

Aror University of Arts, Architecture, Design Heritage

Tender No. NIT/AUS/PC/2025/10.



TENDER DOCUMENTS

GROUP LIFE INSURANCE

Important Note:

**Please send Technical & Financial Proposals in
separate sealed envelopes**

Last Date for Tender Submission: January 06, 2026, up to 02:30 pm
Date of Tender Opening: January 06, 2026, up to 03:00 pm
Venue Aror University Sukkur National Highway, Main
Rohri, Bypass Sukkur

Aror University NTN # 9033642-0

Aror University, RCW, Rohri Bypass, Sukkur
Ph: 071-5651900
E-mail: Procurement.officer@aror.edu.pk
Website: www.aror.edu.pk

Pre- Requisite / Eligibility Criteria to participate in this tender

1. Life Insurance Company with A+ rating or above.
2. Life Insurance Company must be registered with Income Tax & Sales Tax Department and are on Active Taxpayer List (ATL)

Documents/Details Required.

S.2 Documents should be properly signed and stamped by a competent authority.

1.2. Detail of Organization

1.3. Structure/Organizational Chart.

1.4. An affidavit to the effect that the firm has not been blacklisted by any Government/Semi Government Organization.

1.5. The Bidder/Vendor shall provide the following information with respect to its setup in Pakistan.

1.5.1. Number of Vendors offices and addresses, thereof, phone and fax numbers and e-mail address as well as names and designations of responsible persons.

1.5.2. Number of staff in Vendor's office

1.5.3. Profile of staff with relevant experience, resume and number of Customers and sites looked after /supported by each.

1.6. Emergency reporting procedure and response time in hours for positive response rectification, escalation procedures with respect to response or turnaround time in hours.

1.7. The Bidder shall provide following information with respect to its Company Profile

1.7.1. Registered Name of the Organization.

1.7.2. National Tax Number, Sales Tax Number

1.7.3. Head Office address.

1.7.4. Management structure & Organization Chart

1.7.5. Name, Address with Telephone/Telex and Fax numbers of the contact Person

1.7.6. Financial status of the Vendor's/Bidder's Organization with supporting documents and last 3 years annual reports.

1.7.7 provide a certificate from your bank certifying your sound financial position and credit limit from the bank.

1.7.8. List of clients and their Acceptance of deliverables, showing separately the services/coverage provided and value thereof

1.8. Aror University reserves the right to reject any or all Bids/Offer without assigning any reason or cancel the process at any time.

1.9. Aror University reserves the right to increase/decrease the quantity of items/scope of the work. Bidder has no right to challenge the decision in Court.

1.10 Documentary evidence of claims made in proposal regarding experience, relationship with principal etc.

2. PROPOSAL SUBMISSION REQUIREMENTS

- 2.1. Sealed Bid clearly marked as **“ORIGINAL”** should consist of following two separate and independent parts i.e., **1) Technical Proposal 2) Financial Proposal** and should be clearly marked as Technical Proposal/Financial Proposal in bold and affixed to each envelope at a clearly visible location.
- 2.2. The bidder must apply online on EPADS.

2.2.1. TECHNICAL PROPOSAL

- 2.1.1. Technical Proposal must include the complete solution proposed by the Vendor with filled-in specification sheets.
- 2.1.1.2. After review of the Technical Proposal, promising Vendors will be selected and may be asked to give a presentation of their proposal.
- 2.1.1.3. Based on the Technical Proposal and the presentations, Vendors will be selected in order of preference and their Technical Solution will be rated on a scale of 100.
- 2.1.1.4 the criteria considered would be as mentioned in technical evaluation criteria
- 2.1.1.5 Financial Proposal of only those Vendors will be considered whose Technical Proposal qualify.

2.3. FINANCIAL PROPOSAL

- 2.3.1. Financial Proposal will include the price quoted
- 2.3.2. The quoted prices must include all taxes
- 2.3.3. This is required for educational institution. Aror University, therefore, expects significant educational and not for profit organization discounts.
- 2.3.4. No Bid shall be entertained without bid security.**
- 2.3.5. the bid security is required to compensate Aror University against the consequences of:
- 2.3.6. Subsequent unauthorized variations and/or modifications of the terms of bid.
- 2.3.7. Pre-mature withdrawal of the bid before the completion of the bid evaluation
- 2.3.8. Failure of the bidder to sign the resultant Contract, in the event of such Contract being awarded to it.
- 2.2.9 Proposals sent to Aror University by fax or email will not be accepted.
- 2.2.10 An effort by a Bidder to influence Aror University, directly or indirectly THROUGH UNFAIR MEANS may result in the rejection of Bidder's Proposal and blacklisting for any future tender of Aror University.
- 2.2.11. Prices quoted will be firm for the entire period of Contract. All prices to be quoted in **Pak Rupees** and must clearly state all applicable taxes which must be included in quoted price.

