



भारतीय पेट्रोलियम और उर्जा संस्थान  
**INDIAN INSTITUTE OF PETROLEUM AND ENERGY**

Temporary Campus: 2<sup>ND</sup> Floor, Main Building, AUCE (A),  
Visakhapatnam – 530003, Website: [www.iipe.ac.in](http://www.iipe.ac.in)

Domestic Tender No: **IIPE/GMI/2022-23/233**

Date: **03.02.2023**

**NOTICE INVITING TENDER**

Sealed Tender is invited from General Insurance Companies (Licensed and Registered with IRDA) dealing with Health Insurance for implementation of Indian Institute of Petroleum and Energy Visakhapatnam Employees **GROUP MEDICAL INSURANCE POLICY** on Pan India basis.

Bid document consisting of two parts is available on the Institute website <https://iipe.ac.in/alltenders> from where the same can be downloaded. This can also be accessed on CPPP Portal.

**Critical Dates of Tender**

| Sr. No | Particulars                            | Date       | Time       |
|--------|--|------------|------------|
| 1      | Date of Publication/Download of Tender | 03/02/2023 | 16:00 Hrs. |
| 2      | Bid Submission Start Date              | 03/02/2023 | 16:30 Hrs. |
| 3      | Bid Submission Close Date              | 23/02/2023 | 15:00 Hrs. |
| 4      | Opening of Technical Bids              | 23/02/2023 | 15:30 Hrs. |

The bids should be submitted in two parts i.e. the Technical Bid and the Financial Bid. The envelop consisting of Technical bid documents and the envelop consisting of Financial bid documents should be put together in one separate envelop with super scribing "Technical & Financial Bids for Group Medical Insurance Policy for Employees of IIPE Visakhapatnam".

Submission and opening of bids shall be as per the above schedule. Bids received after **03:00 PM** on **23.02.2023** shall be summarily rejected and no explanations whatsoever, shall be entertained in this regard. Complete tender documents in one envelop should be submitted at the address mentioned below:

The Tender Box,  
C/o The Registrar  
Indian Institute of Petroleum and Energy,  
2<sup>nd</sup> Floor, AU Engineering College  
Andhra University, Visakhapatnam – 530 003.  
Tele: 0891-2856015, 2585152  
Email: [procurement@iipe.ac.in](mailto:procurement@iipe.ac.in)

Note: All correspondence/ communication on the scheme should be made at the above address only.



Registrar

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## **INSTRUCTIONS TO BIDDERS**

Indian Institute of Petroleum and Energy, Visakhapatnam is established by the Government of India under the aegis of the Ministry of Petroleum and Natural Gas, GoI in the year 2016 at par with IITs & IIMs. The Indian Institute of Petroleum and Energy Act, 2017 enacted by the Parliament declared it as an 'Institution of National Importance'. It is presently operating from its temporary campus located at 2<sup>nd</sup> Floor, Main Building, AU College of Engineering (A), Visakhapatnam, Andhra Pradesh – 530003.

The Institute employs a number of employees to safeguard their health issues, it intends to have for them their health insurance cover from leading Insurance Company (ies)/ Organisations operating in India.

Accordingly, sealed bids are invited from the interested Insurance Companies operating in India and dealing with Health / Medical Insurance to provide health insurance to these Employees, adhering to the following instructions and guidelines etc.

### **The Bid document:**

The bids shall be in two parts i.e. (i) The unpriced Technical Bid and (ii) The Financial Bid. The unpriced Technical Bids have to be submitted in Annexure-I to Annexure-VII while the Financial Bid shall be in Annexure-VIII. Annexure-I to Annexure-VIII are mentioned above.

### **A. Unpriced Technical Bid:**

The Technical Bid consisting of Annexure-I to Annexure-VII shall be put in a sealed envelope duly super scripted "Technical Bid for Group Medical Insurance Policy for Employees of IIPE Visakhapatnam".

