data, criteria, terms and conditions mentioned in the document. Mere obtaining the document and participation in the bidding process shall neither constitute a solicitation to invest nor termed as a guarantee or commitment of any manner on the part of Ravi Urban Development Authority (RUDA) that the contract shall be awarded. RUDA reserves the rights in its full discretion to modify the document or the assignment at any time prior to the award of contract and shall not be liable to reimburse or compensate the bidders for any cost, taxes, expense or damage incurred by the bidders during their participation in the bids.
5. RUDA in terms of Regulations 37 of RUDA Procurement Regulations 2022 (Amended) reserves the right in its full discretion to revoke the bidding process and reject all the bids or proposals at any time prior to the acceptance of a bid or proposal and shall incur no liability solely by virtue of its invoking ibid rule towards the bidders.
6. Mere submission of bids does not generate or create right of the bidders to selection.



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The bidders are expected to go through the bidding document and all instruction forms, terms, specification and chart / drawings and precisely comprehend it fully and furnish all information required by bidding documents along with supporting documents if any while submitting the bid. Failure to furnish the required information or documents shall make the bid non-responsive which may lead to its rejection.

In case of any quandary or clarification about the instructions / provisions hereinafter referred in the bidding document the procuring agency can be contacted for resolution of the issue, but all such clarification shall be entertained which are received one week prior to last date of bid submission.



1. INVITATION TO BIDDERS

Ravi Urban Development Authority hereinafter referred to as “**RUDA**” intends to invite sealed bids for provision of **Group Life Insurance** for RUDA employees.

According to the contract duties outlined below in the bidding document, the successful bidder shall be obligated to deliver the Services to RUDA within a specific timeframe.

Bidding is open to interested businesses that are registered with the income tax and sales tax departments.

2. INSTRUCTIONS TO BIDDERS

2.1. Scope

Ravi Urban Development Authority, (RUDA), (hereinafter referred to as “**the Procuring agency**”) invites sealed bids (hereinafter referred to as “**the Tenders**”) for provision of **Group Life Insurance** (hereinafter referred to as “**the Services**”) in a given time as per contractual obligations to all the categories of RUDA employees.

2.2. Eligibility Criteria

Eligible Bidder/Tenderer is a Bidder/Tenderer who:

- has a registered/incorporated company/firm in Pakistan.
- Must be registered with Tax Authorities as per prevailing tax rules (Only those firms / companies which are validly registered with sales tax and income tax departments and have sound financial strengths can participate).
- has valid Registration of General Sales Tax (GST) / Punjab Services Tax (PST) & National Tax Number (NTN) and must be included in Active Taxpayer List.
- has submitted a bid for the complete scope of the work.
- has not been blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan (Submission of undertaking on legal stamp paper is mandatory) for tender.
- Conforms to the clause of “Responsiveness of Bid” given herein this tender document.

2.3. Operating Laws / Rules

RUDA Procurement Regulations 2022 (Amended) shall be the Operative Law which shall be strictly followed and can be downloaded from RUDA website:

<https://ruda.gov.pk/legal-framework>

2.4. Publication Mode

RUDA website and Print media: As per Rule 12, this tender is being placed online at RUDA’s website as well as being advertised in print media.

The prospective bidders can download the Tender from RUDA’s website (<http://www.ruda.gov.pk>).



2.5. Cost of Bidding Document

Interested bidders can acquire the bidding document from RUDA's Procurement Department located at 151 Abu Bakar, Block Garden Town, Lahore. A non-refundable tender cost of **PKR 5,000/-** is required, payable via Pay Order or Demand Draft in favor of **Ravi Urban Development Authority**. This can be done on any working day (Monday to Friday) during office hours. Alternatively, the document can be downloaded from RUDA's website. Please note, bids will only be accepted if accompanied by a Pay Order or Demand Draft of **PKR 5,000/-** attached to the bidding document.

2.6. Bidding Procedure

Single Stage – Two Envelope Bidding Procedure as stipulated under Rule 41(2) (b) of RUDA Procurement Regulations 2022 (amended) shall be applied.

- (i) The bid shall be a single package consisting of two separate envelopes, containing separately the financial and the technical proposals.
- (ii) the envelopes shall be marked as “**Financial Proposal**” and “**Technical Proposal**”.
- (iii) 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 procuring agency.
- (iv) The procuring agency shall evaluate the technical proposal in the manner prescribed in advance, without reference to the price and shall reject any proposal which does not conform to the specified requirements.
- (v) During the technical evaluation no amendments in the technical proposal shall be permitted.
- (vi) After the evaluation and approval of the technical proposals, the procuring agency shall open the financial proposals of the technically accepted bids, publicly at a time, date and venue announced and communicated to the bidders in advance, within the bid validity period.
- (vii) The financial bids found technically non-responsive shall be returned unopened to the respective bidders; and
- (viii) The lowest evaluated bidder shall be awarded the contract.

2.7. Opening of the Bid

a) Submission and Opening of Bid:

The last date for submission of bid shall be **15 October 2024 by 11:00 AM**.

- b) All bids submitted shall be opened after half hour of the submission time on the submission date and venue.

NOTE:

- RUDA shall not be responsible for any cost or expense incurred by a bidder in connection with the preparation or delivery of the bid.
- Incomplete and overwritten bids will be rejected forthwith.
- RUDA in terms of Rule 37 of RUDA Procurement Regulations 2022 (amended) reserves the right in its full discretion to revoke the bidding process and reject all the bids or proposals at any time prior to the acceptance of a bid.
- In case of an official holiday or any local holiday falling on last submission date the next working day will automatically be the last date of submission and opening of the bid.



2.8. Assurance / performance guarantee

The successful bidder shall be required to submit performance guarantee amounting to **10%** of the contract value in the form of CDR/pay order/bank guarantee issued by any scheduled bank of Pakistan in favour of Ravi Urban Development Authority (RUDA).

BIDDING DOCUMENTS

2.9. Contents of Bidding Document

The required bidding procedures involved, and contract terms and conditions are prescribed in the bidding documents. In addition to the invitation of bids, the bidding documents include:

- a) Instructions to bidders
- b) Appendix A – Scope of Work
- c) Appendix B – Evaluation Criteria
- d) Appendix C – List of Employees
- e) Annexures
- f) General Conditions of Contract
- g) Special Conditions of Contract

The bidder is required to examine all instructions, forms, terms and specifications stipulated in the bidding document. Failure to furnish all information required by the bidding document or submission of a bid not substantially responsive to the bidding documents in any respects may result in rejection of the bid.

2.10. Clarification of Bidding Document

The prospective bidders requiring any further information or clarification regarding the bidding document may contact the RUDA designated officer in writing or by visiting at the following address:

MR. HAROON RAUF
DEPUTY DIRECTOR PROCUREMENT
RAVI URBAN DEVELOPMENT AUTHORITY
151 ABU BAKAR BLOCK, GARDEN TOWN, LAHORE
TEL: +92-42-99333531-6
E-mail: haroon.rauf@ruda.gov.pk

NOTE:

- All those requests for seeking information / clarification pertaining to the aforementioned procurement process / bidding documents which are received at least **07 days** prior to the deadline for the submission of the bid shall be responded.



2.11. Amendment in Bidding Documents

- a) At any time prior to the deadline for submission of bid, RUDA, for any reason, whether at its own initiative or in response to a clarification requested by the prospective bidder, may modify the bidding document through amendment.
- b) The amendment made shall be part of the bidding document and shall be made available for information of all the prospective bidders in a timely and on equal opportunity basis in a manner similar to that of the original advertisement through addendum / corrigendum.
- c) To afford the prospective bidder reasonable time in which to take the amendment into account in preparing its bid, RUDA may, at its discretion, extend the deadline for the submission of bid.

BID PREPARATION

2.12. Language of Bid

The bid prepared by the bidder and all correspondence and documents relating to the bid exchanged by the bidder and the Client shall be written in the English language. Any printed literature furnished by the bidder if written in another language, provided that this literature is accompanied by an English translation, in which case, for purposes of interpretation of the bid, the English translation shall govern.

2.13. Documents Comprising the Bid

The evaluation of bid submitted shall be inclusive of, but not limited to, the following documents:

- a. Bid Form**
- b. Price Schedule**
- c. Bid Security**

a. Bid Form

The bidder shall complete the bid form duly signed by the authorized personal along with the stamp of the bidder's organization and all the schedules provided in the bidding documents.

b. Price Schedule

Prices quoted by the bidder shall remain fixed and operative/valid until completion of the services and will not be subject to variation or modification on account of escalation or change in the taxes.

c. Bid Security

The bidder shall furnish as part of its bid, a bid security amounting to **PKR 600,000/-** in the form of Pay Order/CDR issued by any scheduled bank of Pakistan having validity of 90 days, in favor of **Ravi Urban Development Authority**.

All unsuccessful bidder's bid security will be released and returned after award of the work.

The successful bidder security will be returned upon successful completion of assignment.



The bid security maybe forfeited:

- i. If the bidder withdraws its bid during the period of bid validity specified in the bidding documents.
- ii. if the bidder fails to furnish the performance security/guarantee within the specified time.

2.14. Bid Currencies

Prices shall be quoted in Pak Rupee (PKR).

2.15. Bid Validity

- a) The bid shall remain valid for **90 days** from the closing date of bid submission as stipulated in the bidding document.
- b) Notwithstanding above, RUDA may solicit the bidder's consent to an extension of the period of bid validity. The request and the responses thereto shall be made in writing on either side in any communication medium. If the bidder agrees to the extension request, the validity of the bid security shall also be extended accordingly. The bidder may refuse the request, in that case forfeiture of bid security shall not be affected and the bidder will not be required or permitted to modify its bid.

2.16. Format and Signing of Bid

- a) The Bidder shall be required to submit duly filled and signed original bidding documents.
- b) Only prescribed bid form and schedule shall be used and not to be retyped. The original bid shall be signed by the bidder, or a person duly authorized to sign on behalf of the bidder. Such authorization shall be supported by written power of attorney accompanying the bid. All pages of the bid where entries and amendments have been made shall be initialed by the authorized person signing the bid. The prices quoted in numbers shall also be given in words and in case of any dispute the prices quoted in words shall be preferred.
- c) The bid shall contain no interlineation, erases or overwriting except as necessary to correct errors made by the bidders, in which case such corrections shall be initialed by the bidder or authorized person signing the bid.