S. SELECTION PROCEDURE

Aror University intent in issuing this RFP is to award a contract to the lowest and best responsive Vendor/Bidder who meets required standard of requirement as mentioned in this document.

TERMS & CONDITIONS GROUP LIFE INSURANCE FOR AROR UNIVERSITY

Aror University is in the service of providing quality education and is desirous to obtain the GROUP LIFE INSURANCE Coverage for regular employees of Aror University.

1. The contract will be for a period of one year (extendable up to three years on mutual consent and performance) for Life Insurance.
2. All payments to be made by the Client to the successful bidder /contract winner under this tender shall be subject to deduction of all prevailing taxes, duties, charges, liquidated damages etc.
3. The Successful bidder shall pay and discharge at all times during the period all assessments, taxes, penalties, fines and charges of every description including tests charges etc. which are now or may at any time hereafter during the period, be assessed, imposed or charged upon the services provider by Aror University, any Local, Provincial or Federal Government Agency, Department or Authority.
4. Successful bidder / contract winner shall exercise reasonable care and diligence to prevent any actions or conditions which could result in a conflict with CLIENT's best interests. This obligation shall apply to the activities of the employees and agents of Successful bidder / contract winner in their relations with the employees and their families, of CLIENT's successful bidder / contract winners and third parties arising from this agreement and accomplishing services hereunder. Successful bidder / contract winner's efforts shall include, but not be limited to establishing precautions to prevent its employees or agents from making, receiving, providing or offering substantial gifts, entertainment, payments, loans or other consideration for the purpose of influencing individuals to act contrary to CLIENT best interest.
5. The successful bidder / contract winner shall conduct his business in a professional ethical manner. The successful bidder / contract winner shall be responsible for compliance with all laws, rules and regulations for the time being in force on its own behalf and with regard to his employees.
6. Nothing in this contract shall be deemed to create an agency or an employer/employee relationship between the successful bidder / contract winner (his employees) and the client. The successful bidder / contract winner shall at all times remain solely responsible for all responsibilities and liabilities whatsoever with regard to his employees.
7. Aror University or its representative shall have the right to check the conformity to the contract/agreement terms and conditions. Problem reporting procedure and response time in hours for compliance, escalation procedures with respect to response or turnaround time in hours must be mentioned in proposal.
8. An effort by a bidder to influence Aror University, directly or indirectly THROUGH UNFAIR MEANS may result in the blacklisting for any future tender of Aror University.
9. The Successful bidder / contract winner will provide the LIFE Insurance Services for Aror University's regular employees.

10. The successful LIFE Insurance Company shall be bound to provide the agreed benefits and coverage as and when due. The Aror University & Successful bidder shall enter into agreement as per procedure.
11. The Contractor shall not sublet the contract to anyone else.
12. **Bid security** (Refundable) in form of Demand draft/ pay order in favor of The Aror University of Art, Architecture, Design, and Heritage i.e **3 %** of tender amount must be attached with the proposal.
13. Please see **Annexure A & B** for details about number of employees and group life insurance coverage required.
14. Bids/ Proposals will be evaluated as per evaluation criteria mentioned below.

EVALUATION CRITERIA FOR GROUP LIFE INSURNACE

S.N	Criteria	MaxScore
1	Years in Business of Life insurance More than 10 years 20 Marks 5 to 10 years 15 Marks Less than 5 years 10 Marks	20
2	Location of Office in Sukkur/Rohri for independent claim submission and settlement Sukkur/Rohri 10 Marks Rest of Pakistan 05 Marks	10
3	Credit Rating by PACRA/JCS-VIS AA-/AA/AA+ 10 Marks A-/A/A+ 05 Marks	10
4	Providing Group Life Insurance to the employee of at least 10 well-reputed national or international companies At least 10 10 Marks Less than 10 05 Marks	10

5	No. of disability claims More than 10 20 Marks Upto 10 10 Marks	20
6	15 days Maximum claim reimbursement/settlement period Within 15 days 10 Marks More than 15 days 05 Marks	10
7	No deductions on claim Reimbursements Yes 10 Marks	10
8	Provision of any additional life benefit Maximum marks will be given to the bidder who will provide the maximum no. of additional services/Benefits	10
	Total	100

Note: Please attach documentary evidence in support of your claims in technical proposal.