### **B. Financial Bid:**

The Financial Bid (Annexure – VIII) should be put in a separate sealed envelope duly super scripted "Financial Bid for Group Medical Insurance Policy for Employees of IIPE Visakhapatnam".

Thereafter both the envelopes should be put in separate larger sealed envelope duly super scripted "Technical & Financial Bids for Group Medical Insurance Policy for Employees of IIPE Visakhapatnam".

Bidder should take into account any corrigendum published on the tender document before submitting their bids.

Bidders are to go through the tender advertisement and the tender document carefully to understand the documents required to be submitted as part of the bid. Please note the number of covers in which the bid documents have to be submitted, the number of documents - including the names and content of each of the document that need to be submitted. Any deviations from these may lead to rejection of the bid.

Out of the Bids so received, the Un-priced technical bid of the offers received will be opened first on the given time & date while the Financial bid will be opened of only such bidders whose technical bids are found to be acceptable. Date and time of opening of the financial bids will be intimated separately to such short-listed bidders through e-mail. As such, the bidders should keep watching the Institute website.



If any bidder desires to be present at the time of opening of bids, he shall either himself or his duly authorized representatives (not more than two persons) may remain present during the tender opening. No extension of time shall be permitted for the collection of Tender Documents and/or Tender opening date.

Offers submitted against tender documents only will be considered and the offer shall be in the name of the insurer on whose behalf the tender document has been issued. The insurer has to give an undertaking that they have submitted their bid as a single entity only and have not formed a consortium for the scheme.

No request for clarification received after the stipulated date and time, shall be considered. IIFE Visakhapatnam will issue clarification in writing only if deemed fit.

While submitting the bid, tenderers are requested to ensure that bids are in compliance to the regulations applicable under various statutes. Any fine, penalty or expenses due to breach arising thereon, will be borne by the tenderer, IIFE Visakhapatnam will bear no financial implication on this account.

For financial bids it is a mandate for the companies that they submit the bifurcated quotation as per Annexure-VIII.

If the last date of receiving / opening of the bids coincides with a holiday, then the next working day shall be the receiving / opening date.

The Bidder may seek clarifications on any clause of the tender document up to date mentioned in the bid document. Any request for clarification must be sent to the said email with subject "**Group Medical Insurance Policy for Employees of IIFE Visakhapatnam**". The Institute will respond through e-mail and, if institute deem necessary, it may amend the bid document as a result of any clarification.

The Bidders are requested to submit the bids after issue of clarifications duly considering the changes made, if any. Bidders are totally responsible for incorporating / complying with the changes / amendments issued, if any, during pre-bid meeting in their bid.

#### **Amendment of bid document:**

At any time prior to the deadline for submission of bids, IIFE Visakhapatnam may, for any reason modify the Bidding documents by amendment by issuing an addendum / corrigendum hosting it on Institute's website. The addendum/ corrigendum will be binding on all the bidders.

In order to afford prospective bidders reasonable time to take the amendment into account in preparing their bids, IIFE Visakhapatnam may or may not, at its discretion, extend deadline for the submission of the Bid.

No Oral statements/written statement made by the Bidder after submission of tender shall be considered.

#### **General conditions:**

Each and every page of bid including any other documents must be signed under seal of the bidder.

The bids should be complete in all respects. Any bid incomplete in any manner would be liable for outright rejection.

Cutting or overwriting should be avoided. However, in case of the same being inescapable, every such cutting/ overwriting should be duly attested.



Bid being submitted must be the document duly downloaded from the Institute (IIPE) website/ CPPP only and no other form. Bid in any other form or containing unrelated attachments or with conditions / riders shall not be entertained.

Bids should be submitted in spiral binding preferably.

Along with the unpriced technical bid, a soft copy of the technical bid along with its supporting documents in CD thereof should also be submitted.

Bids should be supported with proper documentary evidence to substantiate all the requirement prescribed in the bid document.

