



Invitation to Tender (ITT)

For: Group Health Insurance & Group Life Insurance

Date: 2nd March 2021

1 Overview of the British Council

1.1 The British Council is the UK's international organisation for cultural relations and educational opportunities. We create friendly knowledge and understanding between the people of the UK and other countries. We do this by making a positive contribution to the UK and the countries we work with – changing lives by creating opportunities, building connections and engendering trust

1.2 We work with over 100 countries across the world in the fields of arts and culture, English language, education and civil society. Last year we reached over 80 million people directly and 791 million people overall including online, broadcasts and publications. Founded in 1934, we are a UK charity governed by Royal Charter and a UK public body.

1.3 The British Council employs over 10,500 staff worldwide with its headquarters in the UK, and offices in London, Manchester, Belfast, Cardiff and Edinburgh. Further information can be viewed at www.britishcouncil.org.

2 Introduction and Background to the Project / Programme

2.1 British Council is looking for an Insurance Company to provide Group Health Insurance i.e. OPD/IPD and Group Life Insurance services for the staff based in Pakistan.

2.2 More details of the requirement are given in Clause 7 (Specifications) to explain in further detail the exact requirements of the British Council.

2.3 The purpose and scope of this ITT and supporting documents is to explain in further detail the requirements of the British Council and the process for submitting a tender proposal.

3 Tender Conditions and Contractual Requirements

This section of the ITT sets out the British Council's contracting requirements, general policy requirements, and the general tender conditions relating to this procurement process ("**Procurement Process**").

3.1 Contracting requirements

3.1.1 The contracting authority is the British Council which includes any subsidiary companies and other organisations that control or are controlled by the British Council from time to time (see: <http://www.britishcouncil.org/organisation/structure/status>).

3.1.2 The appointed supplier will be expected to deliver the goods and/or provide services in Pakistan.

3.1.3 The British Council's contracting and commercial approach in respect of the required goods and/or services is set out at Annex 1 (*Terms and Conditions of contract*) (**Contract**). By submitting a tender response, you are agreeing to be bound by the terms of this ITT and the Contract without further negotiation or amendment. Once the Contract is awarded, there will be no changes allowed to the Contract (except in accordance with the provisions of the Contract). Any clarification questions in relation to any aspect of this Procurement Process, the terms of the Contract or the payment schedule should be submitted in accordance with the process set out in paragraph 13 (Clarification Requests). Only changes which relate to the correction of ambiguity or manifest error in relation to the terms of the Contract will be considered and, if necessary, the British Council may, when issuing its response to clarification questions that it has received, reissue Annex 1 to reflect such changes.

3.1.4 The Contract awarded will be for a duration of 02 years with an option for an extension for an additional period of 01 year

3.2 General Policy Requirements

3.2.1 By submitting a tender response in connection with this Procurement Process, potential suppliers confirm that they will, and that they shall ensure that any consortium members and/or subcontractors will, comply with all applicable laws, codes of practice, statutory guidance and applicable British Council policies relevant to the goods and/or services being supplied. All relevant British Council policies that suppliers are expected to comply with can be found on the British Council website (<https://www.britishcouncil.org/organisation/transparency/policies>). The list of relevant policies includes (but it is not limited to): Anti-Fraud and Corruption, Modern Slavery, Adults at Risk, Child Protection Policy, Equality, Diversity and Inclusion Policy, Fair Trading, Health and Safety Policy, Environmental Policy, Records Management, and Privacy.

3.3 General tender conditions ("Tender Conditions")

3.3.1 Application of these Tender Conditions – In participating in this Procurement Process and/or by submitting a tender response it will be implied that you accept and will be bound by all the provisions of this ITT and its Annexes. Accordingly, tender responses should be on the basis of and strictly in accordance with the requirements of this ITT.