Note: Bidder must achieve 70 score out of 100 in technical evaluation to qualify technically for Life Insurance.

(Signature of Bidder)

Name: _____

Address: _____

Contact No. _____

Annexure -A

GROUP LIFE INSURANCE **Number of Employees**

PLAN	Description	Amount of Cover	No of Employee
A	Grade 19 & Above (Regular & eligible contractual employees)	Rs 10 million	53
B	Grade 17-18 (Regular & eligible contractual employees)	Rs. 7 million	77
C	Grade 1-16 (Regular & eligible contractual employees)	Rs 4 million	27
Grand Total			157

Note: Number of lives is tentative, actual number for coverage may vary.

Benefits Required	Basis of Coverage
Death Due to Any Cause	Amount of Cover as per employee's plan/category cover
Additional Accidental Death (on the job or off the job)	100% additional i.e., 200% of amount of cover as per employee's plan/category cover
Accidental Disability (PTD/PPD)	In the event of any of these disabilities, the benefit payable shall be equivalent to a minimum of three (3) months' gross salary of the employee , calculated based on the employee's basic pay scale .
Accidental Disability (TTD)	
Natural Disability (PTD-N)	
Terminal illness Benefit	Free of Cost

TURN AROUND TIME (TAT)

S. N	Description	Working Days
1	For policy document and inception	15 Days
2	Additions, Deletions & Plan Revision	7 Working Days
3	Claim Re-imbursement	15 Days
4	Detailed Claims Analysis on Quarterly basis	15 Days

Annexure -B

Terms & Conditions for Life Insurance

1. Premium mode Annual/Biannual/Quarterly/Monthly as deemed fit.
2. Occupational and Non-Occupational will be covered.
3. All other terms and conditions shall be determined once company is short-listed based on financial and technical grounds.
4. There will be no exceptions acceptable in case of death of any insured employee. Life Insurance claim will be payable by the successful insurance company in case of death of insured employee(s), whatever the reason of the death be i.e., Natural death, accidental death, suicide etc. based on the nomination received by HR or succession letter issued from court of law.

Important Note: Please find employees details in attachment.

CLAIMS HISTORY OF LIFE ASSURANCE LAST (02) YEARS

Year	Category	Plan Amount	No. of Claims
No Claim History is available as University has just started offer life Insurance			

Integrity Pact
DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC.
PAYABLE BY THE SUPPLIERS/CONTRACTORS/CONSULTANTS.

Contract Number: _____ Dated: _____
Contract Value: _____ Contract Title _____

[Name of Supplier/Contractor/Consultant] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Sindh (GoS) or any administrative subdivision or agency thereof or any other entity owned or controlled by it (GoS) through any corrupt business practice.

Without limiting the generality of the foregoing, [Name of Supplier/Contractor/Consultant] represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit, in whatsoever form, from Procuring Agency (PA), except that which has been expressly declared pursuant hereto.

[Name of Supplier/Contractor/Consultant] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with PA and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

[Name of Supplier/Contractor/Consultant] accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other right and remedies available to PA under any law, contract or other instrument, be voidable at the option of PA.

Notwithstanding any rights and remedies exercised by PA in this regard, [Name of Supplier/Contractor/Consultant] agrees to indemnify PA for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to PA in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by [Name of Supplier/Contractor/Consultant] as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit, in whatsoever form, from PA.

Procuring Agency
Supplier/Contractor/Consultant

DRAFT AGREEMENT

THIS AGREEMENT is made on date_between:

M/s_____ (vendor name) having presently its office at _____ (vendor's address) (hereinafter referred to as the "Vendor" which expression shall unless repugnant to the context so deemed to mean and include his heirs, general representatives and assigns) of the one part,

AND

AROR UNIVERSITY (CLIENT), a chartered institute established under the laws of Pakistan, and having its head office at Rohri Bypass ,Sukkur (hereinafter referred to as the "Client" which expression shall where the context so requires or permits include its successors and assigns) of the other part. Hereinafter collectively referred to as the **"Parties"**;

WHEREAS the Vendor is in the business of awarded work along with fittings and fixtures (hereinafter referred to as "business set up"),

AND WHEREAS *the Client is in the service of providing quality education and is desirous to get awarded products/works/services as per details given in Bill of Quantity (BOQ)/purchase / work order along with quality, economy and value for money.*

AND WHEREAS the Vendor has agreed to provide the Products /Works/Services to the Client on the terms and Conditions contained in this Agreement and in the tender document issued for this task.