Separate sheet may be attached if there is insufficient space in the relevant column/ clause in which information / details are to be furnished.

Part-I and Part-II of the bid document besides the letter of award of contract issued by the Institute to the successful bidder shall form and be the integral parts of the contract.

Insurer/Bidder/Tenderer shall mean the company who submits the tender and enters into contract with IIPE Visakhapatnam and shall include their executors, administrators, and successors and permitted assignees.

Any conditional bid or a bid that is not in the prescribed Performa will not be accepted.

The bid shall remain valid for a minimum period of three months from the last date of bid submission and it is must. No claim for escalation of the rate will be considered after the opening of the tender. No bidder shall be permitted to withdraw its bid before the aforesaid given time.

Each paper of Bid Document must be signed under seal by the competent authority of the Bidder. Any document/ sheet not signed shall tantamount to rejection of Bid.

### **Canvassing, Fraud and Corrupt practices:**

Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be.

a. "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official.

b. "Fraudulent practice" means a misrepresentation of facts in order to influence Tender process or an execution of a contract to the detriment of the scheme and includes collusive practice among bidding Insurers/Authorized Representative (prior to or after bid submission) designed to establish bid prices at artificially non-competitive levels and to deprive the scheme the benefit of free and open competition;

c. IIPE Visakhapatnam will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices.

d. IIPE Visakhapatnam will declare a firm ineligible, either indefinitely or for a stated period of time, for being awarded a contract if it at any time, it determines that the bidding Insurer/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing, a contract.





**Action against the Contractor / Insurer:**

Furnishing incorrect information in the offer, failure to act according to tender condition, non-fulfilment of any or whole of the contract may entail black listing of Insurer in addition to taking other appropriate action against the Insurer.

**Disputes:**

In respect of all tender conditions, and / or any matter connected therewith the decision of IIFE Visakhapatnam shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Visakhapatnam Courts only.

In case of dispute of any claim, a committee consisting of the representative of the insurance company and IIFE Visakhapatnam will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.

Finally, all disputes or difference arising out of this tender, terms & conditions or any matter relation to this tender shall be resolved through arbitration. The Director of Institute or his nominee shall be sole arbitrator who will decide the dispute as per the provision of 'The Arbitration & Conciliation Act 1996'. However, it is made clear that the venue of arbitration, if situation so warrants, shall all the time and in every situation shall be at Visakhapatnam only.

**Assistance to bidders:**

Any queries relating to the tender document and the terms and conditions contained therein should be addressed to the Tender Inviting Authority through email at '[procurement@iife.ac.in](mailto:procurement@iife.ac.in)',  
Ph. No. 0891-2856015, 2585152.

**Interpretation**

Should there be any misgivings or difference in the meaning or interpretation of any stipulation or clause of the bid document, the same shall referred to Director of the Institute whose decision in this regard shall be final and binding on the parties.

**Jurisdiction**

All disputes shall be subject to jurisdiction of Visakhapatnam Courts only.



## Conditions of Contract & Qualification Criteria

### Qualifying Requirements for the Bidding Insurance Companies:

1. The bidder should be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/ Health Insurer and should have a license to carry out Medical insurance business on a Pan India basis.
2. Guidelines issued by IRDA from time to time with regard to Insurer's responsibility & liability towards insured, shall be automatically applicable to this Insurance contract to the extent stipulated by IIPE Visakhapatnam.
3. Should have an operational Registered /Branch Office in Visakhapatnam, Andhra Pradesh, India.
4. The Insurance Company should be in the Medical / Health Insurance business in India at least for **Five Years** as on last date of tender submission.
5. Bidder Should have PAN and a valid registration under GST.
6. The Insurance Company should be having Medical / Health insurance participation in at least three major companies/institutions/ organizations etc. Major Institutions here implies at least 100 insured employees or more. (Documentary evidence to be furnished).
7. Tenderer has to submit a declaration in Annexure-II stating that they have not been Black-Listed/ De-listed or are put to any holiday by any Indian Institutional Agency/ Government Department/ Public Sector Undertaking in the last three years. In case they have been black listed by any of the Institutions, details of the same to be furnished. Moreover, no restraint order has been passed by the competent court of law.

