

SINDH MADRESSATUL ISLAM (SMI) **UNIVERSITY**



TENDER 2024-25/06

TENDER DOCUMENT FOR HEALTHCARE INSURANCE SERVICES 2025-26

Name of Department	Directorate of Works and Services
Name of Procuring Agency	SINDH MADRESSATUL ISLAM UNIVERSITY Aiwan-e-Tijarat Road, Shahrah-e-Liaquat, Karachi-74000, Pakistan Tel : 021-99217501-02-03 Fax : 021-99217504 Website: www.smiu.edu.pk

Tender Document issued to: _____

Tender Document issued on: _____



SINDH MADRESSATUL ISLAM UNIVERSITY

Aiwan-e-Tijarat Road, Karachi-74000.

Phones: +92-21-99217501-02-03 Ext: 224 Fax:+92-21-99217504

Email: info@smiu.edu.pk , URL <http://www.smiu.edu.pk/>

NO. SMIU/TEND/2024-25/06

TENDER NOTICE

Sindh Madressatul Islam University (SMIU) invites e-bids only through E-Pak Acquisition & Disposal System (EPADS) on standard bidding documents for group health insurance services for its employees, their spouse, their parents & children for a period of 12 months from well-established & reputed insurance companies approved with SECP having minimum 05 years' experience in rendering similar services. The interested firms shall submit their tender based on EPADS as per single stage – two envelope procedure as per Rule No. 46 (2) of SPPRA-Rules 2010 (amended up to date)

The details are as under:-

Sr.No	Name of Work	Bid Security	Tender Fee
1.	HEALTHCARE INSURANCE SERVICES	2% of Bid Price	Rs. 3,000/-

ELIGIBILITY: Insurance Company must be registered with Income Tax, SRB & approved with SECP and as per eligibility criteria mentioned in bidding documents.

METHOD OF PROCUREMENT: Single stage two envelope procedure for selection of company under Rule No. 46 (2) of SPPRA-Rules 2010 (amended up to date).

Terms & Conditions:

Interested bidders are required to get registered themselves on EPAD system in the link <https://sindh.eprocure.gov.pk/#/supplier/registration> for submission of electronic bids. Bidding documents can be viewed/downloaded from <https://portalsindh.eprocure.gov.pk> and also available and viewed from SMI, University's website: www.smiu.edu.pk.

1. The bids prepared in accordance with the instruction given in the bidding document must be submitted on EPADS only **by Friday 11th April 2025 by 02:30 pm**. The original instrument of tender fee and bid security @ 2% of the bid price in shape of Call Deposit/Pay order/Demand Draft/Bank Guarantee issued by any scheduled bank of Pakistan in favour of Sindh Madressatul Islam University Karachi must reach the Procuring agency in the sealed envelope **prior to the deadline of submission of e-bids**. The technical bids **will be opened on the same day at 03:00 pm** by the Procurement Committee in presence of the bidders or their authorized representatives who wish to be present, in the conference room No. 2, SMIU, main city campus Aiwan-e- Tijarat Road behind Habib Bank Plaza, Karachi. After completion of technical process, financial bids of technically qualified firms will be opened and will be informed in due course of time accordingly.
2. **Eligibility and technical evaluation criteria is included in tender documents.**
3. Bid Validity Period: **90 days**.
4. The tender fee and earnest money at the rate of **2% of bid price** for each tender should be physically submitted along with respective Bid in shape of Call Deposit/Pay order/Demand Draft/ Bank Guarantee issued by any scheduled bank of Pakistan in favor of Sindh Madressatul Islam University Karachi.
5. Partial/Conditional/Incomplete bid proposals and/or bid proposals without earnest money shall not be considered.
6. Bids must be offered on the prescribed bidding documents issued by Sindh Madressatul Islam University or downloaded from SPPRA/SMIU website. However additional sheets may be attached, if required.

7. Procuring Agency reserves the right to reject all or any bids subject to the relevant provisions of SPPRA Rules-2010 (*Amended up to date*).
8. In case any unforeseen situation resulting in closure of office on the date of opening or if Government declares holiday, the tender shall be submitted/opened on the next working day at the same time and venue.

University Procurement Committee

GROUP HEALTH INSURANCE 2025-26

1. INTRODUCTION

1.1. Purpose of RFP

Sindh Madressatul Islam University, Karachi invites tender under single stage two envelope procedure of SPPRA Rules 2010 (amended up to date) for providing the services of Group Health Insurance care from well reputed insurance companies who qualify eligibility criteria for the Calendar year 2025-2026 for the following lives.

