CEYLON PETROLEUM STORAGE TERMINALS LIMITED

National competitive Bidding

BIDDING DOCUMENT

BID FOR THE PROVISION OF
HEALTH INSURANCE COVERS

FOR

THE PERMANENT EMPLOYEES OF CEYLON PETROLEUM STORAGE TERMINALS LIMITED

BID NO: KPR/26/2020

The Chairman
Department Procurement Committee (Major)
C/o Procurement Manager
Procurement Function
Ceylon Petroleum Storage Terminals Limited Oil Installation
01st Floor, New Building
Kolonnawa,
Wellampitiya

TEL: +94-11-2572156
FAX: +94-11-2572155
E-Mail: procure@cpstl.lk
INVITATION FOR BIDS

CEYLON PETROLEUM STORAGE TERMINALS LIMITED

BID FOR THE PROVISION OF HEALTH INSURANCE COVERS FOR THE PERMANENT EMPLOYEES OF CEYLON PETROLEUM STORAGE TERMINALS LIMITED

BID NO: KPR / 26 / 2020

The Chairman, Department Procurement Committee (Major) on behalf of the Ceylon Petroleum Storage Terminals Limited (CPSTL), Kolonnawa, Wellampitiya hereby invites sealed bids (Direct basis) from the eligible, reputed Insurance Service Providers who are registered under the Insurance Regulatory Commission of Sri Lanka (IRCSL) and their agents/ brokers for the Provision of Health Insurance Covers for Permanent Employees of Ceylon Petroleum Storage Terminals Limited.

Interested parties may refer the bidding document and obtain necessary information through the CPSTL website www.cpstl.lk/cpstl/tenders and the original bidding documents could be obtained from the undersigned on submission of a written request, during working days between 0900 hrs and 1400 hrs. till 11.08.2020, upon payment of a non-refundable bidding document fee of Fifteen Thousand Sri Lankan Rupees (LKR 15,000.00) for each. Bidders are requested to inspect the bidding document prior to purchase and once it is purchased, bidding document fee is not refundable for any reason whatsoever.

Duly filled Bidding Document should be submitted through the post under registered cover or sealed cover to reach the Chairman, Department Procurement Committee (Major), C/o, Manager (Procurement), Procurement Function, 01st Floor, New Administration Building, Oil Installation, Kolonnawa, Wellampitiya or could be deposited in the tender box kept at the below address, on or before 1400 hrs. on 12.08.2020.

Bids will be closed at 1400 hrs. on 12.08.2020 and will be opened immediately thereafter at the office of Manager (Procurement), in the presence of the authorized representatives of the bidders who wish to attend.

A pre bid meeting will be held with the prospective parties or their authorized representative/s to clarify any matters relating to the bidding document at 1000 hrs. on 29.07. 2020 at the DGM (Human Resource & Admin.) Office, CPSTL, Oil Installation, Kolonnawa, Wellampitiya.

Bid shall be valid till 11.11.2020.

Bid shall be accompanied by a bid security of Rs.600,000.00 and shall be valid until 09.12.2020 and beyond any extension subsequently requested.

Any of the interested parties who wishes to submit a bid, shall register himself at the Department of Registrar of Companies www.drc.gov.lk (e-ROC) as per the Public Contracts Act, No. 03 of 1987 for every public contract value exceeding Sri Lankan Rupees Five million (LKR 5,000,000 ).

Further details and clarifications (if any) shall be sought from the Manager Procurement on Clarifications (if any) shall be sought from the Manager Procurement on Tel: 011-2572156/ 011-5663121, Fax: 011-2572155, E-mail: procure@cpstl.lk

The Chairman
Department Procurement Committee (Major)
C/o Manager Procurement
Ceylon Petroleum Storage Terminals Limited
Procurement Function
01st Floor, New Building
Kolonnawa
Wellampitiya.
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1. INSTRUCTIONS TO BIDDERS
CEYLON PETROLEUM STORAGE TERMINALS LIMITED

BID FOR HEALTH INSURANCE COVERS FOR PERMANENT EMPLOYEES OF CEYLON PETROLEUM STORAGE TERMINALS LIMITED

1. INSTRUCTIONS TO BIDDERS

1.1 Introduction
The Chairman, Department Procurement Committee (Major), invites National Competitive Bids (NCB) to provide Health Insurance Covers to permanent employees of Ceylon Petroleum Storage Terminals Limited (CPSTL) for a period of One Year, commencing 01.09.2020 for Health Insurance Covers to Permanent Employees of Ceylon Petroleum Storage Terminals Limited as per terms and conditions and annexed schedules, complete in every respect.

1.2 Scope of Insurance Covers

1.2.1 Ceylon Petroleum Storage Terminals Limited (CPSTL) invites single stage single envelope bids for providing the services related to Health Insurance Covers (Direct basis) from eligible, reputed Insurance Service Providers who are registered under the Insurance Board of Sri Lanka and who qualifies under criteria as stipulated here in this document, for a period of twelve (12) months commencing 01.09.2020 for the followings:

i. Permanent Employees of Ceylon Petroleum Storage Terminals Limited

AND

ii. dependents of Permanent Employees:
   a. Married Employees
      i. Spouse
      ii. Maximum two children (unmarried/unemployed/below 25 years old)
   b. Un-married Employees
      i. Parents