2.17. Sealing and Marking of Bid

- a) The bidder shall seal his technical bid in a separate envelope clearly and legibly marked as **Technical Bid**.
- b) The Financial Bid similarly shall be sealed in a separate envelope clearly and legibly marked as **Financial Bid** with a caution not to be opened before the Technical Bid is opened.
- c) Both the sealed envelopes (Technical / Financial) shall be sealed in another envelope clearly and legibly marked as bids for **"Provision of Group Life Insurance Services for the employees of Ravi Urban Development Authority (RUDA)"**.



- d) The sealed envelope shall be submitted on the following address and shall only be accepted on production of copy of CDR amounting to **PKR 600,000/-** on account of bid security:

**RAVI URBAN DEVELOPMENT AUTHORITY
151 ABU BAKAR BLOCK, GARDEN TOWN, LAHORE**

- e) The main envelope shall indicate the name and address of the bidder to enable the bid to be returned unopened in case of delayed submission.
- f) Bids sent electronically shall not be entertained.

2.18. Deadline for Submission of Bids

- a) The original bid must be received by RUDA authorized officer / employee at the time specified above.
- b) RUDA may at its discretion, extend the deadline for the submission of its bid by amending the bidding document in which case all rights and obligations of RUDA and bidders subject to previous deadline will thereafter be subject to the deadline as extended.

2.19. Delayed Bid

The bids received by RUDA after prescribed date and time shall be rejected forthwith and returned to bidder unopened however any bid received after the closing time but prior to opening of the bids shall to the entire discretion of the Procuring Officer will be accepted or rejected.

2.20. Modification and Withdrawal of Bid

- a) The bidder may modify or withdraw its bid after submission of the bid through a written notice for modification or withdrawal and the same is received by RUDA prior to the last date of submission of bid.
- b) No bidder shall be allowed to alter or modify the bid after the closing date for the submission of the bid.
- c) A bid once opened in accordance with the prescribed procedure shall be subject to only those rules, regulations and policies that are in vogue at the time of issuance of notice for invitation of bid.

OPENING AND EVALUATION OF BIDS

2.21. Opening of Bid

- a) The bid shall be opened, on the same date one hour after the bid submission closing time in the presence of bidders or their representatives who choose to be present at the time and date specified, in the office of RUDA at the address given. The bidders or their representatives present at the occasion shall be required to mark their attendance as evidence to bear witness to the bid proceedings.



- b) The bidders name shall be announced and only technical bid on the bid opening date shall be opened. RUDA at its convenience may announce the result of technical bid on the same day or appropriate time shall be announced for declaring the result of technical evaluation. The financial bid shall also be opened on the day when the result of technical evaluation shall be announced. Only those financial bids shall be opened which qualify and emerge responsive technically. All financial bids of bidders which do not technically emerge responsive shall be returned unopened.
- c) The collective result of technical and financial responsiveness of the bids shall form the grading of the bidder as first lowest, second lowest etc.

2.22. Clarification of Bids

To assist in the examination, evaluation and comparison of bid, RUDA may at its discretion ask the bidder for clarification of its bid. All responses to such requests shall be in writing and no change in the price or substance of the bid shall be allowed.

2.23. Determination of Responsiveness of Bid

- 1) Prior to carrying out detailed evaluation and scrutiny of the bid, all bids shall be examined to determine the substantial responsiveness of the bid to the prerequisites mentioned in the bidding documents. A substantially responsive bid shall be the one which:
 - a. Meets the specified eligibility criteria.
 - b. Has been properly signed on the bid form.
 - c. Is accompanied by the required securities and such securities are valid covering the required period.
 - d. The technical specifications should meet the major technical criteria as specified in technical specifications / technical bid form of this document.
 - e. Fixed price i.e., the bid does not offer a scalable price quotation
 - f. Is otherwise complete and generally in order.
 - g. Conforms to all the terms, conditions and specifications of the bidding documents without material deviation or reservation. A material deviation or reservation is one that:
 - i. Affects any substantial change in scope, quality or performance of the services or
 - ii. Limits in any substantial way, inconsistent with the requirement of the bidding document, the client rights or the bidder's obligation under the contract.
- 2) The bidder's responsiveness shall be based on the contents of the bids itself without recourse to extrinsic evidence.
- 3) The bid determined as not substantially responsive shall be rejected by RUDA and shall not be allowed to be made responsive subsequently by the bidder by correction, modification or withdrawal of the nonconforming deviation or reservation.
- 4) RUDA possesses the right to waive any minor infirmity / non-conformity / irregularity in the bid.



2.24. Evaluation and Comparison of Bid

RUDA will evaluate and compare the bids previously determined to be substantially responsive.

2.25. RUDA's Right to Accept or Reject the Bid

RUDA in terms of Regulation 37 of RUDA Procurement Regulations, 2022 (Amended) reserves the right to reject all the bids and annul the bidding process at any stage of bidding process prior to the award of the contract without thereby incurring any liability to the bidder or any obligation to inform the bidder(s) as to justification for such rejection.

AWARD OF CONTRACT

2.26. Post-qualification and Award Criteria

- a) RUDA will determine at its satisfaction whether the bidder has offered the services at reasonable prices consistent with the current prevailing market prices and is qualified to satisfactorily perform the contract.
- b) An affirmative determination will be prerequisite for award of the contract to the bidder. Any negative determination will result in the rejection of the bidder's bid. RUDA will award the contract to the bidder if its bid has been determined to be substantively responsive to the bidding documents and consistent with the current market prevailing prices as determined by RUDA provided further the bidder is determined to be qualified to satisfactorily perform the contract.

2.27. Right to Vary Quantities

RUDA reserves the right to increase or decrease the quantum of the services to be procured up to **10% to 15%** without any change in unit price or other terms and conditions.

2.28. Notification of Contract Award

- a) Prior to the expiration of the period of bid validity, RUDA will notify the bidder in writing by registered letter that its bid has been accepted. Such correspondence shall be termed as **LETTER OF ACCEPTANCE**.
- b) The notification of award of contract shall constitute the formation of contract until the contract has been affected.

2.29. Signing of Contract

- a) After the acceptance of performance security by RUDA, the successful bidder shall be sent a formal agreement format (already provided in the bid document) incorporating all the terms and conditions therein.
- b) Within 05 days of receipt of such formal agreement signing call, the bidder / service provider shall be required to sign the same and return it to RUDA.



2.30. Performance Security

Upon receipt of letter of acceptance from RUDA, the successful bidder shall be required to deposit **10%** of the contract value as **performance security** in the form of CDR/pay order / bank guarantee issued by any scheduled bank of Pakistan in favour of Ravi Urban Development Authority.

2.31. Income Tax, General Sales Tax and Services Tax

RUDA may carry out verification to confirm the veracity of declaration of the bidder of being registered with Income Tax, Sales Tax Departments and Punjab Revenue Authority.

2.32. Blacklisting

- a) If the bidder fails / delays in performance of any of the obligations, under the Contract, violates any of the provisions of the Contract, commits breach of any of the terms and conditions of the Contract, RUDA may in terms of Regulation 21/22 of RUDA Procurement Regulations 2022 (Amended) at any time, without prejudice to any other right of action / remedy, blacklist the bidder, either indefinitely or for a stated period, for future participation in procurement processes in public sector.
- b) If the bidder is found to have engaged in corrupt or fraudulent practices in competing for the award of contract or during the execution of the contract, RUDA may in terms of Regulation 21/22 of RUDA Procurement Regulations 2022 (Amended) at any time, without prejudice to any other right of action / remedy, blacklist the bidder, either indefinitely or for a stated period, for future participation in procurement processes in public sector besides RUDA may simultaneously get a case register against the bidder under section 420,468,469 of PPC Act 1860.

2.33. Forfeiture of Performance Security

If the bidder fails / delays in performance of any of the obligations, under the Contract / violates any of the provisions of the Contract / commits breach of any of the terms and conditions of the Contract, RUDA may, without prejudice to any other right of action / remedy may forfeit Performance Security of the Bidder. Failure to supply required services within the specified time period will invoke penalty as specified in this document. In addition to that, Performance Security amount will be forfeited, and the company will not be allowed to participate in future tenders as well.

2.34. Termination for Default

- a) If the contractor fails / delays in performance of any of the obligations, under the Contract / violates any of the provisions of the Contract / commits breach of any of the terms and conditions of the Contract, RUDA may, at any time, without prejudice to any other right of action / remedy it may have, by written notice served upon the contractor with a copy to the Client, indicating the nature of the default(s) and terminate the Contract, in whole or in part, without any compensation to the contractor. Provided that, if the procuring agency condition the termination with some timeline to remove the default, the termination shall automatically start



activated without any notice on or after expiry of such timeline.

- b) If RUDA terminates the Contract for default, in whole or in part, RUDA may procure, upon such terms and conditions and in such manner as it deems appropriate, Services / Works, similar to those undelivered, and the contractor shall be liable to RUDA for any excess costs for such similar Services / Works. However, the contractor shall continue performance of the Contract to the extent not terminated in case of part termination.
- c) If the contractor becomes bankrupt or otherwise insolvent, RUDA may, at any time, without prejudice to any other right of action / remedy may have, by written notice served upon the contractor, indicate the nature of the insolvency and terminate the Contract, in whole or in part, without any compensation to the contractor.
- d) RUDA may, at any time, by written notice served upon the contractor, terminate the Contract, in whole or in part, for its convenience, without any compensation to the contractor.

2.35. Force Majeure

- a) The contractor shall not be liable for Liquidated Damages (LD), forfeiture of its Performance Security, blacklisting for future tenders, termination for default, if and to the extent its failure / delay in performance / discharge of obligations under the Contract whatever the status be, is the result of an event of Force Majeure.
- b) If a Force Majeure situation arises, the Bidder shall, by written notice served to RUDA, indicate such condition and the cause thereof. Unless otherwise directed by RUDA in writing, the contractor shall continue to perform 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.