3.3.2 Third party verifications – Your tender response is submitted on the basis that you consent to the British Council carrying out all necessary actions to verify the information that you have provided; and the analysis of your tender response being undertaken by one or more third parties commissioned by the British Council for such purposes.

3.3.3 Information provided to potential suppliers – Information that is supplied to potential suppliers as part of this Procurement Process is supplied in good faith. The information contained in the ITT and the supporting documents and in any related written or oral communication is believed to be correct at the time of issue but the British Council will not accept any liability for its accuracy, adequacy or completeness and no warranty is given as such. This exclusion does not extend to any fraudulent misrepresentation made by or on behalf of the British Council.

3.3.4 Potential suppliers to make their own enquires – You are responsible for analysing and reviewing all information provided to you as part of this Procurement Process and for forming your own opinions and seeking advice as you consider appropriate. You should notify the British Council promptly of any perceived ambiguity, inconsistency or omission in this ITT and/or any in of its associated documents and/or in any information provided to you as part of this Procurement Process.

3.3.5 Amendments to the ITT – At any time prior to the Response Deadline, the British Council may amend the ITT. Any such amendment shall be issued to all potential suppliers, and if appropriate to ensure potential suppliers have reasonable time in which to take such amendment into account, the Response Deadline shall, at the discretion of the British Council, be extended.

3.3.6 Compliance of tender response submission – Any goods and/or services offered should be on the basis of and strictly in accordance with the ITT (including, without limitation, any specification of the British Council's requirements, these Tender Conditions and the Contract) and all other documents and any clarifications or updates issued by the British Council as part of this Procurement Process.

3.3.7 Compliance with the terms of the Contract – The successful bidder will be expected to comply with the Contract set out in Annex 1 without any amendment (save as described in paragraph 3.1.3). .

3.3.8 Format of tender response submission – Tender responses must comprise the relevant documents specified by the British Council completed in all areas and in the format as detailed by the British Council in Annex 3 (Supplier Response). Any documents requested by the British Council must be completed in full. It is, therefore, important that you read the ITT carefully before completing and submitting your tender response.

3.3.9 Modifications to tender response documents once submitted – You may modify your tender response prior to the Response Deadline by giving written notice to the British Council. Any modification should be clear and submitted as a complete new tender response in accordance with Annex 3 (Supplier Response) and these Tender Conditions.

3.3.10 Rejection of tender responses or other documents – A tender response or any other document requested by the British Council may be rejected which:

- contains gaps, omissions, misrepresentations, errors, uncompleted sections, or changes to the format of the tender documentation provided;
- contains hand written amendments which have not been initialled by the authorised signatory;
- does not reflect and confirm full and unconditional compliance with all of the documents issued by the British Council forming part of the ITT;
- contains any caveats or any other statements or assumptions qualifying the tender response that are not capable of evaluation in accordance with the evaluation model or requiring changes to any documents issued by the British Council in any way;
- is not submitted in a manner consistent with the provisions set out in this ITT;
- is received after the Response Deadline.

3.3.11 Disqualification – If you breach these Tender Conditions, if there are any errors, omissions or material adverse changes relating to any information supplied by you at any stage in this Procurement Process, if any other circumstances set out in this ITT, and/or in any supporting documents, entitling the British Council to reject a tender response apply and/or if you or your appointed advisers attempt:

- to inappropriately influence this Procurement Process;
- to fix or set the price for goods or services ;
- to enter into an arrangement with any other party that such party shall refrain from submitting a tender response;
- to enter into any arrangement with any other party (other than another party that forms part of your consortium bid or is your proposed sub-contractor) as to the prices submitted; or
- to collude in any other way
- to engage in direct or indirect bribery or canvassing by you or your appointed advisers in relation to this Procurement Process; or
- to obtain information from any of the employees, agents or advisors of the British Council concerning this Procurement Process (other than as set out in these Tender Conditions) or from another potential supplier or another tender response,

the British Council shall be entitled to reject your tender response in full and to disqualify you from this Procurement Process. Subject to the “Liability” Tender Condition below, by participating in this Procurement Process you accept that the British Council shall have no liability to a disqualified potential supplier in these circumstances.