1.2.2 The Scope of Services covered will be based on the following benefits more fully described under schedule A:

1. In patient benefits
   1.1 Government Hospitals
   1.2 Private Hospitals

2. Additional Benefits
   2.1 Cesarean Child Birth Cover
   2.2 Vaginal Child Birth using forceps and vacuums
   2.3 Dental Surgeries carried out under general anesthesia

3. Other Benefits
   3.1 Cataract Surgeries (only the cost of lens)
   3.2 Ambulance charges within Sri Lanka to obtain Emergency treatment
   3.3 Outpatient investigations (Employees only)- Rs 7,500 per year
1.2.3 Responsibilities of the Party (herein referred as Insurer)

1. To provide Medical Benefits across Sri Lanka in line with the Scope of Services mentioned in this bidding document.
2. To ensure that their concerned staff/representative shall liaise cordial relationship with employees of CPSTL or their dependents or staff of CPSTL.
3. To provide a Health Insurance Identity Card with required information for the employee and dependents.

1.3 Invitation for Bids

Bidding Documents will be issued up to **1400 hrs. on 11.08.2020** during working days from the office of Manager (Procurement), Procurement Function, Ceylon Petroleum Storage Terminals Limited Oil Installation, 01st Floor, New Building, Kolonnawa, Wellampitiya.

All the bids are required to comply fully with the terms and conditions of the contract in order to consider to be substantially responsive.

**Bidders are requested to fill the Insurance Cover Bid Forms in Schedules A & B for options I and II respectively and one option shall be selected in the process of evaluation.**

**This document includes maximum requirement for the said Health Insurance Cover for the employees of CPSTL. Hence bidders may not provide any additional benefits other than given in this document.**

The Bidding Document consist of the following:
1. Invitation for Bids
2. Instructions to Bidders
3. General Terms and Conditions of the Contract
4. Insurance Covers Required
5. Insurance Cover Bid Forms (Schedule A & Schedule B)
6. Form of Bid/Bids (Annexure A)
7. Format of Bid Security (Annexure B)
8. Employee Strength and family details of CPSTL (Annexure C)

1.4 Documents to accompany the Bid

The following documents shall accompany the Bid.

1.4.2. Original of the Form of Bid, duly completed, signed, stamped and dated.
1.4.3. The Insurance Cover Bid Forms (Option I and Option II), to be completed, signed, stamped and dated.
1.4.4. The draft Insurance Policy
1.4.5. Certified copy of Memorandum and Articles of Association of the Insurer.
1.4.6. Certificate of Incorporation or Business Registration
1.4.7. Certified copies of Audited Financial Statements for last 03 years (including 2019)
1.4.8. Certified copy of the Certification of valid Registration under the **Insurance Regulatory Commission of Sri Lanka.**
1.4.9. Documents requested in General Terms & Conditions
1.4.10. Bank draft or a bank guarantee (as the bid security) issued by reputed commercial bank operating in Sri Lanka with a valid license of monitory board of Sri Lanka (Central Bank), and payable to CPSTL, for a minimum sum of Six Hundred Thousand Lankan Rupees (LKR 600,000.00), which shall be valid until 09.12.2020 as per ITB clause 1.18. Annexure. “B”

1.4.11. A statement indicating:-

1.4.10.1. Location of the registered office and Telephone/Fax Nos. (Documentary proof to support)
1.4.10.2. Minimum of 05 years previous experience in the provision of similar health Insurance Covers of similar scale and giving the names of such Institutions (Reference list) and the nature of covers etc.

(Failure to furnish above said documents and details, along with the bid on or before the closing of bid, may result in the bid being rejected. All documents shall be furnished in English language.)

1.5 Sealing & Marking the Bids

Bids shall be submitted in duplicates as per the conditions specified in this Bidding Document. The original and the duplicate of the bid should be placed in separate envelopes marked “ORIGINAL” and “DUPPLICATE”. Both envelopes should be enclosed in one securely sealed cover, which should be marked “BID FOR HEALTH INSURANCE COVER FOR THE PERMANENT EMPLOYEES OF CPSTL” on the top left hand corner and the statement, “DO NOT OPEN BEFORE 1400 hrs. on 12.08.2020” (to be completed with the time and date specified in the Bidding Document) and shall be addressed to:

The Chairman
Department Procurement Committee (Major)
C/o Procurement Manager
Procurement Function
Ceylon Petroleum Storage Terminals Limited Oil Installation
01st Floor, New Building
Kolonnawa,
Wellampitiya.

or personally deposited in the Tender Box provided at the above address.

If the outer envelope is not sealed and marked as required above, the DPC (Major) will assume no responsibility for the bid being misplaced or premature opening. If the outer envelope discloses the bidder’s identity, the DPC (Major) will not guarantee anonymity of the bid submission but this disclosure will not constitute grounds for bid rejection.

1.6 Period of Validity of the Bids

The Bids shall be valid up to 11.11.2020 Bidder should however clearly indicate the maximum period that their Bids shall be valid.
1.7 Format and Signing of the Bids

The bidder shall prepare an original and a duplicate of the Bids specified above, clearly marked as “BIDS FOR THE HEALTH INSURANCE COVER FOR PERMANENT EMPLOYEES OF CPSTL” original and duplicate as appropriate. In the event of any discrepancy between the original and duplicate, the original shall govern.

The original and the duplicate of the Bids shall be typed, or written in indelible ink, and shall be signed by the bidder, or person(s) duly authorized to bind the bidder to the contract. All pages of the Bids except for un-amended printed matter shall be initialed by the person(s) signing the Bids.