2.36. Dispute Resolution

RUDA and the bidder shall make every effort to amicably resolve, by direct informal negotiation, any dis-agreement or dispute arising between them under or in connection with the Contract. In case of failure, the decision of CEO RUDA shall be final and binding on both the parties.

2.37. Statutes and Regulations

- a) The Contract shall be governed by and interpreted in accordance with the laws of Pakistan.
- b) The contractor shall, in all matters arising in the performance of the Contract, conform, in all respects, with the provisions of all Federal, Provincial and Local Laws, Statutes, Regulations and By-Laws in force in Pakistan, and shall give all notices and pay all fees required to be given or paid and shall keep RUDA indemnified against all penalties and liability of any kind for breach of any of the same.
- c) Subject to Section 56(d) of Specific Relief Act 1877, The Courts at Lahore shall have the exclusive territorial jurisdiction in respect of any dispute or difference of any kind arising out of or in connection with the Contract.



2.38. Taxes and Duties

The Bidder shall be entirely responsible for all taxes, duties and other such levies imposed, make inquiries on Income Tax / Sales Tax and Services Tax to the concerned authorities of Income Tax, Sales Tax Department, Punjab Revenue Authority Government of Pakistan and Government of the Punjab, whatever so applicable.

2.39. Contract Cost

The Bidder shall bear all costs / expenses associated with the preparation of the Contract and RUDA shall in no case be responsible / liable for those costs / expenses.



APPENDIX – A “Group Life Insurance Structure/Scope”

- The purpose of this document is to outline the essential elements, coverage, eligibility and administration of Group Life Insurance Policy for RUDA employees.

The detail of employees for Group Life Insurance coverage is attached as Appendix-C.

Following benefits will be covered in the Group Life Insurance Policy.

- Basic Death Benefit: The detail life insurance coverage is attached.
 - Group Life Insurance
- Additional Benefits**
 - Accidental Death Benefit
 - Permanent Total Disability & Permanent Partial Disability
 - Temporary Total Disability
 - Terminal Illness Benefits

THE DETAIL LIFE INSURANCE COVERAGE

S #	Benefits	Classification	Amount of Sum Assured
1.	Group Life Insurance (GLI) This coverage assures payment of the sum assured in the event of death of a covered employee. This covers accidental as well as natural death.		Individual Sum Insured
			Grade Category Sum Insured (Rs.)
			1 - 2 A Rs. 7 Million
			3 - 4 B Rs.5 Million
			5 – 9 C Rs. 3 Million
			10 – 11 D Rs. 2 Million
2.	Accidental Death Benefit (Additional) - (ADB) If an insured passes away due to an accident, additional sum assured is payable. This implies that Insurance company shall pay twice the amount of the deceased's insurance coverage in the event of accidental death.		
3.	Permanent Total/ Partial Disability (Due to accident) (PTD/PPD) This coverage provides for payment of the sum assured, or a percentage thereof according to a	For Total Disability as per schedule – I of Workmen Compensation Act (Govt. of Punjab).	



	Specified schedule in the event of permanent total/partial disablement due to an accident.	
4.	Temporary Total Disability (Due to Accident) - (TTD) If an insured becomes temporarily totally disabled due to an accident this benefit provides total covered payment of a specified amount during the period of disablement.	100% of Gross Salary subject to maximum of 400,000/-, whichever is less.
5.	Terminal Illness Benefit If an employee becomes terminally ill the insurance company will advance 50% of the Sum-insured payable under Group Life insurance rider. This cover is being offered with Group Life rider.	50% of life sum assured subject to maximum of Rs.4 million.



3. APPENDIX – B “Technical Evaluation Criteria

RUDA invites sealed bids from financially sound firms /organizations registered with sales tax, income tax departments and Punjab Revenue Authority having National Tax Number (NTN) for provision of **Group Life Insurance** to its employees.

The insurance companies having minimum grading mentioned below may participate in the bidding process.

- PACRA / JCR VIS Rating **AA+** or above. Below **AA+** will be disqualified in mandatory criteria.
- 05 years of experience of handling Group Life Insurance business.
- Dealing with insured members more than 100,000 (individual & corporate clients) and at least 10 Government organizations.
- GST and Income Tax and Services Tax registered company.

The selection of the bidder shall be made in accordance with provision of RUDA Procurement Regulations 2022 (Amended) and the methods and procedures described therein.

TECHNICAL PROPOSAL:

Technical proposal should contain following and any additional information

- a. A brief description of the organization (minimum 5 years of working experience)
 - The insurance company should be registered with Income and Sales Tax Departments and Punjab Revenue Authority (if required).
 - Complete organizational portfolio with offices in Punjab Province.
 - Company size (complete hierarchy of the organization).
 - Company rating evidence.
 - Experience with government, semi government and autonomous bodies.
 - Total professional experience.
 - Market share and list of present clients.
 - Performance certificates from the customers.
 - Proof of company as legal entity.
 - Affidavit indicating that company is not blacklisted by any government, Semi-Government or autonomous body and has not gone into court against such order.
 - Time period for settlement of insurance claims (Minimum 10 days required)
- b. Copy of letter certifying company's rating by PACRA/JCR.VIS
- c. The insurance company will be bound to provide the service within 10 days after issuance of work order.



FINANCIAL PROPOSAL:

- Prices quoted shall remain valid for a period of 90 days from the closing date of submission of proposal.
- All prices must be quoted in Pak Rupees and shall be inclusive of all applicable state taxes etc. If not specifically mentioned in the Quotation, it will be presumed that the prices include all the taxes. Any subsequent change in tax regime would be adjusted accordingly
- RUDA possess the right to increase or decrease the number of Staff members / employees up to 30% as a result of new induction or Current no. of employees is attached as Appendix-C.

EVALUATION OF PROPOSALS:

RUDA shall evaluate the Proposals based on the below formulae:

Total Score = Financial Score (A) 30% + Technical Score (B) 70%

Total Score = 100

Any firm scoring below the minimum qualifying marks i.e. 65% of the total technical marks will not be qualified and his financial proposal will be returned unopened.

Sr. No.	Description	Allocated Marks
1.	Existence	
	Company Existence Maximum marks for existence of the Company / Firm of 15 years. Proportionate marks shall be awarded in case of existence less than 15 years. (0.67 mark per year of existence)	10
2.	Financial Soundness	
	Annual Turnover (Last 03 years) To be Calculated from Audited Financial Statements Less than 250 million = 00 marks 251 to 300 million = 10 marks 301 to 400 million = 15 marks 401 million or above = 20 marks To be verified through Audited Financial Statements of Last 03 years i.e., FY 2021, 2022, 2023.	20



3.	Client	
	Number of Clients 0.5 Mark for each Client (Max. 20 clients)	10
4.	General Experience	
	Experience of the Insurance Firms (Please attach Work Orders, Contracts for verification). 2.5 Mark for each Corporate Sector Project (Max. 02) & 2.5 Mark for each Public Sector Project (Max. 6)	20
5.	Capability	
a.	Availability of Mobile App / Portal for Customers (For Life Insurance)	10
b.	Claim Settlement Affidavit on stamp paper worth PKR 100 for Claim Settlement under 30 days after submitting of case and completion of documentation.	10
c.	Quality Assurance Customer Service Hotline 24/7 = 10 ISO Certification = 10	20
TOTAL		100

TERM OF CONTRACT

- The contract period will be of **1 year** and RUDA shall pay the premium six monthly on the basis of satisfactory performance related with the time settlement of claims and services.

MODE OF PAYMENT

The Insurer shall be providing all necessary supporting documents along with invoice.

- The Insurer shall submit an Application for Payment of premium to RUDA. The Application for payment shall be accompanied by such invoices, receipts or other documentary evidence as the Insurer may require; state the amount claimed; and set forth in detail.
- In the order of the Price Schedule, particulars of the Services and subsequent to the period covered by the last proceeding Payment; if any
- RUDA shall pay the premium verified within thirty (30) days in Pak. Rupees through Authorized bank after completion of the task.



4. APPENDIX-C “No. of Employees”

Sr	Description	Quantity
1	Group Life Insurance	379 Live's

RUDA reserves the right to increase or decrease the quantum of the services to be procured up to **10% to 15%** without any change in unit price or other terms and conditions.

LIST OF EMPLOYEES

Sr. #	Designation	DOB	Age	Employee Category	Per Insured
1	Chief Executive Officer	31-Mar-78	46	A	7,000,000
2	Executive Director Commercial & PPP	22-Oct-70	53	B	5,000,000
3	Executive Director LA&EM	26-Nov-58	65	B	5,000,000
4	Executive Director Finance	23-Feb-71	53	B	5,000,000
5	Executive Director Engineering	17-Feb-61	63	B	5,000,000
6	Executive Director Procurement & Contracts	6-Jan-61	63	B	5,000,000
7	Executive Director Architectural & Urban Planning	1-Aug-88	36	B	5,000,000
8	Executive Director Legal	21-Nov-75	48	B	5,000,000
9	Executive Director Operations	4-Nov-70	53	B	5,000,000
10	Director Hydrology	20-Mar-88	36	B	5,000,000
11	Director Finance	17-Dec-69	54	B	5,000,000
12	Director Project Planning and Control	1-Feb-59	65	B	5,000,000