3.3.12 Tender costs – You are responsible for obtaining all information necessary for preparation of your tender response and for all costs and expenses incurred in preparation of the tender response. Subject to the “Liability” Tender Condition below, you accept by your participation in this procurement, including without limitation the submission of a tender response, that you will not be entitled to claim from the British

Council any costs, expenses or liabilities that you may incur in tendering for this procurement irrespective of whether or not your tender response is successful.

3.3.13 Rights to cancel or vary this Procurement Process - By issuing this ITT, entering into clarification communications with potential suppliers or by having any other form of communication with potential suppliers, the British Council is not bound in any way to enter into any contractual or other arrangement with you or any other potential supplier. It is intended that the remainder of this Procurement Process will take place in accordance with the provisions of this ITT but the British Council reserves the right to terminate, amend or vary (to include, without limitation, in relation to any timescales or deadlines) this Procurement Process by notice to all potential supplier in writing. Subject to the “Liability” Tender Condition below, the British will have no liability for any losses, costs or expenses caused to you as a result of such termination, amendment or variation.

3.3.14 Consortium Members and sub-contractors – It is your responsibility to ensure that any staff, consortium members, sub-contractors and advisers abide by these Tender Conditions and the requirement of this ITT.

3.3.15 Liability – Nothing in these Tender Conditions is intended to exclude or limit the liability of the British Council in relation to fraud or in other circumstances where the British Council's liability may not be limited under any applicable law.

4 Confidentiality and Information Governance

4.1 All information supplied to you by the British Council, including this ITT and all other documents relating to this Procurement Process, either in writing or orally, must be treated in confidence and not disclosed to any third party (save to your professional advisers, consortium members and/or sub-contractors strictly for the purposes only of helping you to participate in this Procurement Process and/or prepare your tender response) unless the information is already in the public domain or is required to be disclosed under any applicable laws.

4.2 You shall not disclose, copy or reproduce any of the information supplied to you as part of this Procurement Process other than for the purposes of preparing and submitting a tender response. There must be no publicity by you regarding the Procurement Process or the future award of any contract unless the British Council has given express written consent to the relevant communication.

4.3 This ITT and its accompanying documents shall remain the property of the British Council and must be returned on demand.

4.4 The British Council reserves the right to disclose all documents relating to this Procurement Process, including without limitation your tender response, to any employee, third party agent, adviser or other third party involved in the procurement in support of, and/or in collaboration with, the British Council. The British Council further reserves the right to publish the Contract once awarded and/or disclose

information in connection with supplier performance under the Contract in accordance with any public sector transparency policies (as referred to below). By participating in this Procurement Process, you agree to such disclosure and/or publication by the British Council in accordance with such rights reserved by it under this paragraph.

4.5 The Freedom of Information Act 2000 (“FOIA”), EU General Data Protection Regulation (GDPR) 2015, the Environmental Information Regulations 2004 (“EIR”), and public sector transparency policies apply to the British Council (together the “**Disclosure Obligations**”).

4.6 You should be aware of the British Council’s obligations and responsibilities under the Disclosure Obligations to disclose information held by the British Council. Information provided by you in connection with this Procurement Process, or with any contract that may be awarded as a result of this exercise, may therefore have to be disclosed by the British Council under the Disclosure Obligations, unless the British Council decides that one of the statutory exemptions under the FOIA or the EIR applies.

4.7 If you wish to designate information supplied as part of your tender response or otherwise in connection with this tender exercise as confidential, using any template and/or further guidance provided at Part 2 (Submission Checklist) of Annex 3 (Supplier Response), you must provide clear and specific detail as to:

- the precise elements which are considered confidential and/or commercially sensitive;
- why you consider an exemption under the FOIA or EIR would apply; and
- the estimated length of time during which the exemption will apply.