1. Current Employees

2. Eligible following dependents of current employees:

a. Parents

b. Spouse (One)

b. Children (Three) – Newly born babies shall be entitled for medical cover subject to total number of children including new born should be equal to or less than three (03).

The Scope of Services will be based on the following benefits:

1. In Patient + Maternity

2. Out Patient + Investigation + Medicine

1.2 Task to be performed by the Insurer

1.2.1. To provide Medical Benefits across Pakistan in line with the Scope of work mentioned in the technical proposal.

1.2.2. To ensure that their concern staff/representative shall behave properly and friendly with employees /staff/dependents of **Sindh Madressatul Islam University, Karachi**

1.2.3. To co-ordinate day to day matters/affairs with the any authorized officer of **Sindh Madressatul Islam University, Karachi** regularly.

1.2.4. To provide two Health cards, one for employee and one for SMIU University, Karachi.

1.3 Responsibility of SMI UNIVERSITY

2.3.1. **Sindh Madressatul Islam University, Karachi** will provide the scope of work outlining the number of employees and their dependents to be insured along with their required benefit structure and additional benefits to be covered.

2.3.2. **Sindh Madressatul Islam University, Karachi** will bear the cost of premium based on the details provided under the scope of work.

3. SCOPE OF WORK

2.1. The Hospitalization benefit must include the following coverage.

- Employees and spouses are to be covered up to 65 years of age with full insured limits.
- Parents of employees are covered up to 95 years of age.
- Children coverage: Sons are to be covered up to 25 years' age & Daughters till marriage.

2.2. In Patient and Out-Patient Benefit

The in Patient and outpatient benefit must cover all medical expenses incurred up to the specified limit while an insured is hospitalized due to illness, surgery or accident. Eligible medical expenses include:

S. No.	Particulars
1.	<p>Annual Limit per insured family</p> <p>Room rent charges and all other below medical treatments are included in annual limit.</p> <p>Scope of health facilities covered</p> <p>1. HOSPITAL CARE (including surgeries)</p> <p>Facilities: Daily Room and Board charges, operation theatre charges, surgeon's fee, Anesthetist's fee, consultant's fee, Medicines and Drugs, Diagnostic Tests (including at Advance Radiology Centre, Karachi), Blood and Oxygen supplies charges, patient's meal charges, Local Road Ambulance charges, Lipid Profile, ETT and etc. including pandemic diseases.</p> <p>2. MEDICAL CARE (Prolong/serious ailments)</p> <p>Following diseases with Hospital Treatment</p> <ul style="list-style-type: none">a) Cancerb) Aidsc) Renal Failure (Kidney failure)/Dialysis and Transplantd) Hearts Diseases/Hypertension (Cardio Vascular Diseases)/By pass/Angioplasty and Pace Maker Installatione) Diabetesf) Asthma/TDg) GVP/Stroke/Paralysish) Chronic Hepatitis B & C and Liver Diseasei) Burns Injury (over25%)j) Rheumatoid/Arthritis, Oste Arthritis/Total Knee/Hip replacementk) Chronic Bowel disease like peptic Ulcerl) Ulcerative Colitis, Corhh's diseasesm) Eye (Including Cataract) Ent and Dental Caren) Dermatological disease (except cosmetics)o) Day care (OPD)p) Any other disease declared by the specialist/consultant as serious/prolonged ailment to the satisfaction of the university including pandemic diseases.

2.	Annual Limit for the parents (without any constraints of number or types of ailments and confinements) (charges are included in the annual limit for per insured family).
3.	50% increase in basic hospitalization limit, if the hospitalization is due to an accident.
4.	Specialized investigation prescribed by Specialists, Physician / Surgeon to be covered out of annual hospitalization limit
5.	Maternity Expenses Limit (charges are included in the annual limit). (i) Normal at Hospital (ii) Caesarean at Hospital Note: Maximum three deliveries /three children are allowed including newly born baby.
6.	Dental Treatment Facility (charges are included in the annual limit). (i) Root Canal /Teeth Filling, Scaling, Surgical extraction etc. (ii) Bridging of teeth etc. (iii) Accidental case to be covered from Annual Hospitalization Limit
7.	Circumcision of Baby Boy (to be covered from Annual Hospitalization Limit)
8.	Ortho Fracture or any emergency visit to OPD + Investigation + Medicine