Any inter lineation, erasures or over-writing shall be valid only if they are initialed by the person(s) signing the Bids.

1.8 Clarification of Bidding Document

A pre bid meeting will be held with the prospective parties or their authorized representative/s to clarify any matters relating to the document at 1000 hrs. on 29.07.2020 at the DGM (Human Resource & Admin.) Office, CPSTL, Oil Installation, Kolonnawa, Wellampitiya.

1.9 Deadline for submission of Bids

Chairman, DPC (Major), must receive bids at the address specified under ITB clause 1.5 not later than the time and date stipulated in clause 1.12.

Chairman, DPC (Major), may, at the discretion, extend the deadline for submission of Bids, by amending the Bidding Documents, in which case all rights and obligations of CPSTL and the Bidder will thereafter be subjected to the deadline as extended.

1.10 Late Bids

Any Bids received by the Chairman – DPC (Major), after the deadline for submission of Bids, will be rejected and returned unopened to the Bidder. Postal or other delays will not be considered as valid reasons for acceptance of late Bids.

1.11 Modification & Withdrawal of the Bids

The Bidder may modify or withdraw his Bids after submission, provided that written notice of the modification or withdrawal is received by the Chairman, DPC (Major), prior to the closing time prescribed for Bid Submission. The Bidder’s modifications shall be prepared, sealed, marked and dispatched as follows:

The Bidder shall provide an original and a duplicate, as specified in the ITB clause 1.7 of Bidding Document any modifications to his Bid, clearly identified as such in two envelopes, duly marked “BIDS FOR THE HEALTH INSURANCE COVER FOR THE PERMANENT EMPLOYEES OF CPSTL”. The envelopes shall be sealed in an outer envelope, duly marked “MODIFICATIONS TO THE BIDS –HEALTH INSURANCE COVER FOR THE PERMANENT EMPLOYEES OF CPSTL”.

If the Bidder wishing to withdraw his Bids, shall notify the DPC (Major) in writing prior to the deadline prescribed for the submission of the Bids. A withdrawal notice may also be sent by
Facsimile, but must be followed by the original, by post or by hand to reach the DPC (Major) not later than the deadline for submission of Bids. The notice of withdrawal shall be addressed to:-

The Chairman  
Department Procurement Committee (Major)  
C/o Procurement Manager  
Procurement Function  
Ceylon Petroleum Storage Terminals Limited Oil Installation  
01st Floor, New Building  
Kolonnawa,  
Wellampitiya

Bearing the name of the Bidder and the words “BIDS WITHDRAWAL NOTICE”. Bid withdrawal notices received after the deadline for submission of Bids will be ignored.

1.12 Submission of bids

The Bids sealed and addressed as aforesaid, shall be sent under Registered Cover to reach:

The Chairman  
Department Procurement Committee (Major)  
C/o Procurement Manager  
Procurement Function  
Ceylon Petroleum Storage Terminals Limited Oil Installation  
01st Floor, New Building  
Kolonnawa,  
Wellampitiya

not later than 1400hrs time on 12.08.2020 If the Bidder or their representatives choose not to send their bids under registered Cover, they could deposit such bids in the Tender Box provided for this purpose at the office of the

The Chairman  
Department Procurement Committee (Major)  
C/o Procurement Manager  
Procurement Function  
Ceylon Petroleum Storage Terminals Limited Oil Installation  
01st Floor, New Building  
Kolonnawa,  
Wellampitiya

1.13 Opening the Bids by CPSTL

The Bids will be opened immediately after the closing date and time fixed for closing of bids, at the office of

The Chairman  
Department Procurement Committee (Major)  
C/o Procurement Manager  
Procurement Function  
Ceylon Petroleum Storage Terminals Limited Oil Installation
or such other place as arranged if the office of the Manager (Procurement) is not available.

The Chairman, DPC (Major) or his nominated representative will open the Bids in the presence of the representatives of the Bidder, who choose to attend the bid opening at the time, the date and at the opening place specified in the Invitation to Bids. Representatives of the Bidder shall sign a register as proof of their attendance.

The Bid prices, discounts, and bidders’ names, the presence or absence of the requisite Bid Security, will be announced at the opening. Late bids will not be entertained and will be returned unopened to the bidder.

1.14 Insurance Cover Bids Forms

The Bidder is required to duly sign and return the Insurance Cover Bids Form – marked **Schedule A and Schedule B** indicating their bids in detail.

Prices not submitted on the prescribed form and in the manner required are liable for rejection.

1.15 Preliminary Examination of Bids

The DPC (Major) will examine the bids to determine whether they are complete, any computational errors have been made, whether the documents have been properly signed, and the bids are generally in order. The DPC (Major) may, at its discretion call clarifications from the Bidders in writing.

The response shall be in writing within two weeks from the clarifications notice of the DPC (Major) and no change in the price or substance of the Bids shall be sought, Bids or permitted.

1.16 Correction of Errors

The determined to be substantially responsive will be checked for any arithmetical error and errors will be corrected in the following manner.

1.16.1 Where the discrepancy is between the amount in figures and the amount in words, the amount in words will prevail.

1.16.2 Where the discrepancy is between unit rate and the line total, resulting from multiplying the unit rate by the quantity, the unit rate as quoted will govern, unless in the opinion of the Chairman, DPC (Major), there is an obvious gross misplacement of the decimal point in the rate in which case the line item total as quoted will govern, and the unit rate will be corrected.