NOW THIS AGREEMENT WITNESSES AS FOLLOWS:

1. The agreement will be valid for a period commencing from Warranty/Guarantee period. and ending on completion of

2. As per this agreement "Client" may give an advance as mentioned in the payment terms and conditions ("Advance") to Vendor against Bank Guarantee for the advance equivalent amount in rare cases if agreed by the client.
3. Vendor will start the work immediately of Sign of this agreement or from receipt of Purchase Order whichever comes first, otherwise client will claim for advance repayment from bank against bank guarantee. Vendor will complete the work within specified time communicated through emails & handover and obtain the satisfactory completion certificate from the client.
4. All payments to be made by the Client to the Vendor under this agreement shall be subject to deduction of all prevailing taxes, duties, charges, liquidated damages etc and as per terms and conditions mentioned in this agreement.
5. The Vendor shall pay and discharge at all times during the period all assessments, taxes, penalties, fines and charges of every description including tests charges etc. which are now or may at any time hereafter during the period, be assessed, imposed or charged upon the Vendor by Aror University Sukkur any Local, Provincial or Federal Government Agency, Department or Authority.
6. One calendar month notice in writing shall be given by either party to terminate this agreement earlier than the expiry of the period. In case of an early termination under this clause, the Vendor undertakes to refund the advance paid for the agreement immediately on demand along with any penalty imposed by the client against provision of Bank Guarantee submitted by Vendor.
7. Vendor shall exercise reasonable care and diligence to prevent any actions or conditions, which could result in a conflict with CLIENT's best interests. This obligation shall apply to the activities of the employees and agents of Vendor in their relations with the employees and their families, of CLIENT's vendors and third parties arising from this agreement and accomplishing services hereunder. Vendor's efforts shall include, but not be limited to establishing precautions to prevent its employees or agents from making, receiving, providing or offering substantial gifts, entertainment, payments, loans or other consideration for the purpose of influencing individuals to act contrary to CLIENT best interest.

8. Dispute Resolution

- a. Any dispute or difference arising out of or in connection with this Agreement, or the implementation of any of the provisions hereof which cannot be settled amicably, shall be referred to arbitration under the provision of the Pakistan Arbitration Act, 1940 as amended or substituted from time to time, of two arbitrators, one to be nominated by CLIENT and the other by Vendor and the two arbitrators shall appoint an umpire before entering upon the reference. The unanimous decision of the two arbitrators, or, in the case of difference between them, the decision of the umpire, will be final and binding on the parties. The venue of the arbitration proceedings shall be Sukkur, Pakistan. Notwithstanding the reference of any dispute to arbitration, CLIENT and Vendor shall be obliged to fulfill their respective obligations under this Agreement.
- b. Subject to the above, should any recourse to Courts of Law become necessary, the parties hereto submit to the jurisdiction of the Courts of law at Sukkur, Pakistan which courts shall have exclusive jurisdiction to settle any claims and/or dispute arising out of this Agreement or any acts done in pursuance

thereof regardless of the location or place of business of parties hereto. However, CLIENT may at its own option also proceed against Vendor in the court of law for any claims it may have.