3. REQUIRED STRUCTURE

3.1. Census structure as specified in annexure A

3.2. Benefit Structure as specified in annexure A

3.3. Age & Eligibility Structure as specified in annexure A

4. ELIGIBILITY CRITERIA OF INSURER

1. Approved Insurer from SECP
2. Registered with Income Tax and Sales Tax authorities.
3. Registered with Sindh Board of Revenue.
4. Companies must have following well-reputed hospitals of Karachi in their list of panel hospitals:
 - a) Aga Khan University Hospital, Stadium Road, Karachi.
 - b) Liaquat National Hospital
 - c) Memon Medical Institute Hospital (MMIH)
 - d) National Medical Centre (NMC)
 - e) Burhani Hospital
5. Companies have to mandatorily provide Service Certificate for atleast last five (05) years from hospitals aforementioned hospitals in para 4 in addition to documentary evidence that these hospitals are providing services to the bidder for current year.
6. Companies scoring minimum **75% marks** in the technical evaluation criteria will be qualified for financial proposal.
7. All those insurance companies black listed by any Government Department shall not be entertained.

8. Partial, Incomplete & Conditional bids will not be accepted.
9. Each paper of the tender document has to be stamped and signed by the authorized signatory of the insurance company.

5. SCORING CRITERIA FOR TECHNICAL EVALUATION

Companies fulfilling the mandatory eligibility criteria will be technically evaluated based on following criteria.

Mandatory Requirements:

1. Approved Insurer from SECP
2. Registered with Income Tax and Sales Tax authorities.
3. Registered with Sindh Board of Revenue.
4. Companies must have following well-reputed hospitals of Karachi in their list of panel hospitals:
 - a) Aga Khan University Hospital, Stadium Road, Karachi.
 - b) Liaqat National Hospital
 - c) Memon Medical Institute Hospital (MMIH)
 - d) National Medical Centre (NMC)
 - e) Burhani Hospital
5. Companies have to **mandatorily provide Service Certificate for atleast last five (05) years from aforementioned hospitals** in para 4 in addition to documentary evidence that these hospitals are providing services to the bidder for current year.

Technical Evaluation Criteria:

Q # 1	Years in Business of Health Insurance (Provide credible documentary evidence)	Points
1	Less than 5 years	01
2	05 Years to 10 Years	03
3	10 Years to 15 Years	07
4	More than 15 years	10

Q # 2	Existing Health Insurance Portfolio (Provide credible documentary evidence)	Points
1	Less than Rs. 750 Million	01
2	Between Rs. 750 million to Rs. 1 Billion	03
3	Between Rs. 1 Billion to Rs. 2 Billion	07
4	More than Rs. 2 Billion	10

Q # 3	Credit Rating by PACRA/JCR-VIS (Provide credible documentary evidence)	Points
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1	Less than BBB+	01
2	BBB+	03
3	A	07
4	AA & above	10

Q # 4	No. of Corporate Clients in Health Insurance (Provide credible documentary evidence)	Points
1	Less than 50	01
2	Between 50 to 100	03
3	Between 101 to 150	07
4	More than 150	10

Q # 5	No. of Educational Institution in Health Insurance (Provide credible documentary evidence)	Points
1	Up to 10	05
2	More than 10	10

Q # 6	No. of Successfully Completed Contracts for Providing Healthcare Insurance to companies/institutes (Provide credible documentary evidence)	Points
1	Less than 10	03
2	Between 11 to 30	07
3	More than 30	10
Q # 7	No. of Panel Hospitals under credit facility in Karachi (Provide credible documentary evidence)	Points
1	Less than 50	03
2	Between 50 to 100	07
3	More than 100	10

Q #8	No. of Panel Hospitals under credit facility in Sindh except Karachi (Provide credible documentary evidence)	Points
1	Less than 10	03
2	10 to 20	07
3	More than 20	10

Q # 9	Full time medical doctor(s) for case management (Provide details duly signed by authorized person)	Points
1	Up to 3	03
2	3 to 5	07
3	More than 5	10

Q # 10	24/7 UAN Medical Helpline and Dedicated Call Center (Provide details duly signed by authorized person)	Points
1	NO	0
2	YES	05

Q # 11	Mobile App/Web source for making claims (Provide details duly signed by authorized person)	Points
1	NO	0
2	YES	05

Note: Minimum Qualifying marks are **75 marks in Technical Evaluation** to qualify for financial opening.