1.16.3 The amount stated in the Form of Bids shall be adjusted in accordance with the above procedure with the concurrence of the Bidder shall be considered as binding upon the Bidder. If Bidder does not accept the corrected amount of bid, the Bids shall be rejected.
1.17 Evaluation Criteria

1.17.1 The DPC (Major) will carry out a detailed evaluation of the bids to determine whether the technical aspects are properly addressed, and the Bids are substantially responsive based on the followings.

1.17.2 Lowest acceptable premium quoted for option I or option II within the given deductible range in the Insurance Cover Bids forms.

1.17.3 Financial position and the technical capability of the insurance provider {Refer Instructions to Bidders - Clause 1.4.6 & 1.4.7}

1.18 Bid Security

Each bid must be accompanied by a Bid Security for a sum LKR. 600,000.00 (Six Hundred Thousand Sri Lankan Rupees) from any Commercial Bank operating in Sri Lanka with a valid license of monitory board of Sri Lanka (Central Bank) valid until 09.12.2020. The Bid Security shall strictly conform to the Form appearing in Annexure B. Pay Orders / Bank Drafts are also accepted in lieu of Bid Security. Bids not in conformity with the Bid security format in Annexure B will be treated as non-responsive bids due to major deviation of bidding conditions.

1.19 Public Contract Registration

Any of the following party who wishes to submit a bid, shall register himself at the Department of Registrar of Companies www.drc.gov.lk (e-ROC) as per the Public Contracts Act, No. 03 of 1987 for every public contract value exceeding Sri Lankan Rupees Five million (LKR 5,000,000).

1. An agent, sub-agent, representative or nominee must be registered prior to the closing of the Bid/Tender.
2. If the tender applicant and the tenderer is the same party he must be registered prior to the award of the tender.

However, this registration will be verified by CPSTL at the preliminary evaluation of Bids. In case of failure to meet this legal requirement the Bid shall be rejected.

Contact details of the Registrar: Department of Registrar of Companies, "Samagam Medura", No. 400, D R Wijewardena Mawatha, Colombo 10 / Tel.: +94-11-2689208 / +94-11-2689209 / Email: registrar@drc.gov.lk (Contact details may vary from actuals & CPSTL does not take any responsibility in this regard)

1.20. Acceptance of the Bid

1.20.1 On a Bid or any part thereof of being accepted, the CPSTL will notify such acceptance to the bidder in the form of a letter of award to the address given by him whose bid or part thereof has been accepted.

Upon such notification the successful bidder shall be deemed to have entered into contract with the CPSTL in the performance of the services for which his bid was accepted, on the basis of his bid and he shall there upon be deemed to be the contractor for the performance of the services.

If the successful contractor fails to enter into a formal contract with CPSTL within 7 days of notice as indicated above, his name will be placed on the list of defaulting contractors and the Company shall forthwith be entitled in its absolute discretion to make with such other person as
it may think fit (whether with another bidder or not) at the risk and expense of the successful bidder, the arrangements required for the execution of the Contract for which the successful bidder’s Tender shall have been accepted and shall be further entitled to recover from the successful tenderer all losses, costs, damages and expenses which the Company may sustain in consequence of such failure. The Bidder shall be also forfeited the Bid Security furnished by him along with the bid at the time of bidding.
2. GENERAL TERMS AND CONDITIONS OF THE CONTRACT
2. GENERAL TERMS AND CONDITIONS OF THE CONTRACT

2.1 Eligibility Criteria

- A valid registered entity by the Insurance Board of Sri Lanka
- Be an established insurance Company in active operations within Sri Lanka for at least five years
- Gross written premium on general insurance should not less than LKR 5 billion for the financial year 2018
- Possess such licenses and qualification required to provide the service specified;
- Demonstrate that it possesses the financial, management, human, technical and physical resources required to provide the services to a high standard of effectiveness and diligence.

2.1.1 There are no known or reported incidents likely to result in a claim except what has been already informed to the Insurer.

2.1.2 Policy loss limit as indicated in Insurance Cover Bid Form. Annexure -A

2.1.3 Deductible – As specified under Insurance Cover Bid Form. Annexure -A

2.1.4 The Insurance cover to be executed between the CPSTL and the successful Bidder shall be as per the cover agreed upon by the CPSTL and the successful bidder.

2.1.5 CPSTL reserves the right to terminate the cover with three calendar months’ prior notice. The Insurer shall not be entitled to any compensation or damage or loss incurred upon such termination or loss of profit. The balance of proportional premium should be refunded.

2.1.6 In the event of an addition/deletion to the number of employees within the insured period the premium payable/refundable will be on a pro-rata basis, based on original premium quoted and on the same terms and conditions of the Bid.

2.2 Submission of draft Insurance Policy

2.2.1 The bidder shall submit Draft Insurance Policy with the bid, indicating all exclusions & condition for the respective Insurance Policy. Amendments after acceptance of awarding of the contract will not be accepted.

2.3 General

2.3.1 Bidders must acquaint themselves fully with the bidding conditions. No plea for lack of information or insufficient information will be entertained at any time.

2.3.2 The Bids and any contract resulting there-from shall be governed by and construed according to the laws of Sri Lanka.

2.3.3 No Bid shall be considered unless all the conditions laid down in the Bidding Document have been strictly fulfilled.
2.3.4 The Language to be used is English and correspondence between the CPSTL insured and the insurer shall be in either Sinhala or Tamil as will be applicable for the particular employee insured.