4.8 The use of blanket protective markings of whole documents such as “commercial in confidence” will not be sufficient. By participating in this Procurement Process you agree that the British Council should not and will not be bound by any such markings.

4.9 In addition, marking any material as “confidential” or “commercially sensitive” or equivalent should not be taken to mean that the British Council accepts any duty of confidentiality by virtue of such marking. You accept that the decision as to which information will be disclosed is reserved to the British Council, notwithstanding any consultation with you or any designation of information as confidential or commercially sensitive or equivalent you may have made. You agree, by participating further in this Procurement Process and/or submitting your tender response, that all information is provided to the British Council on the basis that it may be disclosed under the Disclosure Obligations if the British Council considers that it is required to do so and/or may be used by the British Council in accordance with the provisions provision of this ITT.

4.10 Tender responses are also submitted on the condition that the appointed supplier will only process personal data (as may be defined under any relevant data protection laws) that it gains access to in performance of this Contract in accordance with the British Council ’s instructions and will not use such personal data for any other purpose. The contracted supplier will undertake to process any personal data

on the British Council's behalf in accordance with the relevant provisions of any relevant data protection laws and to ensure all consents required under such laws are obtained.

5 Tender Validity

5.1 Your tender response must remain open for acceptance by the British Council for a period of ninety days from the Response Deadline. A tender response not valid for this period may be rejected by the British Council.

6 Payment and Invoicing

6.1 The British Council will pay correctly addressed and undisputed invoices within 30 days in accordance with the requirements of the Contract. Suppliers to the British Council must ensure comparable payment provisions apply to the payment of their sub-contractors and the sub-contractors of their sub-contractors. General requirements for an invoice for the British Council include:

- A description of the good/services supplied is included.
- The British Council Purchase Order number is included.
- It is sent electronically via email in PDF format to Pmarketplace@britishcouncil.org.pk or by post to:

Procurement Team, British Council, c/o British Deputy High Commission, Shahrah-e-Iran Clifton, Karachi, Pakistan

7 Specification

Group Health Insurance

The bidder needs to submit the proposal as per below requirement

Group Health Benefits	Requirement
Hospitalisation Limit (each member of family)	Rs.350,000/- Per dependant covered under the scheme including member of staff. Exceptional cases: In case of exception we may decide to reimburse an amount over and above 350,000 for In Patient Department (IPD) and the vendor will be expected to reimburse the over and amount to the staff member. The British council will then pay back the amount to the vendor without incurring any administrative charges.
Room & Board (per day)	19,000 PKR. To be kept the same as main Agha Khan Hospital (Karachi) semi private room. This rate is expected to be upgraded accordingly.
Maternity (Maternity)	175,000 PKR

Benefits (including treatment for infertility) - Normal	
Maternity - Caesarean/Complicated	275,000 PKR
Miscarriage - Legal Abortion	Covered in complicated
Substance abuse (once in career)	25,000 PKR
Pre-Disability Hospitalisation Sub Limit (Consultation, Diagnosis & Medicines)	30 Days / No Inner Limit
Post Hospitalisation Sub Limit (Follow-ups)	30 Days / No Inner Limit
Complimentary Life Insurance	NA
Premium	
No. of British council employees	Approximately 256 Final numbers will be confirmed later
Premium for Hospitalisation	To be filled by Insurance Co
Premium for Maternity	To be filled by Insurance Co
Total Premium	To be filled by Insurance Co
Number of Insured Members (including employees, spouses and children)	Approximately 696 but this will be confirmed later.
Outpatient Department Benefit (OPD)	
Outpatient - (for entire family)	100,000/ annually Exceptional cases: Incase of exception we may decide to reimburse an amount over and above 100,000 for OPD and the vendor will be expected to reimburse the over and amount to the staff member. The British council will then pay back the amount to the vendor without incurring any administrative charges.
Dental Check-up out of the	Minimal cap of 20,000/- Maximum being 50% of OPD Limit based on exception