6. TURN AROUND TIME (TAT)

Sr. #	Description	Working Days
1	For policy document and health cards at inception	10
2	Routine health cards for additions, deletions & plan revision	10
3	Claim re-imbursement	12
4	Detailed Claims Analysis on Quarterly basis	10

7. OTHER REQUIRED SERVICES:

- 7.1. Declared or un-declared Pre-Existing Conditions (PEC) are fully covered for all lives under all benefits.
- 7.2. Health Questionnaire Forms are not required to declare any medical condition to the insurance company.
- 7.3. Congenital Birth Defects (CBD) should be fully covered under basic hospitalization.
- 7.4. Interferon Therapy & PCR test for Hepatitis B & C should be fully covered under basic hospitalization.
- 7.5. Psychiatric treatments are covered.
- 7.6. Intra-Ocular lens implants of premium quality and Cataract Surgery/Phaco are covered.

- 7.7. Flexibility of getting treatment facility and any required tests from non-panel hospitals followed by re-imburement.
- 7.8. Re-imburement of claims of employees on panel and non-panel hospitals as per their agreed corporate rates.
- 7.9. No deductions or comparison for re-imburement on Pre & Post 30 days related hospitalization claims except non-medical items & medical equipment.
- 7.10. Complimentary 50% enhancement in the available limit of Basis hospitalization in case of **accidental hospitalization /Cancer treatment**.
- 7.11. All hospital services and supplies should be covered during confinement in the hospital.
- 7.12. No authorization is required from the insurance company for employees of SMIU, Karachi for panel hospitalization.
- 7.13. No authorization is required from the insurance company for the SMIU, Karachi employees in non-panel hospital.
- 7.14. Mode of payment for endorsement premium is 100% and billed on **quarterly basis**.
- 7.15. Number of employees /lives can be increased / decreased from time to time.

8. REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL

- 8.1. Company Profile
- 8.2. Certificate of Incorporation with SECP
- 8.3. NTN Certificate
- 8.4. Registration with Sindh Board of Revenue
- 8.5. Documentary evidence for list of mandatory hospitals mentioned in eligibility criteria
- 8.6. Separate List of Panel Hospitals in Karachi and in Sindh
- 8.7. List of Doctors & Health Insurance Management Team
- 8.8. List of complete current clients of health Insurance.
- 8.9. Documentary proof of Experience in Health Insurance.
- 8.10. PACRA/ JCRVIS Rating.
- 8.11. Last Three Years Audit Reports.
- 8.12. List of at least 3 current clients for reference check with contact information.

8.13. Name of Authorized person/Account Manager with full contact information on company's Letter Head.

8.14. Affidavit from insurer that the "Firm has never been blacklisted"

8.15. List of Exclusions.

8.16. Processing of all settlements / disbursement of payment of claims must be at Karachi office.

8.17. Flow chart for claim re-imbursement process of non-panel hospitalization.

8.18. Flow chart for credit facility of emergency admission process at panel hospitalization.

8.19. Flow chart for credit facility of elective admission process at panel hospitalization.

09. FINANCIAL PROPOSAL

Premium should be quoted as follows:

Description	Rupees
In Patient + Out Patient Premium	
Admin Surcharge/Other Charges + Govt. Levies (if any)	
Gross Premium	
Net Premium	

10. REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL

10.1. Financial Proposal as per Annexure "C"

10.2. Pay Order/Call Deposit for **2% earnest money** in favor of SMI University, Karachi

10.3. Validity for submitted proposal is **90 days**.

RFP COMMUNICATION CONTACTS

All communication regarding this RFP, whether written or oral, must be directed to the following authorized persons(s) and/or any officer nominated by Competent Authority:

Name: Mr. Nisar Ahmed Memon

Designation: Additional Director Finance

Address: Sindh Madressatul Islam University, Aiwan-e-Tijarat Road, Karachi.

Tel: 021-99217501-3 (ext. 288,222) , 0333-2163512

Email: namemon@smiu.edu.pk

Any oral communication from or with the authorized persons(s) will be considered unofficial and non-binding on Sindh Madressatul Islam University, Karachi. The Insurance Company should rely only on written statements exchanges with the authorized person of Sindh Madressatul Islam University, Karachi.