2.4 Payment Terms

Full payment of the total premium value shall be paid in Sri Lankan Rupees within 30 days, only after the successful activation of insurance policy in line with CPSTL requirements.

2.5 Performance Security

2.5.1 The successful bidder, on being notified by CPSTL of the acceptance of his/her bid, shall furnish at bidders own expense a performance security, in the form of bank draft or bank guarantee, within fourteen (14) days of such notification, which is issued by, reputed commercial bank operating in Sri Lanka with a valid license issued by the monitory board of Sri Lanka (Central Bank) and payable to CPSTL on demand, in a sum equivalent to 10% of the total contract value (excluding taxes) of the accepted bid. In case of a bank guarantee, the performance security shall be furnished without a substantial departure to the format given in Annexure “D”.

2.5.2 If the successful bidder fails to furnish the performance security as aforesaid, such bidders name shall be placed in the list of defaulted bidders. CPSTL, shall therefore, be entitled in its absolute discretion to make suitable arrangements required for the performance of such bid, at the risk & expense of the bidder.

2.5.3 The successful bidder, in the event of his/her failure to furnish the performance security as required, shall be liable for any losses, costs, expenses & damages, which CPSTL may sustain in consequence of such failure and the bid security, shall be forfeited.

2.5.4 Official Purchase Order shall be released only after the receipt of the performance security. The performance security shall be in favor of CPSTL and shall be valid for a period Fourteen (14) months from date of the confirmation of award.

2.6 Dispute

Any dispute of whatever nature arising from, out of or in connection with this agreement, on the interpretation thereof, or the rights, duties, obligations or liabilities of any party, or the operation breach, termination, abandonment, foreclosure or invalidity thereof, shall be settled in accordance with the provisions of law governing like disputes and triable by court of law of The Democratic Socialist Republic of Sri Lanka.

The Chairman  
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Procurement Function  
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Wellampitiya.

TEL :+94-11-2572156  FAX :+94-11-2572155  E-Mail: procure@cpstl.lk
3. REQUIRED INSURANCE COVERAGE
3. REQUIRED INSURANCE COVERAGE

3.1 Type of Cover: Health Insurance

3.2 Policy Period: One Year (extendable, if required by CPSTL)

3.3 Coverage: 24 Hours Coverage

3.4 Geographic Limit: Within Sri Lanka

3.5 Beneficiaries:

   3.5.1 Permanent Employees of CPSTL and dependents

   3.5.2 a. married employees
      i. Spouse
      ii. Maximum two children (unmarried/unemployed/less than 25 years old)

   b. un-married employees
      i. Parents

3.5.3 Following employees are not covered under this insurance scheme.

   a. Retired
   b. Dismissed

3.6 Age Limit:

   Employee - below 60 years
   Spouse and parents - No age limit
   Children (unmarried & unemployed) - Below – 25 years

3.7 Insured Amount:

   Option – I (Schedule – A)
   Maximum Rs. 100,000.00 per individual and total amount of Rs. 400,000.00 for the family unit.

   Option – II (Schedule – B)
   Maximum Rs. 150,000.00 per individual with total amount of Rs. 400,000.00 for the family unit.

3.8 Number of Employees Covered:

   3.8.1 Approximately, 2774 Nos. (as at 01.09.2020) of employees as given in Annexure C

   3.8.2 New inclusions as new employees, newborn to the family, spouse of the newly married are allowed with the annual premium.(Pro-rata basis)

   3.8.3 Deletions – Due to resignation, retirements and dismissal premium is charged on pro-rata basis if no claim has been made.

Settlement of Bills to hospital: Direct payment by the Insurer. However, if it exceeds the insured limit, the excess will be reimbursed as agreed between the insurer and Employee.

3.9 An Admission: Minimum of four (04) hours at the Hospital

3.10 Outpatient investigations: Max. Rs. 7500/= for the employee only (part of the annual limit)

3.11 Administration & Control: Entire control of Medical Insurance Scheme is the responsibility of the Insurer in consultation of the nominated officers of Human Resources Management Function of CPSTL.
ANNEXURES
### 4. INSURANCE COVER BID FORM - OPTION I

**SCHEDULE - A**

<table>
<thead>
<tr>
<th>4.1</th>
<th><strong>ANNUAL INPATIENT BENEFIT</strong></th>
<th>CPSTL requirement in Rupees</th>
<th>Insurer’s Offer in Rupees</th>
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<tbody>
<tr>
<td>4.1.1</td>
<td>Limit per individual</td>
<td>100,000.00</td>
<td>Maximum</td>
</tr>
<tr>
<td>4.1.2</td>
<td>Any year limit for the family (maximum 4 members)</td>
<td>400,000.00</td>
<td></td>
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</tbody>
</table>

**4.2 INPATIENT BENEFITS (PRIVATE HOSPITALS)**

<table>
<thead>
<tr>
<th>4.2</th>
<th><strong>ADDITIONAL BENEFITS (PRIVATE HOSPITALS)</strong></th>
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<tbody>
<tr>
<td>4.3.1</td>
<td>Cesarean Child Birth Cover (Maximum Limit)</td>
</tr>
<tr>
<td></td>
<td>(Applicable to family unit or Married Employees)</td>
</tr>
<tr>
<td></td>
<td>100,000.00</td>
</tr>
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<td>4.3.2</td>
<td>Maximum amount payable for instrumental child birth</td>
</tr>
<tr>
<td></td>
<td>(Forceps and Vacuum delivery)</td>
</tr>
<tr>
<td></td>
<td>(Applicable to family unit or married employee)</td>
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<tr>
<td></td>
<td>100,000.00</td>
</tr>
<tr>
<td>4.3.3</td>
<td>Dental Surgeries under general Anesthesia (Doctor fee and other charges)</td>
</tr>
<tr>
<td></td>
<td>30,000.00</td>
</tr>
</tbody>
</table>