entire 100k limit	
Administration Charges	NIL
Payment terms	Quarterly payments to the vendor will be made. Q1 payment will be made in advance, whereas Q2-Q4 will paid end of quarter. A prior evaluation of the vendors performance will be conducted based on KPIS agreed in advance.
Requirement	<p>Credit facility* available for staff in different hospitals across Islamabad, Karachi and Lahore. Atleast one hospital per city.</p> <p>National Medical centre and AKUH in KHI Shifa Hospital International in ISB Fatima Memorial in Lahore</p> <p>*Staff should be able to avail facilities by showing their insurance card such as consultancies, medical tests, emergency services, admission services etc</p>
Special conditions	<ul style="list-style-type: none"> • As Pre-Existing Conditions (Disclosed/Undisclosed) covered up to 100% of Hospital Care Benefit (HCB) Limit. • Hepatitis B & C (Interferon Therapy; Medicines, Treatment and PCR) covered up to 100% of respective HCB limit. • Congenital Illness covered up to 100% of HCB limit. • Pre-Existing Maternity Exclusion clause is waived. – • Newly Born Babies Coverage from His/hers own Limits from Birth. • In Case of No Claim Pro-Rate contribution should be charged both in Hospital Care Limit (HCL)/Maternity • Claim Reimbursement within 10 Working Days after completion of documents, • Maternity Age should be Applicable from 18 to 55 Years • Coverage of Epidural from Maternity Limit • No undue Deductions, Registered Lady Health Worker Charges should also be covered. • In case of special cases/dread diseases and on approval from British Council , limit can be extended up to PKR 1 Million and British council will reimburse the excess approved amount with no extra premium or administrative charges within 15 days of receiving the bill • 50% enhancement of Hospital Care Benefit (HCB) limits in case of accidents. • In Case any employee admitted in Panel Hospital for Hospital Care Limit /Maternity where Doctor is not on Panel and Charges a Cash Fee from Employee/Insured. • Limit for Cost of Lens if someone Medically Required, should be paid with in Limit of PKR, 300,000/- Reasonable and Customary (R&C) Clause is waived
Out Patient Department (OPD) Benefits	<ul style="list-style-type: none"> • Consultations with Physicians • Physiotherapy coverage from OPD limit • Prescribed Medicines • Laboratory and X-ray tests and examinations, • ECG and EEG examinations & other diagnostic tests, • Eye examinations and eye glasses (covered from OPD) • Pre-natal and post-natal treatments, tests and supplies, • Infertility treatments up to 50% of respective Limit • External Devices up to 20% of respective Limit • Cosmetic treatments up to 20% of respective Limit • Dermatology treatments up to 20% of respective Limit, Homeopathic, qualified Hakeem, Lady Health worker charges • Psychiatric treatments • All Pre-existing conditions are covered under this rider, Maternity and its related

	<p>benefits are covered under this rider, if Maternity Limit will exhaust with termination of cover under basic hospitalization policy, cover under this rider will automatically cease</p> <ul style="list-style-type: none"> • Out Patient Department (OPD) credit facility: Designated hospitals in Karachi, Lahore and Islamabad, • OPD Claim and Remaining Limit should be accessible on Mobile App • Transfer of Reimbursement claims in employee Account and generate direct e-mail to Employee (British Council will Provide the Account No, Bank Details & E-mail Addresses) • Psychotherapy/Counselling sessions shall be covered up to 20% from respective OPD Limits upon doctor's recommendations <p>(Staff should have the flexibility to avail these benefits to the full amount of their OPD limit upon exceptional British Council approval)</p>
Additional considerations	<p>The vendor needs to ensure the enforcement of the following British council policies:</p> <ol style="list-style-type: none"> 1. British Council staff members can only avail maternity benefit twice in the entire duration of their tenure. A list will be provided to the vendor of staff who have availed this benefit in the past, the vendor is to ensure the enforcement of the policy and alert the relevant Point of Contact. 2. Spouses working at the British council need to be covered under their own medical benefit. Their dependants can be covered with only one policy holder. The British Council focal point of contact will share a list of these individuals with the vendor as well. Vendor is liable for the reinforcement of the policy.