13	Director Internal Audit	3-Apr-70	54	B	5,000,000
14	Director Human Resource	13-Apr-64	60	B	5,000,000
15	Director- D & BC	28-Feb-64	60	B	5,000,000
16	Director CEO Secretariat	11-Mar-79	45	B	5,000,000
17	Director Operations	1-Oct-70	53	B	5,000,000
18	Director Transaction Advisory (Fin)	13-Mar-90	34	B	5,000,000
19	Director - M & E	1-Aug-72	52	B	5,000,000
20	Director Contracts	22-Nov-66	57	B	5,000,000
21	Director Infrastructure	13-May-76	48	B	5,000,000
22	Director - PR & Communications	23-Apr-70	54	B	5,000,000
23	Director - BD & IR	31-Aug-78	46	B	5,000,000
24	Director Sales & CS	17-Nov-84	39	B	5,000,000
25	Director - Investment & Tax Management	7-Feb-86	38	B	5,000,000
26	Director Legal	14-Apr-68	56	B	5,000,000
27	Executive Director Development & Building Control	6-Jun-72	52	B	5,000,000
28	Director Marketing	1-Jan-67	57	B	5,000,000
29	Deputy Director Utilities	7-Jan-84	40	C	3,000,000
30	Deputy Director Finance	4-Nov-80	43	C	3,000,000
31	Deputy Director Procurement	9-Oct-84	39	C	3,000,000
32	Deputy Director GIS	20-May-83	41	C	3,000,000
33	Deputy Director Infrastructure	5-Jul-85	39	C	3,000,000
34	Deputy Director Environment	4-Aug-80	44	C	3,000,000



35	Deputy Director Zone 1-4	19-Dec-67	56	C	3,000,000
36	Deputy Director Security	11-Oct-73	50	C	3,000,000
37	Deputy Director Project Planning & Control	9-Dec-85	38	C	3,000,000
38	Deputy Director Transportation	15-Mar-88	36	C	3,000,000
39	Deputy Director Horticulture	11-Apr-79	45	C	3,000,000
40	Deputy Director Legal	1-Oct-67	56	C	3,000,000
41	Deputy Director Smart Cities	14-Jan-84	40	C	3,000,000
42	Deputy Director Transfer & Record	17-Mar-59	65	C	3,000,000
43	Deputy Director HR-Operations	21-Jan-84	40	C	3,000,000
44	Deputy Director HR	12-Jun-82	42	C	3,000,000
45	Deputy Director GIS	28-Oct-78	45	C	3,000,000
46	Deputy Director Building Control	19-Jan-72	52	C	3,000,000
47	Deputy Director Zone 5-9	5-Mar-67	57	C	3,000,000
48	Deputy Director Security	2-Jun-63	61	C	3,000,000
49	Deputy Director Legal	21-Apr-86	38	C	3,000,000
50	Deputy Director - Site	23-Oct-87	36	C	3,000,000
51	Deputy Director - River Training Works	1-Jan-87	37	C	3,000,000
52	Deputy Director - WWTP	4-May-87	37	C	3,000,000
53	Deputy Director - One Window Ops	27-Nov-73	50	C	3,000,000
54	Deputy Director - Transaction Advisor (Legal)	4-Mar-73	51	C	3,000,000
55	Deputy Director - Hydraulic Structure	2-Nov-90	33	C	3,000,000
56	Deputy Director - Demarcation	3-Jul-84	40	C	3,000,000



57	Deputy Director - Architecture	23-Dec-87	36	C	3,000,000
58	Deputy Director - Planning Control	13-Aug-86	38	C	3,000,000
59	Deputy Director - Enforcement	3-Dec-71	52	C	3,000,000
60	Deputy Director - Commercial	7-Dec-74	49	C	3,000,000
61	Deputy Director - Urban Planning	13-Aug-91	33	C	3,000,000
62	Deputy Director - ICT	5-Jan-78	46	C	3,000,000
63	Deputy Director - D & BC	3-Jun-89	35	C	3,000,000
64	Deputy Director HR	3-Jan-90	34	C	3,000,000
65	Deputy Director Transaction Advisory	10-Jul-87	37	C	3,000,000
66	Deputy Director Marketing	24-Jun-80	44	C	3,000,000
67	Deputy Director - BD & IR	10-Jan-85	39	C	3,000,000
68	Deputy Director - Budget Control & Monitoring	30-Jul-86	38	C	3,000,000
69	Deputy Director - Sales & CS	11-May-80	44	C	3,000,000
70	Deputy Director - Audit	1-Jan-58	66	C	3,000,000
71	Assistant Director - D & BC	5-Oct-91	32	C	3,000,000
72	Assistant Director Enforcement	20-Dec-90	33	C	3,000,000
73	Assistant Director - WWTP	22-Feb-84	40	C	3,000,000
74	Assistant Director Marketing	13-Feb-90	34	C	3,000,000
75	Assistant Director GIS	28-Oct-88	35	C	3,000,000
76	Assistant Director Procurement	27-Feb-81	43	C	3,000,000
77	Assistant Director (RR & D)	10-Mar-78	46	C	3,000,000
78	Assistant Director - SDO (Civil works)	23-Apr-83	41	C	3,000,000



79	Assistant Director Project Planning & Control	17-Nov-90	33	C	3,000,000
80	Assistant Director Transfer & Record	5-Mar-88	36	C	3,000,000
81	Assistant Director Legal	22-Jun-91	33	C	3,000,000
82	Assistant Director Architectural	2-Feb-92	32	C	3,000,000
83	Assistant Director Structural	24-Oct-92	31	C	3,000,000
84	Assistant Director - PR & Communications	23-May-91	33	C	3,000,000
85	PSO to Chairman	1-May-61	63	C	3,000,000
86	Assistant Director - Solid Waste Management	19-Aug-89	35	C	3,000,000
87	Assistant Director IT	20-Oct-81	42	C	3,000,000
88	Assistant Director - Administration	27-Dec-90	33	C	3,000,000
89	Assistant Director - Estate Management	10-Oct-93	30	C	3,000,000
90	Assistant Director - Development	4-Jan-94	30	C	3,000,000
91	Assistant Director - Admin	15-May-76	48	C	3,000,000
92	Assistant Director - Investor Relations	23-Jul-89	35	C	3,000,000
93	Assistant Director - Enforcement	8-Jan-86	38	C	3,000,000
94	Assistant Director - Contract & QS	28-Jun-93	31	C	3,000,000
95	Assistant Director - One Window Operations	15-Nov-89	34	C	3,000,000
96	Assistant Director IT	30-Aug-80	44	C	3,000,000
97	Assistant Director Sales & CS	20-Jan-85	39	C	3,000,000
98	Assistant Director Media Relations	5-Sep-75	49	C	3,000,000
99	Assistant Director - Security	10-Aug-88	36	C	3,000,000
100	Assistant Director PR & Communications	29-Oct-89	34	C	3,000,000



101	Assistant Director Administration	30-Aug-81	43	C	3,000,000
102	Assistant Director Planning Control	8-Jun-94	30	C	3,000,000
103	Assistant Director Architecture	18-Nov-91	32	C	3,000,000
104	Assistant Director - One Window Operations	10-Aug-85	39	C	3,000,000
105	Assistant Director - Finance	17-Oct-87	36	C	3,000,000
106	Assistant Director - Monitoring & Enforcement	8-Aug-88	36	C	3,000,000
107	Assistant Director Building Control	27-Mar-97	27	C	3,000,000
108	Assistant Director Infrastructure	27-Dec-94	29	C	3,000,000
109	Assistant Director Infrastructure	30-May-94	30	C	3,000,000
110	Assistant Director Software Engineer	14-Apr-96	28	C	3,000,000
111	Assistant Director HR	5-May-83	41	C	3,000,000
112	Executive Infrastructure	1-Aug-90	34	C	3,000,000
113	Executive Smart Cities	19-Jan-87	37	C	3,000,000
114	Executive Land Acquisition	1-Jan-92	32	C	3,000,000
115	Executive D & BC	23-Apr-89	35	C	3,000,000
116	Executive One Window Operations	8-Apr-89	35	C	3,000,000
117	Executive Environment	20-Jun-92	32	C	3,000,000
118	Executive Utilities	25-Apr-90	34	C	3,000,000
119	Executive - Transfer/Verification/Photo	8-Sep-86	38	C	3,000,000
120	Executive Enforcement	17-Oct-87	36	C	3,000,000
121	Executive Marketing	13-Jun-96	28	C	3,000,000
122	Executive Commercial	18-Jul-91	33	C	3,000,000



123	Executive Human Resource	2-Oct-91	32	C	3,000,000
124	Executive Transportation Planning	29-Sep-93	30	C	3,000,000
125	Executive Finance	5-Feb-92	32	C	3,000,000
126	Executive Finance	3-Apr-89	35	C	3,000,000
127	Executive - Monitoring & Enforcement	2-Jan-99	25	C	3,000,000
128	Executive Finance	11-Feb-96	28	C	3,000,000
129	Executive Finance	30-Oct-94	29	C	3,000,000
130	Executive D & BC	11-Jul-97	27	C	3,000,000
131	Executive D & BC	23-Jan-96	28	C	3,000,000
132	Executive Land Acquisition	24-Mar-91	33	C	3,000,000
133	Executive Contracts	6-Mar-90	34	C	3,000,000
134	Executive Security	20-Apr-86	38	C	3,000,000
135	Executive Land Acquisition	1-May-92	32	C	3,000,000
136	Executive Land Acquisition	30-Oct-91	32	C	3,000,000
137	Executive Procurement	23-Sep-89	34	C	3,000,000
138	Executive M&E	6-Jun-89	35	C	3,000,000
139	Officer-II Planning Control	15-May-95	29	C	3,000,000
140	Officer-II Sales & CS	21-Jan-00	24	C	3,000,000
141	Officer-II Hydrology	16-Mar-95	29	C	3,000,000
142	Officer-II Finance	16-Feb-95	29	C	3,000,000
143	Officer-II Human Resources	14-Jul-94	30	C	3,000,000
144	Officer-II D&BC	15-Nov-92	31	C	3,000,000