**4.4 INPATIENT BENEFITS (GOVERNMENT HOSPITALS)**

<table>
<thead>
<tr>
<th>4.4</th>
<th><strong>ADDITIONAL BENEFITS (GOVERNMENT HOSPITALS)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>4.4.1</td>
<td>Government Hospital per day (paying wards Max. 14 days)</td>
</tr>
<tr>
<td></td>
<td>1,500.00</td>
</tr>
</tbody>
</table>

**4.5 OTHER BENEFITS**

<table>
<thead>
<tr>
<th>4.5</th>
<th><strong>ADDITIONAL BENEFITS</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>4.5.1</td>
<td>Cost of Lens kit for Cataract Surgery (maximum limit)</td>
</tr>
<tr>
<td></td>
<td>30,000.00</td>
</tr>
<tr>
<td>4.5.2</td>
<td>Out patient Investigations (Employee only –part of the employees limit)</td>
</tr>
<tr>
<td></td>
<td>7500.00</td>
</tr>
</tbody>
</table>

**4.6 LIMITATION OF LIABILITY**

Please specify

**4.7 EXCLUSION CLAUSES IF ANY**

Please specify

**4.8 CONDITIONS IF ANY**

Please specify
<table>
<thead>
<tr>
<th>No.</th>
<th>Annual Premium</th>
<th>Number</th>
<th>Per Unit (Rs.) Cost</th>
<th>Total Amount (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Per Individual</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Per Family (Maximum 4 members)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Other Charges</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Total Premium excluding VAT</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Add 8% VAT</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Total Premium including VAT</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total premium for .... employees ........................................ (In words) (Without taxes)**

**VAT Registration No.** : .................................................................

**Seal & Date**

**Signature of Bidder** : ....................................................

**Name & Address of Bidder** : .....................................................

.................................................................

.................................................................

.................................................................

**Tel: No** : .....................................................

**Email** : .....................................................
### 4. INSURANCE COVER BID FORM - OPTION II

**SCHEDULE - B**

<table>
<thead>
<tr>
<th>4.1</th>
<th>ANNUAL INPATIENT BENEFIT</th>
<th>CPSTL requirement in Rupees</th>
<th>Insurer’s Offer in Rupees</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1.1</td>
<td>Limit per individual</td>
<td>150,000.00</td>
<td>Maximum</td>
</tr>
<tr>
<td>4.1.2</td>
<td>Any year limit for the family (maximum 4 members)</td>
<td>400,000.00</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4.2</th>
<th>INPATIENT BENEFITS (PRIVATE HOSPITALS)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>4.3</th>
<th>ADDITIONAL BENEFITS (PRIVATE HOSPITALS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.3.1</td>
<td>Cesarean Child Birth Cover (maximum limit) (Applicable to family unit or married employees)</td>
</tr>
<tr>
<td>4.3.2</td>
<td>Maximum amount payable for instrumental child birth (Forceps and Vacuum delivery) (Applicable to family unit or married employees)</td>
</tr>
<tr>
<td>4.3.3</td>
<td>Dental Surgeries under general Anesthesia (Doctor fee and other charges)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4.4</th>
<th>INPATIENT BENEFITS (GOVERNMENT HOSPITALS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.4.1</td>
<td>Government Hospital per day (paying wards Max. 14 days)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4.5</th>
<th>OTHER BENEFITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.5.1</td>
<td>Cost of Lens kit for Cataract Surgery (maximum limit)</td>
</tr>
<tr>
<td>4.5.2</td>
<td>Out patient Investigations (Employee only –part of the employee limit)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4.6</th>
<th>LIMITATION OF LIABILITY</th>
<th>Please specify</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.7</td>
<td>EXCLUSION CLAUSES IF ANY</td>
<td>Please specify</td>
</tr>
<tr>
<td>4.8</td>
<td>CONDITIONS IF ANY</td>
<td>Please specify</td>
</tr>
<tr>
<td>No.</td>
<td>Annual Premium</td>
<td>Number</td>
</tr>
<tr>
<td>-----</td>
<td>-------------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>1.</td>
<td>Per Individual</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Per Family (Maximum 4 members)</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Other charges</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Total Premium excluding VAT</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Add 8 % VAT</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Total Premium including VAT</td>
<td></td>
</tr>
</tbody>
</table>

Total premium for ............ employees ........................................ (In words) (Without taxes)

VAT Registration No. : ........................................................................

Seal & Date

Signature of Bidder : ......................................................

Name & Address : .............................................................................

Tel: No : ..............................................................

Email : ...............................................................
FORM OF BID

The Chairman
Department Procurement Committee
C/o Procurement Manager
01st Floor, New Administration Building
Ceylon Petroleum Storage Terminals Limited
Oil Installation
Kolonnawa
Wellampitiya

BID FOR HEALTH INSURANCE COVER FOR THE PERMANENT EMPLOYEES OF CEYLON PETROLEUM STORAGE TERMINALS LIMITED. KPR/26/2020

1. I / We, the undersigned, having read and fully acquainted myself / ourselves with the contents of the Instructions to Bidders and General Terms and Conditions of Bid pertaining to the above Bid, along with Insurance Cover Bid Forms thereto, do hereby undertake to provide the policies referred to therein, in accordance with the aforesaid Instructions, Terms and Conditions for a

(i) total Bid price as per the SCHEDULE – A

   (in figures) .................................................................