5. Periodical Check Up

Staff may claim costs of periodical check-ups as follows. We are expecting this amount to be reimbursed from their set OPD limit:

- For staff less than 30 years old once in 4 years
- For staff between 31-40 years old once in 3 years
- For staff between 41-50 years once in 2 years
- For staff older than 51 years annually

Group Life Insurance

The bidder needs to submit the proposal as per below requirement:

Summary of Requirements

No of employees for coverage	Around 256 (tentative)
Coverage limit	1,200,000 PKR
Duration of plan	Same as duration of contract
Contribution payment frequency	Annual
Age limit	60 and Under

Scheme Details	
Benefits required	Expected coverage
Death due to any Cause	PKR 1,200,000 FLAT Covered (Terrorism covered where insured is not actively involved in such activity).
Additional Accidental Death	PKR 2,400,000
Accidental Disability - Permanent Total Disability (PTD) or Permanent Partial disability (PPD)	PKR 1,200,000 FLAT Covered (Terrorism covered in Accidental disability benefit (ADB) where Insured is not actively Involved in such activity). Terrorism covered in Permanent Total Disability (PTD) where insured is not actively involved in such activity
Accidental Disability Temporary Total Disability (TTD)	100% of Monthly Salary up to a max of PKR 50,000 per month
Natural Disability Permanent Total Disability Natural (PTD-N)	PKR 1,200,000 FLAT Covered
Accidental Medical Expense	10% of Group Life up to a max of PKR 120,000
Terminal Illness Benefit	Expecting free of cost
Death/Injury due to Terrorism	As specified above

8 Mandatory Requirements / Constraints

8.1 As part of your tender response, you must confirm that you meet the mandatory requirements / constraints, if any, as set out in the British Council's specification forming part of this ITT. A failure to comply with one or more mandatory requirements or constraints shall entitle the British Council to reject a tender response in full.

9 Qualification Requirements

9.1 As part of your tender response, you must confirm compliance with any qualification requirements as set out at Annex 2 (Selection Questionnaire). A failure to comply with one or more such qualification requirements shall entitle the British Council to reject a tender response in full.

10 Key background documents

10.1 Further relevant background documents / information may be provided to potential suppliers as an Annex to this ITT and/or by way of the issue of additional documents / links to additional information / documents. Please view list of Annexes at the end of this document.

11 Timescales

11.1 Subject to any changes notified to potential suppliers by the British Council in accordance with the Tender Conditions, the following timescales shall apply to this Procurement Process:

Activity	Date / time
Issue of Contract Notice / availability of ITT documents	2 nd March 2021
Deadline for clarification questions (Clarification Deadline)	12 th March 2021
British Council to respond to clarification questions	19 th March 2021
Deadline for submission of ITT responses by potential suppliers (Response Deadline)	1 st April 2021
Award decision standstill letters issued	TBC
Contract concluded with winning supplier	TBC
Contract start date	TBC

12 Instructions for Responding

12.1 The documents that must be submitted to form your tender response are listed at Part 2 (Submission Checklist) of Annex 3 (Supplier Response) to this ITT. All documents required as part of your tender response should be submitted to British Council's e-Tendering portal hosted at <https://intendhost.co.uk/britishcouncil> by the Response Deadline, as set out in the Timescales section of this ITT.