11. BID BOND

A bid bond/bid security of **2%** of the total quoted amount in the name of Sindh Madressatul Islam University, Karachi in the shape of a Call Deposit/Pay order/Demand Draft/Bank Guarantee must be deposited and placed in the Financial Proposal envelope. Proposal submitted without a bid bond will not be considered.

12. PERFORMANCE SECURITY

The successful bidder must submit within seven (07) days from the date of notification for award of contract, performance security **@10% of the Contract Price** in the form of Call Deposit/Pay order/Demand Draft/bank guarantee from any scheduled bank in Pakistan which shall be held and returned after completion of contract.

13. SUBMISSION CRITERIA & SCHEDULE

12.1 The Bid will be submitted electronically through EPADS portal of SPPRA.

12.2. First, technical proposal shall be evaluated and financial proposal of only those bidders will be opened who score more than **75% marks** in the technical evaluation criteria.

12.3. Bidding Documents should be uploaded on EPADS portal on or before **Friday 11th April 2025 by 2:30 p.m.**

12.5. Technical Envelope will be opened on the same day at **3:00 p.m.** in **Conference Room No. 2, 1st Floor Main Building, SMIU, Karachi** in presence of the procurement committee and the bidders or their authorized representatives who wish to be present.

12.6 The Procurement Agency may reject all or any bid subject to relevant provision of SPP Rules 2010 (amended up to date).

14. EVALUATION OF BIDS

Technical envelopes will be opened at the first instance and will be examined as per criteria mentioned in the tender documents prepared by procurement committee constituted by the Competent Authority. Financial proposals of only those bidders will be opened who fulfil the mandatory requirements mentioned in eligibility criteria and minimum criteria of **75% marks** in

the technical evaluation. **Successful bidder(s) will be called for presentation on any intimated date.** Tender will be awarded to **financially most advantageous bid.**

15. TERM OF CONTRACT

The contract period will be of one (01) year but can be further renewed for one (01) more year based on excellent customer services and feedback of employees through the authorized officer.

16. AWARD OF CONTRACT

The Procuring Agency will notify the successful bidder in writing (Letter of Acceptance) that bid has been accepted.

The formal Agreement between the Procuring Agency and the successful bidder duly stamped at rate of **0.35%** (updated from time to time) of bid price stated in Letter of Acceptance shall be made within seven (07) days of the receipt of form of Contract Agreement by the successful bidder from the Procuring Agency.

17. DETAILS OF WORK

- a) Category – wise details of SMI Employees & their dependents are mentioned at Annexure “A”
- b) Details of Medical Insurance benefits required are mentioned at Annexure “B”
- c) Financial Proposal is to be quoted at Annexure “C”
- d) Detailed list of employees and their dependents is at Annexure “D”

Annexure “A”

Category of Employees	Employees	Spouse	Parents	Children	Total
A- (BPS-22)	1	1	0	0	2
B- (BPS/19-21)	58	49	58	100	265
C- (BPS/ 17-18)	94	69	120	123	406
D- (BPS/ 2-16)	168	153	154	333	808
Total	321	272	332	556	1481

AGE LIMIT	
Employee	Up to 65 Years
Spouse	Up to 65 Years
Parents	Up to 95 Years
Son	25 years
Daughter	Till Marriage

Financial Proposal should be submitted as per formats attached as Annexure “C” (with coverage of Hospitalization).

Annexure “B”

Description / Benefits of Health Policy

(Amount in Pak Rupees)