   (in words) ................................................................

   or

(ii) total Bid price as per the SCHEDULE – B

   (in figures) .................................................................

   (in words) ................................................................

The makeup of the aforesaid total Bid Price is given in the accompanying insurance Cover Bid Forms.

2. I/We confirm that this Bid shall be open for acceptance until 11.11.2020 and that it will not be withdrawn or revoked prior to that date.

3. I/We attach hereto the following documents as part of my/our Bid:
   a. General Terms and Conditions of the Bid duly signed and dated.
   b. Form of Bid duly completed signed and dated.
   c. Certified copies of the Memorandum and Articles of Association of the Insurer.
   d. Certified copies of the Certificate of Incorporation or Business Registration.
   e. Certified copies of certificate of registration with Sri Lanka Insurance Board.
f. The Audited Financial Statements for the last three consecutive years. (including 2019)

g. Documents required in General Terms & Conditions

h. A statement indicating:

(i) Location of the registered office and Telephone/Fax Nos. (Documentary proof to support).

(ii) Minimum of 05 years Previous experience in the provision of similar policies and giving the names of institutions and the nature of covers etc.

4. I/We understand that you are not bound to accept the lowest Bid and that you reserve the right to reject any or all Bids or to accept any part of a Bid without assigning any reasons thereof.

5. We undertake to adhere to the Bidding conditions and other terms.

6. My/Our Bank Reference is as follows: .................................................................

........................................................................................................................................

Signature of Bidder : ........................................................................

Name of Bidder : ............................................................................... 

Address : ...........................................................................................

Cable : ..............................................................................................

Telex : ..............................................................................................

Fax : .................................................................................................

Date : .................................................................................................
FORMAT OF BID SECURITY

BOND NUMBER :………………………………
DATE :………………………………
SUM GUARANTEED :………………………………
BENEFICIARY : CEYLON PETROLEUM STORAGE TERMINALS LIMITED

To:  The Chairman
     Department Procurement Committee
     C/o Procurement Manager
     01st Floor, New Administration Building
     Ceylon Petroleum Storage Terminals Limited
     Oil Installation
     Kolonnawa
     Wellampitiya

Dear Sir,

By this Bond we………………………………………………………………………………………….. (Herein after called
“the Bidder”) and we ………………………………………………………………………….(name of Bank) whose
registered office is at………………………………………………………..
……………………………………………………………………………….(hereinafter called “the Surety”) are held and
firmly bound into ………………………………………………………………………(hereinafter called “the Authority”) in the
sum of ……………………………………………….for the payment of which sum the Bidder and the Surety bind
themselves their successors and assigns jointly and severally by these present.

Whereas the Authority has invited the Bidder and other persons to complete Bids in similar terms for the service
of……………………………………………………………………………………………………and works associated (hereinafter called “the Bid”)
in accordance with such invitation, the Bond shall provide security to the Authority that the Bidder will honour
certain obligations to be undertaken by him in the Bid in accordance with the following conditions.

Now the Conditions of this Bond are:

(a) that it shall remain in full force and effect until the earliest of

(i) 09.12.2020, or any prolongation of such date above notified to the Authority by the Bidder
and the Surety in writing,

(ii) In the event of the Bid by the Authority, the date upon which the Bid provides a performance
security to the Authority in accordance with the terms of the contract thereby made between
them, or

(iii) In the event of acceptance of the Authority of a Bid for the work from a third party the date
upon which such third party provides the relevant performance security.

(b) Subject to this Bond being in full force and effect, the Surety shall pay the full amount specified in
this Bond upon receipt of first written demand from the Authority stating that

(i) the Bidder has withdrawn his Bid during the Bidding period, or
(ii) the Bidder has failed to provide a performance security to the Authority in accordance with the terms of the contract between them upon acceptance of the Bid.

No alteration in the terms of the Bidder, nor any forbearance or forgiveness in or in respect of any matter or thing concerning the Bid on the part of the Authority, nor any objection from the Bidder shall in any way release the Surety from any liability under this Bond.

The benefit of this Bond shall not be assignable by the Authority and upon its ceasing to be in full force and effect the Authority shall return the same to the Bidder.

This Bond shall be governed by the laws of Sri Lanka.

I executed as a Date this (    ) day of (   ) 2020 (    )

For and on behalf of the Bidder                   For and on behalf of the Surety

Signed by…………………………………    Signed by…………………………………
In the capacity of…………………………    In the capacity of…………………………
And by……………………………………    And by……………………………………
In the capacity of…………………………    In the capacity of…………………………

Seal (where applicable)                     Seal (where applicable)
### Employee strength and family details