145	Officer-II Hydrology	30-Jan-99	25	C	3,000,000
146	Officer-II ICT	21-Jun-98	26	C	3,000,000
147	Officer-II Architecture	1-Nov-97	26	C	3,000,000
148	Officer-II Architecture	31-Dec-99	24	C	3,000,000
149	Officer-II Marketing & Ops	22-Mar-96	28	C	3,000,000
150	Officer-II Investor Relations	24-Jun-95	29	C	3,000,000
151	Officer-II Marketing	10-Oct-98	25	C	3,000,000
152	Officer-II Finance	1-Sep-92	32	C	3,000,000
153	Officer-II GIS	7-Dec-88	35	C	3,000,000
154	Officer-II Sales	7-Aug-99	25	C	3,000,000
155	Officer - II Structure	15-Mar-99	25	C	3,000,000
156	Officer - II (Civil)	20-Dec-94	29	C	3,000,000
157	Officer-I - Urban Planning	1-Aug-99	25	C	3,000,000
158	Officer-I Procurement	10-Oct-93	30	C	3,000,000
159	Officer-I Hydrology	9-Sep-98	26	C	3,000,000
	Officer-I Front Desk	25-Dec-93	30	C	3,000,000
161	Officer-I - Urban Planning	28-Oct-98	25	C	3,000,000
162	Officer-I Smart Cities	19-Jan-93	31	C	3,000,000
163	Officer-I RR & D	23-Sep-95	28	C	3,000,000
164	Officer-I Front Desk	6-Oct-94	29	C	3,000,000
165	Officer-I Smart Cities	15-Apr-94	30	C	3,000,000
166	Officer-I RR & D	14-Nov-89	34	C	3,000,000



167	Officer-I Administration	1-Jan-95	29	C	3,000,000
168	Officer-I Smart Cities	9-Sep-96	28	C	3,000,000
169	Officer-I WWTP	10-Apr-01	23	C	3,000,000
170	Officer-I Administration	15-Nov-87	36	C	3,000,000
171	Officer-I OWO	9-Sep-99	25	C	3,000,000
172	Officer-I Infrastructure	24-Oct-97	26	C	3,000,000
173	Officer-I Infrastructure	1-Jul-95	29	C	3,000,000
174	Officer-I Development	28-Apr-98	26	C	3,000,000
175	Officer-I Transfer	16-Dec-95	28	C	3,000,000
176	Officer-I RR &D	16-Nov-94	29	C	3,000,000
177	Officer-I Sales & CS	15-Mar-90	34	C	3,000,000
178	Officer-I Legal Affairs	4-Sep-90	34	C	3,000,000
179	Officer-I Legal Affairs	31-Mar-91	33	C	3,000,000
180	Officer-I Contracts	7-Jul-98	26	C	3,000,000
181	Officer-I Internal Audit	1-Feb-00	24	C	3,000,000
182	Officer-I Social Media Curator	22-Jan-97	27	C	3,000,000
183	Officer-I Horticulture	11-Nov-97	26	C	3,000,000
184	Officer-I Administration	4-Dec-97	26	C	3,000,000
185	Officer-I PR & Communication	7-Feb-98	26	C	3,000,000
186	Officer -I Contracts	1-Jan-00	24	C	3,000,000
187	Officer -I Contracts	23-Oct-98	25	C	3,000,000
188	Officer - I Land Acquisition	11-Feb-00	24	C	3,000,000



189	Officer - I Development & Building Control (Civil)	12-Oct-99	24	C	3,000,000
190	Officer - I Structure	15-Jul-01	23	C	3,000,000
191	Officer - I Project Planning	24-Dec-00	23	C	3,000,000
192	Officer - I Structure	7-Nov-92	31	C	3,000,000
193	Officer - I Contracts	20-Nov-99	24	C	3,000,000
194	Deputy Director PMU	12-Jun-94	30	C	3,000,000
195	Deputy Director Operation & Maintenance	14-Dec-73	50	C	3,000,000
196	Assistant Director Monitoring & Enforcement	17-Dec-89	34	C	3,000,000
197	Executive Internal Audit	8-Jan-90	34	C	3,000,000
198	Officer - I Development & Building Control	15-Jul-98	26	C	3,000,000
199	Officer - I HR	17-Sep-95	29	C	3,000,000
200	Deputy Director Demarcation	4-Jul-70	54	C	3,000,000
201	Assistant Director D & BC	10-Dec-61	63	C	3,000,000
202	Document Controller	1-Mar-58	66	D	2,000,000
203	Tehsildar	20-Apr-60	64	D	2,000,000
204	3D Modeller	3-Feb-97	27	D	2,000,000
205	Draftsman	13-Feb-90	34	D	2,000,000
206	Patwari	6-Oct-75	48	D	2,000,000
207	Patwari	10-Mar-84	40	D	2,000,000
208	Superintendent	21-Jun-84	40	D	2,000,000
209	Patwari	17-Jan-85	39	D	2,000,000
210	Patwari	2-Aug-74	50	D	2,000,000



211	Patwari	5-May-82	42	D	2,000,000
212	Clerk	11-Oct-64	59	D	2,000,000
213	Document Controller	1-Jan-68	56	D	2,000,000
214	Patwari	4-Apr-83	41	D	2,000,000
215	Patwari	21-Sep-91	32	D	2,000,000
216	Patwari	15-Feb-75	49	D	2,000,000
217	Patwari	20-Feb-00	24	D	2,000,000
218	Patwari	15-Dec-76	47	D	2,000,000
219	Surveyor	10-Feb-74	50	D	2,000,000
220	Surveyor	2-Apr-85	39	D	2,000,000
221	Surveyor	13-Jul-85	39	D	2,000,000
222	Surveyor	2-Sep-89	35	D	2,000,000
223	Surveyor	8-Oct-92	31	D	2,000,000
224	Patwari	15-Jun-73	51	D	2,000,000
225	Patwari	31-Dec-82	41	D	2,000,000
226	Patwari	6-Dec-68	55	D	2,000,000
227	Patwari	10-Oct-76	47	D	2,000,000
228	Patwari	1-Feb-85	39	D	2,000,000
229	Patwari	28-Jul-75	49	D	2,000,000
230	Patwari	14-Aug-79	45	D	2,000,000
231	Patwari	7-Apr-88	36	D	2,000,000
232	PS	21-Feb-63	61	D	2,000,000



233	Document Controller	15-May-72	52	D	2,000,000
234	MT Supervisor	10-Apr-80	44	D	2,000,000
235	Security Supervisor	4-Oct-69	54	D	2,000,000
236	Building Supervisor	1-Dec-72	51	D	2,000,000
237	Security Supervisor	22-May-73	51	D	2,000,000
238	Security Supervisor	3-Dec-59	64	D	2,000,000
239	Graphic Designer / NLE / Cameraman	24-Nov-89	34	D	2,000,000
240	Record Clerk	20-Jun-77	47	D	2,000,000
241	Document Controller	4-Apr-87	37	D	2,000,000
242	Document Controller	19-Nov-90	33	D	2,000,000
243	Transfer Clerk	4-Apr-69	55	D	2,000,000
244	Document Controller	6-Sep-85	39	D	2,000,000
245	Building Supervisor	4-Apr-82	42	D	2,000,000
246	Land Acquisition - Clerk	15-Jan-92	32	D	2,000,000
247	Land Acquisition - Clerk	1-Mar-79	45	D	2,000,000
248	Patwari	8-Nov-79	44	D	2,000,000
249	Document Controller	15-Jan-88	36	D	2,000,000
250	Tehsildar	31-May-90	34	D	2,000,000
251	Document Controller (Enforcement)	26-Nov-84	39	D	2,000,000
252	Document Controller (Building Control)	10-Sep-77	47	D	2,000,000
253	CAD Operator	8-Feb-97	27	D	2,000,000
254	Document Controller (Enforcement)	27-Apr-74	50	D	2,000,000



255	Legal Clerk	16-Mar-00	24	D	2,000,000
256	Legal Clerk	11-Sep-79	45	D	2,000,000
257	3D Visualizer	12-Sep-94	30	D	2,000,000
258	Building Supervisor	5-May-81	43	D	2,000,000
259	Document Controller	10-Jan-99	25	D	2,000,000
260	Bank Rider	1-Jan-88	36	D	2,000,000
261	Document Controller	2-Nov-74	49	D	2,000,000
262	Gangmen	15-Mar-04	20	D	2,000,000
263	Document Controller (O.W.O)	20-Feb-94	30	D	2,000,000
264	Document Controller (Infrastructure)	25-Oct-97	26	D	2,000,000
265	Document Controller (Building Control)	22-Jan-82	42	D	2,000,000
266	Document Controller	18-Feb-81	43	D	2,000,000
267	Tehsildar	15-Dec-63	60	D	2,000,000
268	Document Controller (Hydrology)	10-Mar-99	25	D	2,000,000
269	CAD Operator (Architecture)	13-Sep-93	31	D	2,000,000
270	Gangmen	15-Dec-87	36	D	2,000,000
271	Surveyor	28-Oct-99	24	D	2,000,000
272	CAD Operator (Structure)	2-Jun-91	33	D	2,000,000
273	Record Clerk	1-Jan-93	31	D	2,000,000
274	Document Controller	19-Sep-89	35	D	2,000,000
275	Gangmen	13-May-92	32	D	2,000,000
276	Gangmen	23-Jul-89	35	D	2,000,000



277	Transfer Clerk	1-Jan-86	38	D	2,000,000
278	Demarcator	10-Oct-87	36	D	2,000,000
279	Gangmen	22-May-03	21	D	2,000,000
280	Gangmen	5-Aug-05	19	D	2,000,000
281	Surveyor	14-Aug-97	27	D	2,000,000
282	Document Controller (Land Acquisition)	6-Jan-86	38	D	2,000,000
283	Quantity Surveyor (Infrastructure)	23-Mar-93	31	D	2,000,000
284	Land Acquisition Clerk	1-Jan-84	40	D	2,000,000
285	Surveyor	1-Jan-81	43	D	2,000,000
286	Graphic Designer	30-Jan-93	31	D	2,000,000
287	Document Controller (Development)	27-Aug-97	27	D	2,000,000
288	Admin Assistant	1-Jan-76	48	D	2,000,000
289	Chef	1-Jan-71	53	D	2,000,000
290	Chef	1-Jan-83	41	D	2,000,000
291	Generator Operator / Technician	9-Sep-92	32	D	2,000,000
292	Driver	1-Jan-80	44	D	2,000,000
293	Driver	18-Apr-79	45	D	2,000,000
294	Driver	29-Apr-85	39	D	2,000,000
295	Driver	11-Feb-95	29	D	2,000,000
296	Driver	15-Jun-76	48	D	2,000,000
297	Driver	22-Nov-88	35	D	2,000,000
298	Driver	4-Feb-72	52	D	2,000,000