12.2 The following requirements should be complied with when submitting your response to this ITT:

- Please ensure that you send your submission in good time to prevent issues with technology – late tender responses may be rejected by the British Council.
- Do not submit any additional supporting documentation with your ITT response except where specifically requested to do so as part of this ITT. PDF, JPG, PPT, Word and Excel formats can be used for any additional supporting documentation (other formats should not be used without the prior written approval of the British Council).
- All attachments/supporting documentation should be provided separately to your main tender response and clearly labelled to make it clear as to which part of your tender response it relates.
- If you submit a generic policy / document you must indicate the page and paragraph reference that is relevant to a particular part of your tender response.
- Unless otherwise stated as part of this ITT or its Annexes, all tender responses should be in the format of the relevant British Council requirement with your response to that requirement inserted underneath.
- Where supporting evidence is requested as 'or equivalent' you must demonstrate such equivalence as part of your tender response.
- Any deliberate alteration of a British Council requirement as part of your tender response will invalidate your tender response to that requirement and for evaluation purposes you shall be deemed not to have responded to that particular requirement.
- Responses should be concise, unambiguous, and should directly address the requirement stated.
- Your tender responses to the tender requirements and pricing will be incorporated into the Contract, as appropriate.

13 Clarification Requests

13.1 All clarification requests *should* be submitted to British Council's e-Tendering portal hosted at <https://in-tendhost.co.uk/britishcouncil> by the Clarification Deadline, as set out in the Timescales section of this ITT. The British Council is under no obligation to respond to clarification requests and will respond if it considers the question appropriate and the question is received before the Clarification Deadline.

13.2 Any clarification requests should clearly reference the appropriate paragraph in the ITT documentation and, to the extent possible, should be aggregated rather than sent individually.

13.3 The British Council reserves the right to issue any clarification request made by you, and the response, to all potential suppliers unless you expressly require it to be kept confidential at the time the request is made. If the British Council considers the contents of the request not to be confidential, it will inform you and you will have the opportunity to withdraw the clarification query prior to the British Council responding to all potential suppliers.

13.4 The British Council may at any time request further information from potential suppliers to verify or clarify any aspects of their tender response or other information they may have provided. Should you not provide supplementary information or clarifications to the British Council by any deadline notified to you, your tender response may be rejected in full and you may be disqualified from this Procurement Process.

14 Evaluation Criteria

14.1 You will have your tender response evaluated as set out below:

Stage 1: Tender responses will be checked to ensure that they have been completed correctly and all necessary information has been provided. Tenders responses correctly completed with all relevant information being provided and all mandatory requirements as set out in the specification met will proceed to Stage 2. Any tender responses not correctly completed in accordance with the requirements of this ITT and/or containing omissions may be rejected at this point. Where a tender response is rejected at this point it will automatically be disqualified and will not be further evaluated.



Stage 2: The completed Selection Questionnaire will then be reviewed to confirm that the potential supplier meets all of the qualification criteria set out in the questionnaire. Potential suppliers that meet the qualification criteria will proceed to Stage 3. Potential suppliers that do not meet the qualification criteria set out in the Selection Questionnaire may be excluded from the Procurement Process at this point. Where a potential supplier is excluded at this point, its tender response will be rejected in full and not evaluated further and the supplier will automatically be disqualified from this Procurement Process.



Stage 3: If a bidder succeeds in passing Stages 1 and 2 of the evaluation, then it will have its detailed tender response to the British Council's requirements evaluated in accordance with the evaluation methodology set out below. Information provided as part of Selection Questionnaire responses may also be verified as part of this stage.