<table>
<thead>
<tr>
<th>Employee Category</th>
<th>Member</th>
<th>Parents</th>
<th>Children</th>
<th>Spouse</th>
<th>Total Family Members</th>
<th>No of Employees as at 01.09.2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals</td>
<td>1</td>
<td>0</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>53</td>
</tr>
<tr>
<td>Individuals</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>2</td>
<td>81</td>
</tr>
<tr>
<td>Individuals</td>
<td>1</td>
<td>2</td>
<td>-</td>
<td>-</td>
<td>3</td>
<td>218</td>
</tr>
<tr>
<td>Family</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>194</td>
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<td>Family</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>448</td>
</tr>
<tr>
<td>Family</td>
<td>1</td>
<td>-</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td>1094</td>
</tr>
<tr>
<td>Family</td>
<td>1</td>
<td>-</td>
<td>more than 2</td>
<td>1</td>
<td>643</td>
<td></td>
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<tr>
<td>Family</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>0</td>
<td>00</td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>1</td>
<td>-</td>
<td>2</td>
<td>0</td>
<td>43</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2774</td>
<td></td>
</tr>
</tbody>
</table>
FORMAT OF PERFORMANCE SECURITY

[This Bank Guarantee form shall be filled in accordance with the instructions indicated in brackets]

……………………[insert(by issuing agency) issuing agency’s name and address of issuing branch or office]

Beneficiary: CEYLON PETROLEUM STORAGE TERMINALS LIMITED

Date: …………………………….. [insert (by issuing agency) date]

PERFORMANCE SECURITY NO: …………………………….. [insert (by issuing agency) number]

We have been informed that …………………..[insert(by issuing agency) name of Contractor/Supplier] (hereinafter called “the Contractor”) has entered into Contract No. …………………..[insert(by issuing agency) reference number of the contract] dated………………..[insert(by issuing agency) date of the contract] with you, for the ……………….. Construction/Supply/Service [select appropriately] of …………………. [insert (by issuing agency) name of contract and brief description of Works](hereinafter called “the Contract”)

Furthermore, we understand that, according to the conditions of the Contract, a Performance security is required.

At the request of the Contractor, we ………………………. [insert (by issuing agency) name of Agency] hereby irrevocably undertake to pay you any sum or sums not exceeding in total an amount of …………………[insert (by issuing agency) amount in figures] (……………………..) [insert (by issuing agency) amount in words], such sum being payable in the types and proportions of currencies in which the Contract Price is payable, upon receipt by us of your first demand in writing accompanied by a written statement stating that the Contractor is in breach of its obligation(s) under the Contract, without your needing to prove or to show grounds for your demand or the sum specified therein.

This guarantee shall expire, no later than the ………….day of ……….., 2020 [Insert (by issuing agency) date, fourteen (14) months from date of the confirmation of award] and any demand for payment under it must be received by us at this office on or before that date.

……………………………

[signature (s) of authorized representative (s)]
CONTRACT AGREEMENT

CONTRACT AGREEMENT BETWEEN CEYLON PETROLEUM STORAGE TERMINALS LIMITED (CPSTL) AND M/s. ------------------------- FOR THE PROVISION OF HEALTH INSURANCE COVERS FOR PERMANENT EMPLOYEES OF CEYLON PETROLEUM STORAGE TERMINALS LIMITED - TENDER REF NO: ----------

This contract agreement is made and entered into this ---------------- between the Ceylon Petroleum Storage Terminals Limited incorporated under the provisions of the conversion of public corporation or Government owned business undertaking into public companies Act No. 23 of 1987 and Companies Act No.07 of 2007, having its registered office at Oil Installation, Kolonnawa, Sri Lanka (hereinafter called and referred to as the “CPSTL” which terms of expression as herein used shall where this context so requires and admits mean & include the said Ceylon Petroleum Storage Terminals Limited & its successors & assigns) as one part and M/s ------------------------- (hereinafter called the “Service Provider” which terms of expression as herein used shall where this context so requires and admits mean & include the said M/s & its successors & assigns) as the other part.

WHEREAS CPSTL invited bids for THE PROVISION OF HEALTH INSURANCE COVERS FOR PERMANENT EMPLOYEES OF CEYLON PETROLEUM STORAGE TERMINALS LIMITED under the Tender Ref No: KPR/26/2020 (hereinafter called and referred to as “the Contract”) and has accepted a bid by the Service Provider for the supply of such Contract in the total sum of Rs.xxxxxx + VAT (Rs. xxxxxx) (hereinafter called and referred to as “the Total Premium”), and the remedying of any defects therein.

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.

2. The following documents shall constitute the Contract between the CPSTL and the Service Provider, and each shall be read and construed as an integral part of the Contract:
   
   i. This Contract agreement
   ii. Contract Data
   iii. Conditions of Contract
   iv. Insurance Requirements (including Schedule of Requirements and Insurance Coverage)
   v. The Service Provider’s Bid and original Price Schedules
   vi. The CPSTL’s Notification of Award
   vii. Clarification and responses of bid
   viii. Negotiation memo (if any)
3. This Contract shall prevail over all other Contract documents. In the event of any discrepancy or inconsistency within the Contract documents, then the documents shall prevail in the order listed above.

4. In consideration of the payments to be made by the CPSTL to the Service Provider as hereinafter mentioned, the Service Provider hereby covenants with the CPSTL to provide the Services and to remedy defects therein in conformity in all respects with the provisions of the Contract.

5. The CPSTL hereby covenants to pay the Service Provider in consideration of the provision of the Services and the remedying of defects therein, the Total Premium as may become payable under the provisions of the Contract at the times and in the manner prescribed by the Contract.

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with the laws of Democratic Socialist Republic of Sri Lanka on the day, month and year indicated above

For and on behalf of the Service Provider

For and on behalf of CPSTL

In the presences of witness:

1. Name & NIC No : ..............................................
   Signature : ................................................
   Address : ................................................

2. Name & NIC No : ..............................................
   Signature : ................................................
   Address : ................................................