299	Driver	9-Nov-94	29	D	2,000,000
300	Driver	12-Sep-96	28	D	2,000,000
301	Driver	6-Oct-83	40	D	2,000,000
302	Driver	4-May-96	28	D	2,000,000
303	Driver	15-May-86	38	D	2,000,000
304	Driver	27-Jun-94	30	D	2,000,000
305	Driver	16-Dec-91	32	D	2,000,000
306	Driver	29-Mar-85	39	D	2,000,000
307	Driver	16-Feb-84	40	D	2,000,000
308	Driver	29-Aug-86	38	D	2,000,000
309	Security Guard	4-Nov-82	41	D	2,000,000
310	Security Guard	6-Feb-68	56	D	2,000,000
311	Security Guard	17-Jan-69	55	D	2,000,000
312	Security Guard	25-May-77	47	D	2,000,000
313	Security Guard	31-Jan-75	49	D	2,000,000
314	Security Guard	23-Dec-78	45	D	2,000,000
315	Security Guard	16-Jul-83	41	D	2,000,000
316	Security Guard	5-Jul-70	54	D	2,000,000
317	Security Guard	5-Feb-83	41	D	2,000,000
318	Technician	23-Jan-99	25	D	2,000,000
319	Technician	19-Apr-92	32	D	2,000,000
320	Receptionist (One Window Operations)	13-Mar-93	31	D	2,000,000



321	Tea boy / Waiter	14-Sep-98	26	D	2,000,000
322	Tea boy / Waiter	3-May-87	37	D	2,000,000
323	Dispatch Rider	28-Sep-90	33	D	2,000,000
324	Dispatch Rider	30-Mar-04	20	D	2,000,000
325	Office Boy	23-May-87	37	D	2,000,000
326	Office Boy	15-Jan-93	31	D	2,000,000
327	Office Boy	2-Sep-00	24	D	2,000,000
328	Office Boy	25-Jun-98	26	D	2,000,000
329	Office Boy	18-Apr-93	31	D	2,000,000
330	Office Boy	9-Feb-99	25	D	2,000,000
331	Office Boy	13-Sep-99	25	D	2,000,000
332	Office Boy	18-Oct-02	21	D	2,000,000
333	Office Boy	9-Jun-97	27	D	2,000,000
334	Office Boy	11-Oct-79	44	D	2,000,000
335	Office Boy	1-Apr-01	23	D	2,000,000
336	Office Boy	2-Oct-98	25	D	2,000,000
337	Office Boy	21-Sep-93	30	D	2,000,000
338	Office Boy	8-Dec-91	32	D	2,000,000
339	Office Boy	18-Jun-97	27	D	2,000,000
340	Office Boy	26-Oct-01	22	D	2,000,000
341	Office Boy	9-Jan-90	34	D	2,000,000
342	Office Boy	5-Feb-95	29	D	2,000,000



343	Office Boy	21-Feb-90	34	D	2,000,000
344	Office Boy	17-Jan-78	46	D	2,000,000
345	Office Boy	30-Nov-95	28	D	2,000,000
346	Head Sweeper	1-Jan-71	53	D	2,000,000
347	Sweeper	27-Dec-02	21	D	2,000,000
348	Sweeper	9-Aug-91	33	D	2,000,000
349	Sweeper	1-Jan-88	36	D	2,000,000
350	Sweeper	6-May-91	33	D	2,000,000
351	Sweeper	8-Feb-95	29	D	2,000,000
352	Sweeper	16-May-94	30	D	2,000,000
353	Sweeper	3-Sep-00	24	D	2,000,000
354	Sweeper	19-Jul-97	27	D	2,000,000
355	Sweeper	15-Nov-94	29	D	2,000,000
356	Gardener	12-Jul-79	45	D	2,000,000
357	Office Boy	16-Nov-99	24	D	2,000,000
358	Warder	9-Dec-93	30	D	2,000,000
359	Warder	1-Jan-94	30	D	2,000,000
360	Warder	2-Feb-88	36	D	2,000,000
361	Warder	10-Mar-93	31	D	2,000,000
362	Quantity Surveyor (Hydrology)	30-Mar-85	39	D	2,000,000
363	Site Engineer (Mechanical, Electrical and Plumbing) MEP	7-May-91	33	D	2,000,000
364	Site Engineer Civil	6-Nov-92	31	D	2,000,000



365	Site Engineer - D&BC (Civil)	27-Jan-97	27	D	2,000,000
366	Site Engineer - D&BC	3-Jan-98	26	D	2,000,000
367	Site Engineer Hydrology	1-Mar-98	26	D	2,000,000
368	Site Engineer-Hydrology	8-May-95	29	D	2,000,000
369	Field Inspector	19-Aug-94	30	D	2,000,000
370	Field Inspector	9-Feb-90	34	D	2,000,000
371	Field Inspector	25-Mar-92	32	D	2,000,000
372	Field Inspector	14-Mar-93	31	D	2,000,000
373	Field Inspector	12-Jan-82	42	D	2,000,000
374	Field Inspector	17-Apr-83	41	D	2,000,000
375	Field Inspector	1-Nov-90	33	D	2,000,000
376	Sub-Engineer	29-Feb-96	28	D	2,000,000
377	Sub Engineer (Infrastructure)	15-Jan-96	28	D	2,000,000
378	Sub Engineer (Infrastructure)	30-Jun-93	31	D	2,000,000
379	Sub Engineer (Hydrology)	11-Sep-94	30	D	2,000,000



5. Schedules

Schedule – A “Conditions of Contract”

For ease of reference, certain information and conditions of contract applicable to the contract are set forth here under:

1. The successive bidder shall deposit 10% performance Security in the form of CDR/Pay order/bank guarantee issued by any scheduled bank of Pakistan.
2. Services to be delivered as required and within the time period determined by the RUDA.
3. Any delay in delivery may be liable to a penalty of up to 10% of the contract price.
4. Each bidder should propose the level and extent of warranty that would be associated to the services being procured.



Schedule – B “Prices Schedule / Financial Bid”

1. The total bid price shall include all applicable taxes and leviable duties and charges up to the delivery point and other services to be provided under the contract.
2. Where no prices are entered against any item, the price of that item shall be deemed to be nil and can be considered that the bidder shall provide that service / item free of cost or as may specifically mention.
3. The rate can be quoted for single item, or all of the items and contract will be awarded accordingly.
4. The proposal or bid should include the suggested terms of payment and full breakdown of all cost.



Bid Security Form

The total bid security amounting to Rs _____ (Rs in words)
Rs _____ (only)(fixed) in shape of CDR/pay order issued by (Name
of Bank / Branch) _____ is attached for the services quoted to be
rendered.

Signature of the Bidder



Performance Security Form

To: Executive Director Procurement
Ravi Urban Development Authority

Whereas (Name of the Bidder) _____ herein after called "The Bidder" has undertaken, in pursuance of "Invitation to Bid for Group Life Insurance Services" procurement of following:

1. (Please insert details) (please insert detail}
(Herein after called "The Contract")

And **whereas** it has been stipulated by RUDA in the contract that the bidder shall furnish to RUDA in CDR issued by a scheduled bank of Pakistan for the sum specified therein as performance security for compliance with the bidder's performance obligations in accordance with the contract; **and whereas** we the Bidder have agreed to provide the guarantee in the shape of performance security therefore we the Bidder hereby affirm and furnish the required performance security in the form of CDR to RUDA on behalf of bidder amounting to Rs. _____ (Amount of guarantee in words and figures). We undertake to allow the RUDA to en-cash the CDR in case of any default on the part of bidder in execution of contractual obligations without RUDA needing to prove or to show grounds or reasons for such encashment.

Office stamp of the Bidder

Signatures _____

Name _____

Title _____

Address _____



FINANCIAL REQUIREMENTS

Following information to be provided by the bidder for its financial evaluation.

1. Evidence of financial capability of the bidder which shall be to the satisfaction of the RUDA and may include:
 - a. Latest audited balance sheet and financial statements for last three (03) years.
 - b. OR Credit worthiness report, name of bank(s) where the bidder has business account(s), verified bank statement(s) for last twelve (12) months.

An affidavit stating that the bidder has not been blacklisted by any Public Sector Organization of Pakistan (in case of a foreign company, such evidence to be provided for relevant country of operation/registration also).



6. Annexures

ANNEXURE – A “Certificate”

(To be submitted on Affidavit).

1. We, hereby confirm to have read carefully all the Clauses of the advertised Tender Notice dated _____, for the provision of **Group Life Insurance Services for Ravi Urban Development Authority, Lahore**. We hereby agree to abide all the Instructions, Terms & Conditions mentioned in the Tender Notice and Tender/Bidding Documents.
2. That if any of the information submitted in accordance to this Tender / Bidding Document is found incorrect, our Contract if awarded, may be cancelled at any stage on our own cost and risk.

Name	
In the Capacity of	
Signature	
Duly authorized to sign the Bid for and on behalf of	
Stamp	
Date	
Contact Number	
E-Mail Address	



ANNEXURE – B “Financial Proposal”

(To be submitted on Company Letterhead in separate sealed envelope)

RATES PER CATEGORY

Individual Sum Insured			Category and Rates in Rupees
Grade	Category	Sum Insured (Rs.)	
1 - 2	A	Rs. 7 Million	
3 - 4	B	Rs.5 Million	
5 – 9	C	Rs. 3 Million	
10 – 11	D	Rs. 2 Million	

Total Premium Calculations:

Gross Premium: Rs. _____

Admin Charges: Rs. _____

Stamp Duty: Rs. _____

Any Other: Rs. _____

Net Premium for Policy: Rs. _____

Pool (if any): Rs. _____

Others: Rs. _____

Total Net Premium: Rs. _____

Authorized Person Signature: _____

Authorized Person Name: _____

Company Stamp: _____

Date: _____



ANNEXURE – C “Technical Proposal Submission Form”

To: Executive Director Procurement
Ravi Urban Development Authority, Lahore

[Location, Date]

Dear Sir,

We, the undersigned, offer to provide the (insert title of assignment) in accordance with your Request for Proposal/ Tender Document dated (insert date) and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal, and a Financial Proposal sealed under separate envelope.