14.2 Award Criteria – Responses from potential suppliers will be assessed to determine the most economically advantages tender using the following criteria and weightings and will be assessed entirely on your response submitted:

Criteria	Weighting
Experience/Overall Portfolio/Expertise/ Credit Rating of Insurance company in Pakistan (Specified in Annex 3)	20%

Quality - Customer Services, - Customer responsiveness - Communication, - Coordination - Claim intimation (Specified in Annex 2)	30%
Commercial/Financial Cost (specified in Annex 4)	50%

14.3 Scoring Model – Tender responses will be subject to an initial review at the start of Stage 3 of the evaluation process. Any tender responses not meeting mandatory requirements or constraints (if any) will be rejected in full at this point and will not be assessed or scored further. Tender responses not so rejected will be scored by an evaluation panel appointed by the British Council for all criteria other than Commercial using the following scoring model:

Points	Interpretation
10	Excellent – Overall the response demonstrates that the bidder meets all areas of the requirement and provides all of the areas evidence requested in the level of detail requested. This, therefore, is a detailed excellent response that meets all aspects of the requirement leaving no ambiguity as to whether the bidder can meet the requirement.
7	Good – Overall the response demonstrates that the bidder meets all areas of the requirement and provides all of the areas of evidence requested, but contains some trivial omissions in relation to the level of detail requested in terms of either the response or the evidence. This, therefore, is a good response that meets all aspects of the requirement with only a trivial level ambiguity due the bidders failure to provide all information at the level of detail requested.
5	Adequate – Overall the response demonstrates that the bidder meets all areas of the requirement, but not all of the areas of evidence requested have been provided. This, therefore, is an adequate response, but with some limited ambiguity as to whether the bidder can meet the requirement due to the bidder's failure to provide all of the evidence requested.

3	Poor – The response does not demonstrate that the bidder meets the requirement in one or more areas. This, therefore, is a poor response with significant ambiguity as to whether the bidder can meet the requirement due to the failure by the bidder to show that it meets one or more areas of the requirement.
0	Unacceptable – The response is non-compliant with the requirements of the ITT and/or no response has been provided.

14.4 Commercial Evaluation – Your “Overall Price” (as calculated in accordance with requirements of Annex 4 (Pricing Approach) for the goods and/or services will be evaluated by the evaluation panel for the purposes of the commercial evaluation. Prices must not be subject to any pricing assumptions, qualifications or indexation not provided for explicitly by the British Council as part of the pricing approach. In the event that any prices are expressed as being subject to any pricing assumptions, qualifications or indexation not provided for by the British Council as part of the pricing approach, the British Council may reject the full tender response at this point. The British Council may also reject any tender response where the Overall Price for the goods and/or services is considered by the British Council to be abnormally low following the relevant processes set out under the procurement rules. A maximum offer score of 10 will be awarded to the tender response offering the lowest “Overall Price”. Other tender responses will be awarded a mark by application of the following formula: (Lowest Overall Price/Overall Price being evaluated) x 10 (rounded to two decimal places) = commercial score.

14.5 Moderation and application of weightings – The evaluation panel appointed for this procurement will meet to agree and moderate scores for each award criteria. Final scores in terms of a percentage of the overall tender score will be obtained by applying the relevant weighting factors set out as part of the award criteria table above. The percentage scores for each award criteria will be amalgamated to give a percentage score out of 100.

14.6 The winning tender response – The winning tender response shall be the tender response scoring the highest percentage score out of 100 when applying the above evaluation methodology, which is also supported by any required verification evidence (to include, without limitation, any updated information or references relating to any Qualification Question responses)] obtained by the Authority relating to any self-certification or other requirements referred to in the Selection Questionnaire. If any verification evidence requested from a supplier, or a relevant third party as may be referred to by the supplier in the Selection Questionnaire as a party prepared to provide such information, is not provided in accordance with any timescales specified by the British Council and/or any evidence reviewed by the British Council (whose decision shall be final) does not demonstrate compliance with any such requirement, the British Council may reject that tender response in full and disqualify the potential winning supplier from the Procurement Process at that point.

List of Annexes forming part of this ITT (issued as separate documents):

Annex 1 – Terms and Conditions of Contract

Annex 2 – Selection Questionnaire

Annex 3 – Supplier Response

Annex 4 – Pricing Approach