S. No.	Particulars	Category A (BPS-22)	Category B (BPS-19 to 21)	Category C (BPS-17 to 18)	Category D (BPS-02 to 16)
1.	<p>Annual Limit per insured family</p> <p>Room rent charges and all other below medical treatments are included in annual limit.</p> <p>Scope of health facilities covered</p> <p>2. HOSPITAL CARE (including surgeries) Facilities: Daily Room and Board charges, operation theatre charges, surgeon's fee, Anesthetist's fee, consultant's fee, Medicines and Drugs, Diagnostic Tests (including at Advance Radiology Centre, Karachi), Blood and Oxygen supplies charges, patient's meal charges, Local Road Ambulance charges, Lipid Profile, ETT and etc. including pandemic diseases.</p> <p>2. MEDICAL CARE (Prolong/serious ailments) Following diseases with Hospital Treatment</p> <p>q) Cancer</p> <p>r) Aids</p> <p>s) Renal Failure (Kidney failure)/Dialysis and Transplant</p> <p>t) Hearts Diseases/Hypertension (Cardio Vascular Diseases)/By pass/Angioplasty and Pace Maker Installation</p> <p>u) Diabetes</p> <p>v) Asthma/TD</p> <p>w) GVP/Stroke/Paralysis</p> <p>x) Chronic Hepatitis B & C and Liver Disease</p> <p>y) Burns Injury (over25%)</p> <p>z) Rheumatoid/Arthritis, Oste Arthritis/Total Knee/Hip replacement</p> <p>aa) Chronic Bowel disease like peptic Ulcer</p> <p>bb) Ulcerative Colitis, Corhh's diseases</p> <p>cc) Eye (Including Cataract) Ent and Dental Care</p> <p>dd) Dermatological disease (except cosmetics)</p>	Rs. 750,000	Rs. 650,000	Rs. 575,000	Rs. 460,000
		VIP Room	Private Room	Semi Private Room	General Ward

	ee) Day care (OPD) ff) Any other disease declared by the specialist/consultant as serious/prolonged ailment to the satisfaction of the university including pandemic diseases.				
2.	Annual Limit for the parents (without any constraints of number or types of ailments and confinements) (charges are included in the annual limit for per insured family).	Covered	Covered	Covered	Covered
3.	50% increase in basic hospitalization limit, if the hospitalization is due to an accident.	Yes	Yes	Yes	Yes
4.	Specialized investigation prescribed by Specialists, Physician / Surgeon to be covered out of annual hospitalization limit	Full Cover	Full Cover	Full Cover	Full Cover
5.	Maternity Expenses Limit (charges are included in the annual limit). (iii) Normal at Hospital (iv) Caesarean at Hospital Note: Maximum three deliveries /three children are allowed including newly born baby.	Rs. 60,000 Rs. 120,000	Rs. 50,000 Rs. 100,000	Rs. 45,000 Rs. 80,000	Rs. 45,000 Rs. 80,000
6.	Dental Treatment Facility (charges are included in the annual limit). (iv) Root Canal /Teeth Filling, Scaling , Surgical extraction etc. (v) Bridging of teeth etc. (vi) Accidental case to be covered from Annual Hospitalization Limit	Covered	Covered	Covered	Covered
7.	Circumcision of Baby Boy (to be covered from Annual Hospitalization Limit)	Covered	Covered	Covered	Covered
8.	Ortho Fracture or any emergency visit to OPD + Investigation + Medicine	Covered	Covered	Covered	Covered

Emergency Case:

- Proceed to the nearest Hospital, go to Emergency ward. In case a doctor recommends admissions, just present health card to the admission office/Reception Counter/Corporate Office **if no admission required the day care service shall be provided out of annual limit.** In case of non-panel hospital, you can pay cash and then seek for Re-imbursement later on.

Non-Emergency/Planned Procedure/Elective Cases:

- In case of admission on the advice of the consultant/doctor, please inform the insurance company at least (02) days in advance through Pre-Authorization form which is already available with the Network/Panel Hospitals or through email and further proceed as advised by the insurance company within two days.

Documents Required for Claim Re-imbursement:

- Copy NIC and Health Card
- Claim Form duly signed by the Treating Consultant/Surgeon
- Original Itemized Hospital Bill
- Original Payment Receipts
- Prescription for Medicines
- Lab Test Reports
- Birth Certificate (in case of delivery)

Some Standard Exclusions:

- Suicidal attempt and involvement in any illegal, criminal or terrorist activities.
- Infertility, Sterilization or contraception.
- Any professional sports related injuries, Example, sky diving mountaineering, Boxing, Scuba diving etc.
- Sexually transmitted disease.
- Contamination of any Nuclear or Radio activities
- Cosmetic Treatment.
- Eye Glasses, Artificial Limbs, External Prosthesis etc.

Annexure “C”

Description	Premium	Premium	Premium	Premium
	A- (BPS-22)	B- (BPS/19-21)	C- (BPS/17-18)	D- (BPS/2-16)
Hospitalization				
Maternity				
Total				

Description	Rupees
In Patient and Out Patient Premium	
Admin Surcharge/Other Charges + Govt. Levies (if any)	
Gross Premium	
Net Premium	

GRAND TOTAL (Rs.): _____

**Signature of Owner/
 Authorized Representative of Company**

University Procurement Committee