We undertake, if our Proposal is accepted, to provide _____ related to the assignment.

We also confirm that the Government of Pakistan / Punjab has not declared us, or any, ineligible on charges of engaging in corrupt, fraudulent, collusive or coercive practices. We, furthermore, pledge not to indulge in such practices in competing for or in executing the Contract, and we are aware of the relevant provisions of the Proposal Document.

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

We remain,

Yours sincerely,

Authorized Signature

(In full and initials)

Name and Designation of Signatory

Name of Firm

Address



ANNEXURE – D “Financial Proposal Submission Form”

[Location, Date]

To: Executive Director Procurement
Ravi Urban Development Authority, Lahore

Dear Sir,

We, the undersigned, offer to provide the (*Insert title of assignment*) in accordance with your Request for Proposal No. _____ dated (*insert date*). Our attached Proposal is for the sum of (*insert amount in words and figures*). This amount is inclusive of all taxes.

Our Proposal shall be binding upon us up to expiration of the validity period of the Proposal, i.e., before the date indicated in _____ of the Proposal Data Sheet.

We also declare that the Government of Pakistan / Punjab has not declared us blacklisted on charges of engaging in corrupt, fraudulent, collusive, or coercive practices. We, furthermore, pledge not to indulge in such practices in competing for or in executing the Contract, and are aware of the relevant provisions of the Proposal Document.

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

We remain,

Yours sincerely,

Authorized Signature

(In full and initials)

Name and Designation of Signatory

Name of Firm

Address



ANNEXURE – E “Format for Covering Letter”

To: Executive Director Procurement
Ravi Urban Development Authority, Lahore

Subject: _____

Dear Sir,

Having examined the tender document and annexures we, the undersigned, in conformity with the said document, offer to provide the said items on terms of reference to be signed upon the award of contract for the sum indicated as per Price Schedule.

- A. We undertake, if our proposal is accepted, to provide the items/services comprise in the contract within time frame specified, starting from the date of receipt of notification of award from the client Department / Office.
- B. We agree to abide by this proposal for the period of days (as per requirement of the project) from the date of bid opening and it shall remain binding upon us and may be accepted at any time before the expiration of that period.
- C. We agree to execute a contract in the form to be communicated by the_(insert name of the Purchaser)_, incorporating all agreements with such alterations or additions thereto as may be necessary to adapt such agreement to the circumstances of the standard.
- D. We understand that you are not bound to accept a lowest or any bid you may receive, not to give any reason for rejection of any bid and that you will not defray any expenses incurred by us in bidding.

Authorized Signatures with Official Seal



INSTRUCTION FOR PREPARATION OF POWER OF ATTORNEY

To be executed by an authorized representative of the bidder.

- A. The mode of execution of the Power of Attorney should be in accordance with the procedure, if any, laid down by the applicable law and the charter documents of the executants and when it is so required the same should be under common seal affixed in accordance with the required procedure.
- B. Also, wherever required, the Bidder should submit for verification the extract of the charter documents and documents such as a resolution/power of attorney in favor of the Person executing this Power of Attorney for the delegation of power hereunder on behalf of the Bidder.
- C. In case the Application is signed by an authorized Director / Partner or Proprietor of the Applicant, a certified copy of the appropriate resolution / document conveying such authority may be enclosed in lieu of the Power of Attorney.



ANNEXURE – F “Format for Power-Of-Attorney”

POWER OF ATTORNEY

(On Stamp Paper)

Know all men by these presents, we (name of the company and address of the registered office) do hereby appoint and authorize Mr. (full name and residential address) who is presently employed with us and holding the position of as our attorney, to do in our name and on our behalf, all such acts, deeds and things necessary in connection with or incidental to our proposal for (name of the project) in response to the tenders invited by the (name of the Purchaser) including signing and submission of all documents and providing information/responses to (name of the Purchaser) in all matters in connection with our Bid.

We hereby agree to ratify all acts, deeds and things lawfully done by our said attorney pursuant to this Power of Attorney and that all acts, deeds and things done by our aforesaid attorney shall and shall always be deemed to have been done by us.

Dated this _____ day of _____, 2024

For _____

(Signature)

(Name, Designation and Address)

Accepted

(Signature)

(Name, Title and Address of the Attorney)

Date:



ANNEXURE – G “Undertaking”

It is certified that the information furnished here in and as per the document submitted is true and correct and nothing has been concealed or tampered with. We have gone through all the conditions of tender and are liable to any punitive action for furnishing false information / documents.

Dated this _____ day of _____ 2024

Signature

(Company Seal)

In the capacity of

Duly authorized to sign bids for and on behalf of:



7. Form of Contract Agreement

This agreement made on _____ day of _____ 2024 between Ravi Urban Development Authority Government of the Punjab (Herein after called RUDA) of the one part and _____ of _____ (herein after called Bidder) **NOW THIS AGREEMENT WITNESSTH AS FOLLOWS:**

1. In this agreement words and expressions shall have the same meanings as are respectively assigned to them in the condition of contract herein after referred to.
2. The following documents shall be deemed to form and be read and construed as part of this agreement, was:
 - (a) The RUDA notification to the bidder of award of contract (Letter of Acceptance);
 - (b) The form of bid and the price schedules submitted by the bidders;
 - (c) The General conditions of contract;
 - (d) The schedule to bid (Other than price schedule);
 - (e) Appendix to bid;
 - (f) Specifications;
 - (g) Drawings if any.

This contract shall take precedence over all other contract documents. In the event of any discrepancy or inconsistency within the contract document, then the documents shall prevail in the order listed above.

In consideration of the payments to be made by the RUDA to the bidder as indicated in this agreement, the bidder hereby covenants with the RUDA to provide the “**SERVICES**” and to remedy the facts therein conformity in all respects with the provision of the contract.

This contract agreement is for reference only; format, and terms and conditions of finally executed contract agreement are subject to change.

The RUDA covenants to pay the bidder in consideration of the provision of “Satisfactory Services” and remedy the defects therein, the contract price or such other sum as may become payable under the provisions of the contract at the time and in the manner prescribed any the bidder.

IN WITNESS the parties hereto have caused this agreement to be executed in accordance with the laws of Pakistan on the day, month and year indicated above.

Signature of the Bidder

Signature of the Authorized person of RUDA

Signed, Sealed and Delivered in the presence of:

Witness

Witness

(Name, Title and Address)

(Name, Title and Address)



General Conditions of Contract

1.1 Definitions	1.1 Unless the context otherwise requires, the following terms whenever used in this Contract have the following meanings: a) "Contract" means the Contract signed by the Parties, to which these General Conditions of Contract (GCC) are attached, together with all the documents listed in Clause 1 of such signed Contract; b) "Contract Price" means the price to be paid for the performance of the Services, in accordance with Clause 6; c) "Government" means the Government of Pakistan; d) "GCC" means the General Conditions of Contract contained in this section. e) "SCC" means the Special Conditions of Contract. f) "Party" means the RUDA or the Insurance Company, as the case may be, and "Parties" means both of them; g) "Personnel" means persons hired by the Insurance Company or by any Subcontractor as employees and assigned to the performance of the Services or any part thereof; h) RUDA means "As specified in SCC" i) "Insurance Company" means Insurance Company operating in Pakistan under Insurance Regulatory Framework whose Bid to provide the Insurance Services has been accepted by the RUDA; j) "Insurance Company's Bid" means the complete Bidding Document submitted by the Insurance Company to RUDA; k) "The Procuring Agency's Country" is Islamic Republic of Pakistan. l) "Day" means calendar day.
1.2 Applicable Law	The Contract shall be interpreted in accordance with the laws of the Islamic Republic of Pakistan.
1.3 Language	This Contract has been executed in English language, which shall be the binding and controlling language for all matters relating to the meaning or interpretation of this Contract.
1.4 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 or facsimile to such Party at the address specified in the SCC.
1.5 Location	The Services shall be performed across Pakistan as are specified in Appendix A and at such locations as the RUDA may approve.
1.6 Authorized Representatives	Any action required or permitted to be taken, and any document required or permitted to be executed, under this Contract by the RUDA or the Insurance Company may be taken or executed by the officials specified in the SCC.
1.7 Inspection and Audit by RUDA	The Insurance Company shall permit, the persons appointed by RUDA to inspect the Offices, Insurance Company Centers, Materials and/or the accounts and records relating to the performance of the Contract and the submission of the Bid, and to have such accounts and records audited by auditors appointed by RUDA.