- c. Notwithstanding any disagreement, dispute, protest, request for arbitration, or arbitration proceeding arising out of or in connection with this Agreement or its performance, at all times, Vendor shall proceed with the Services, unless CLIENT agrees otherwise in writing.
9. This agreement can be amended at any time during the subsistence/continuance/period of the agreement, subject to mutual consent and the terms and conditions then agreed upon between the Parties.
10. The Vendor hereby warrants that the terms of the agreement has been read to him and understood by him.
11. The vendor shall conduct his business in a professional ethical manner. The vendor shall be responsible for compliance with all laws, rules and regulations for the time being in force on its own behalf and with regard to his employees.
12. Nothing in this agreement shall be deemed to create an agency or an employer/employee relationship between the vendor (his employees) and the client. The vendor shall at all times remain solely responsible for all responsibilities and liabilities whatsoever with regard to his employees.
13. Vendor shall hold in strict confidence any information provided by CLIENT to Vendor to perform the Services and stated by CLIENT to be confidential information. Such information shall be given to employees of Vendor strictly as needed to discharge their responsibilities in respect of the performance of the Services by Vendor. CLIENT may require employees of Vendor to sign a separate secrecy agreement to protect its interests in such confidential information. Vendor shall be liable for disclosures of any such information, which is not in accordance with the provisions of this Agreement or with the prior written approval of CLIENT.
14. The vendor agrees to indemnify and keep indemnified the client against all claims, damages, costs, expenses and/or liabilities which arise due to any direct or indirect act or omission either by the vendor or his employees/representatives.
15. The Vendor indemnify Aror University against all third-party claims of infringement of patent, trade mark industrial design rights arising from use of the goods or any part thereof in Pakistan.
16. Aror University or its representative shall have the right to inspect and/or to test the equipment to confirm their conformity to the contract/agreement specifications. The Technical Specifications shall specify what inspections and tests Aror University requires and where they are to be conducted. Aror University shall notify the Vendor, in writing, of the identity of any representatives entrusted for this purpose.
17. Problem reporting procedure and fault response time in hours for fault rectification, escalation procedures with respect to response or turnaround time in hours.
18. An effort by a Vendor to influence Aror University, directly or indirectly THROUGH UNFAIR MEANS may result in the termination of the agreement and vendor black listing for any future tender of Aror University.
19. The value of agreement will be firm for the entire period of Contract for the scope of work defined in the agreement. The agreement amount includes all applicable taxes.

20. SERVICE REQUIREMENTS

Following are the minimum requirements which the vendor/vendor for the equipment:

21. The Vendor must ensure that the work assignment is done as per requirement of the client and must ensure timely delivery with accuracy, secrecy, confidentiality, and quality at all stages from beginning to end of the assigned work.

22. DELIVERY & INSTALLATION

23. Delivery and Installation should be at the Sites/Locations at the risk and cost of vendor.
24. Delivery period will be as communicated through emails to the vendor by client.

25. WARRANTY, MAINTENANCE AND ASSURANCE

26. The Vendors shall warrant that the assigned work will be done as per timelines given by the client through email(s) with accuracy, secrecy, confidentiality, and quality at all stages from beginning to end of the assigned work.

27. SERVICES

28. Aror University shall promptly notify the supplier in writing of any claims arising under this warranty and the Vendor/Supplier will repair/replace the defective stores at reasonable speed but within the specified period and time & without any additional cost.

29. LIQUIDATED DAMAGES / PENALTIES FOR VIOLATIONS.

Aror University may cancel the purchase order/ work order and may impose penalty as liquidating damages up to 10% of the contract/purchase order where it deems fit in case of violations by vendor in case of delay in delivery/completion of the ordered items/works/services or supply of substandard/ inferior quality items/works/services.

30. FORCE MAJEURE

Vendor will not be considered to be in default in the execution of their contractual obligations or any of them to the extent that the execution of such obligations or any of them is delayed or omitted by cause of Force Majeure. The term Force Majeure employed herein shall mean acts of public enemy, wars (whether declared or not) invasion, hostilities, revolution, epidemics, riots, fires, floods, earth quake, and other causes similar in kind to those herein mentioned, not under the control of either party, which makes the performance of this agreement unfeasible and which by the exercise of due diligence the party seeking excuse from performance is unable to overcome.

31 TERMS OF PAYMENT

Payment of contract price shall be made in the following manner. Payment will be made as agreed.

32. Following Documents will be part of this agreement and will be binding on the vendor.

Tender Notice, Tender Documents issued, Technical & Commercial Proposal submitted by the vendor and agreed by the Client, Purchase Orders, Emails by the client to the vendor etc.

33. Above conditions are General Conditions, Actual Agreement will have some more Work specific conditions.

34. ***IN WITNESS WHEREOF*** the Vendor and Client have signed this Agreement at Sukkur on the day, month and year first above mentioned, in the presence of the following witnesses: -

Vendor :

CNIC # _____

Address: _____

**Client: For and on behalf of
Aror University**

Witnesses:

Signature: _____

Signature: _____

Name: _____

Name: _____

CNIC # _____

CNIC # _____

Address: _____

Address _____

Published in newspapers on Dec 19, 2025

A List of Employees for LIFE Insurance (Equivalent Scale of Employees) shall be provided on demand via email.

A List for Life Insurance (Employees) shall be provided on demand via email.

For any Query / Confusion, please email at:

Please
Contact

Name: Mr. Zaheer Aslam

Email: procurement.officer@aror.edu.pk

Office: Procurement Office, Aror University Sukkur