1.8 Taxes and Duties	The Insurance Company and their Personnel shall pay such taxes, duties, fees, and other impositions as may be levied under the Applicable Law, the amount of which is deemed to have been included in the Contract Price.
2.1 Effectiveness of Contract	This Contract shall come into effect on the date the Contract is signed by both parties or such other later date as may be stated in the SCC.
2.2 Commencement of Services	The Commencement of the Contract Services shall be from the date of signing of contract by both parties.
2.3 Contract Completion Date	Unless terminated earlier pursuant to Sub-Clause 2.6, the Contract shall be valid for the period of three years from the date of signing of the Contract. However, yearly renewal is required on the basis of satisfactory performance of the Insurance Company by the Client.
2.4 Modification	Modification of the terms and conditions of this Contract, including any modification of the scope of the Services or of the Contract Price, may only be made by written agreement between the Parties.
2.5 Force Majeure	2.5.1 Definition For the purposes of this Contract, "Force Majeure" means an event which is beyond the reasonable control of a Party, and which makes a Party's performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances. 2.5.2 No Breach of Contract The failure of a Party to fulfill any of its obligations under the contract shall not be considered to be a breach of, or default under, this Contract insofar as such inability arises from an event of Force Majeure, provided that the Party affected by such an event (a) has taken all reasonable precautions, due care and reasonable alternative measures in order to carry out the terms and conditions of this Contract, and (b) has informed the other Party as soon as possible about the occurrence of such an event. 2.5.3 Extension of Time Any period within which a Party shall, pursuant to this Contract, complete any action or task, shall be extended for a period equal to the time during which such Party was unable to perform such action as a result of Force Majeure.
2.6.1 Termination	RUDA may terminate this Contract, by not less than thirty (30) days' written notice of termination to the Insurance Company, to be given after the occurrence of any of the events specified in paragraphs (a) through (c) of this Clause 2.6.1: a) if the Insurance Company does not remedy a failure in the performance of its obligations under the Contract, within thirty (30) days after being notified or within any further period as RUDA may have subsequently approved in writing; b) if the Insurance Company become insolvent or bankrupt; c) if, as the result of Force Majeure, the Insurance Company is



	unable to perform a material portion of the Services for a period of not less than thirty (30) days; or d) if the Insurance Company, in the judgment of RUDA has engaged in Fraud and Corruption in competing for or in executing the Contract. Then, RUDA shall terminate the contract immediately and shall take all necessary legal actions as may be required under the situation.
2.6.2 Payment upon Termination	Upon termination of this Contract pursuant to Sub-Clauses 2.6.1, RUDA shall make the following payments to the Insurance Company: a) remuneration pursuant to Clause 6 for Services satisfactorily performed prior to the effective date of termination. b) Except in the case of termination pursuant to paragraphs (a), (b), (d) of Sub-Clause 2.6.1, reimbursement of any reasonable cost incident to the prompt and orderly termination of the Contract, including the cost of the return travel of the Personnel.
3.1 General	The Insurance Company shall perform the Services in accordance with the descriptions provided at Appendix-A (Scope of Work/TORs) and the Services Provider's Bid to carry out its obligations with all due diligence, efficiency, and economy, in accordance with generally accepted professional techniques and practices, and shall observe sound management practices, and employ appropriate advanced technology and safe methods. The Insurance Company shall always act, in respect of any matter relating to this Contract or to the Services, as faithful adviser to RUDA, and shall at all times support and safeguard RUDA's legitimate interests.
3.2 Conflict of Interests	3.2.1 Insurance Company Not to Benefit from Commissions and Discounts. The remuneration of the Insurance Company pursuant to Clause 6 shall constitute the Insurance Company's sole remuneration in connection with this Contract or the Services, and the Insurance Company 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 Insurance Company shall use their best efforts to ensure that the Personnel and agents of either of them similarly shall not receive any such additional remuneration. 3.2.2 Insurance Company and Affiliates Not to be Otherwise Interested in Project The Insurance Company agree that, during the term of this Contract the Insurance Company and its affiliates, shall be disqualified for participating in another contract which creates a Conflict-of-Interest situation. 3.2.3 Prohibition of Conflicting Activities Neither the Insurance Company nor the Personnel shall engage, either directly or indirectly, in the activities during the term of this



	Contract, any business or professional activities in Pakistan which would conflict with the activities assigned to them under this Contract;
3.3 Confidentiality	The Insurance Company and the Personnel of either of them shall not, either during the term or within two (2) years after the expiration of this Contract, disclose any proprietary or confidential information relating to the Project, the Services, this Contract, or RUDA's business or operations without the prior written consent of RUDA.
3.4 Insurance to be Taken Out by the Insurance Company	The Insurance Company shall take out and maintain, and shall cause its affiliates to take out and maintain (as the case may be) at their own cost insurance against the risks including third party motor vehicle, third party liability, RUDA's liability and workers' compensation, 100 % professional liability and loss or damage to equipment and property.
3.5 Insurance Company's Actions Requiring RUDA's Prior Approval	The Insurance Company shall obtain RUDA's prior approval in writing before taking any of the following actions: a) entering into a subcontract for the performance of any part of the Services, b) changing the Program of activities; c) Changing any written instructions or the procedures set out in this contract.
3.6 Reporting Obligations	The Insurance Company shall submit to RUDA the reports and documents specified in Appendix A in the form, in the numbers, and within the periods set forth in the said Appendix.
3.7 Documents Prepared by the Insurance Company to Be the Property of RUDA	All plans, reports, and other documents submitted by the Insurance Company in accordance with Sub-Clause 3.6 shall become and remain the property of RUDA, and the Insurance Company shall, not later than upon termination or expiration of this Contract, deliver all such documents and reports to RUDA, together with a detailed inventory thereof. The Insurance Company may retain a copy of such documents and reports. Restrictions about the future use of these documents, if any, shall be specified in the SCC.
3.8 Liquidated Damages	The Insurance Company shall pay liquidated damages to RUDA at the rate per day stated in the SCC for each day beyond the Claim Settlement Period. 3.8.1 Payments of Liquidated Damages The Insurance company shall pay liquidated damages to RUDA at the rate per day stated in the SCC for each day beyond the agreed claim settlement period. The total amount of liquidated damages shall not exceed the amount defined in the SCC. The payment of the liquidated damages shall be deducted from the Performance Guarantee of the Insurance Company or at the clearance of Performance Guarantee. Payment of liquidated damages shall not affect the Insurance Company's liabilities.
3.9 Performance Security	The Insurance Company shall provide the Performance Security to RUDA no later than the date specified in the Letter of acceptance. The Performance Security shall be issued in an amount and form and acceptable to RUDA. The details are specified in the SCC.



3.10 Fraud and Corruption

RUDA requires compliance with the RUDA Procurement Regulations 2022 (Amended) definition of Corruption and Fraudulent as set forth in RUDA Procurement Regulations 2022 (Amended).

RUDA requires the Supplier to disclose any commissions or fees that may have been paid or are to be paid to agents or any other party with respect to the bidding process or execution of the Contract. The information disclosed must include at least the name and address of the agent or other party, the amount and currency, and the purpose of the commission, gratuity or fee.

4.1 Change in the Applicable Law

If, after the date of this Contract, there is any change in the Applicable Law with respect to taxes and duties which increases or decreases the cost of the Services rendered by the Insurance Company, then the Contract Price shall be increased or decreased accordingly by agreement between the Parties, and corresponding adjustments shall be made to the amounts referred to in Sub-Clause 5.2 (a).

4.2 Services and Facilities

RUDA shall make available to the Insurance Company the Services and Facilities if such are listed under Appendix A (Scope of Services).

5.1 Lump-Sum Remuneration

The Insurance Company's premium shall not exceed the Contract Price and shall be a fixed lump-sum including all costs, overhead/profits and all applicable indirect taxes incurred by the Insurance Company in carrying out the Services described in Appendix A.

5.2 Contract Price

(a) The price payable is set forth in the SCC.

5.3 Terms and Conditions of Payment

Payments will be made to the Insurance Company according to the payment schedule stated in the SCC.

6.1 Identifying Defects

The principle and modalities of Inspection of the Services by RUDA shall be as indicated in the Appendix A (Scope of Services). RUDA shall check the Insurance Company's performance and notify him of any Defects that are found. Such checking shall not affect the Insurance Company's responsibilities. RUDA may instruct the Insurance Company to search for a Defect and to uncover and test any service that RUDA considers may have a Defect.

7.1 Amicable Settlement

The Parties shall use their best efforts to settle amicably all disputes arising out of or in connection with this Contract or its interpretation. In the case of a dispute between RUDA and the Supplier, the dispute shall be addressed and settled in accordance with the Standard Operating Procedures devised by RUDA to this effect besides invoking provision of RUDA Procurement Regulations 2022 (Amended) and the relevant laws of the Islamic Republic of Pakistan.



8. Special Conditions of Contract

Number of GC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of Contract
1.1(a)	The contract name is “ Group Life Insurance Services for RUDA employees ”
1.1(h)	“Ravi Urban Development Authority Government of Punjab”.
1.1(i)	The Insurance Company is _____
1.2	The Applicable Law is: Islamic Republic of Pakistan
1.4	The addresses are: RUDA: 151, Abu Bakar Block, Garden Town Lahore Attention: Director HR Tel: +92-42-99333531-6 Insurance Company: Attention: Telex:
1.6	The Authorized Representatives are: For RUDA: Director HR For the Insurance Company:
2.1	The date on which this Contract shall come into effect is “the date of signing of the contract by both the parties”.
2.2	The Contract Completion Period is one year form the date of signing of the Contract however, yearly renewal is required on the basis of satisfactory performance of the insurance company. The Starting Date for the commencement of Services is seven (07) days of issuance of instruction from RUDA.
3.7	The proprietary will rest with RUDA. Both parties will keep the record/data strictly confidential. If an insurance company is found involved in malpractice regarding secrecy during the paper making, conducting test, misconduct and damages suffered by the Services Provider, in case of such incident the Insurance Company will be liable to penalty with heavy cost and forfeiture of the performance guarantee and any other legal action prescribed under law.
3.8.1	The Insurance Company shall pay liquidated damages to RUDA at the rate defined under the Insurance Ordinance 2000 and such other instructions of the Insurance Regulator in Pakistan per day beyond the claim settlement period. The maximum number of liquidated damages for the whole contract is 10% (percent) of the total Contract Price.
3.9	1) The Insurance Company shall provide the Performance Security to RUDA not later than the date specified in the Letter of Acceptance. The Insurance Company shall furnish Performance Guarantee amounting to 10 % of the value of the contract/bid in shape of unconditional Bank Guarantee as per the format provided in the bidding document, from any schedule Bank of Pakistan.



	2) (ii) The Bid Security submitted by the Insurance Company shall be returned to the Insurance Company upon submission of Performance Guarantee and upon confirmation (in writing) of genuineness of the same from the issuing bank. 3) (iii) Failure to provide a Performance Guarantee by the Insurance Company is a sufficient ground for annulment of the award and forfeiture of Bid Security.
5.2	The Contract Price is:
5.3	Payments shall be made according to the following manner: i. The Insurance Company shall charge 100% of the lump-sum yearly quoted premium for one year upon submission of yearly invoice which shall be processed within 30 days of the approval of the receipt of the invoice.
6.1	The principle and modalities of inspection of the Services by RUDA are as specified in Appendix –A (Scope of Services)