### Bid Evaluation Process:

1. IIPE Visakhapatnam may opt for any or none of the policy based on the premium quotes received. The evaluation of financial bids shall be done on L-1 basis among all the companies that qualify the technical bid. Taxes applicable shall be as per the prevailing rates.
2. Technical bids would be evaluated by a committee constituted for this purpose. Whether a bidder qualifies or not would depend upon apart from the criteria given above on the following factors.
  - (i) All India coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/ municipal bodies/ private hospitals etc. across India shall also be eligible for reimbursement/ settlement.
  - (ii) Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.
  - (iii) Coverage of ailments/ surgeries etc. requiring one day or more of hospitalization.
  - (iv) Coverage of other procedures/ surgeries/ ailments etc that require one day or less of hospitalization.
  - (v) Exclusions (if any) from the reimbursable expenses.



- (vi) Ceilings (if any) within the insured amount under individual expense heads (like room rent etc.) including the minimum period of pre and post hospitalization expenses covered in the scheme. Note that the pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively.
- (vii) Whether Corporate buffer and additional individual family top-up insurance coverage is provided for and if yes, the ceiling on this amount.
- (viii) Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment and ceiling if any.
- (ix) Any other terms & conditions not included in the factors listed above but looks significant to the committee once technical bids are opened.

IIFE Visakhapatnam retains the right to seek clarification after the technical bids are opened or a pre-bid conference is scheduled to clarify the tender document clauses. The bidders may also be asked to make presentations. Each of the technical bids after opening would be evaluated by a committee and marked "acceptable" or "unacceptable" for each of the above mentioned factors. Only those bids that score "acceptable" on all the factors would be considered to have passed the technical screening. The decision of the evaluation committee in this regard would be final.

Notwithstanding anything contained in this document, the acceptance of tender will rest with IIFE Visakhapatnam and IIFE Visakhapatnam reserves full right to reject any or all tenders without assigning any reason whatsoever.

The tenderers are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of tenders.

Currency for financial bids and payments shall be made in Indian Rupees only.

It shall be the responsibility of the bidder that no advisor / broker / middle man is involved in entire bidding process.

IIFE Visakhapatnam takes no responsibility for delays, loss or non-receipt of tender documents or any letters sent by post/courier either way and also reserve the right to reject any offer in part or full without assigning any reasons thereof.

Apart from the preferred hospitals of Visakhapatnam, Insurance coverage in terms of recognized hospitals, i.e., All Hospitals of State / CGHS recognized / public undertaking / autonomous bodies / municipal bodies / private hospitals etc across India shall also be eligible for reimbursement / settlement. The Company should have good presence in Group Health Insurance policy business.

Notwithstanding anything stated above, IIFE Visakhapatnam reserves the right to assess the Medical Insurer's capacity and capability to perform the Medical Insurance business should the circumstances warrant or such an assessment is thought to be in the overall interest of IIFE Visakhapatnam. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the medical insurance business. TPA having good reputation / working in the city of Visakhapatnam may be preferred.

The company / TPA should depute its official for grievance redressal for at least 2 days in a week for 3 hours at Health Centre.





Claims of Visakhapatnam at the hospitals given herein after in subsequent clause shall have to be cashless. Insurer should have tie up with the following hospitals (Compulsory) in the city of Visakhapatnam for cashless facility:

|  |                                  |
|--|----------------------------------|
| Vaisakha Eye Hospital                  | Omni RK Super Specialty Hospital |
| Care Hospitals                         | Lotus Hospitals                  |
| Medicover Hospitals                    | Pinnacle Hospitals India Pvt.Ltd |
| Queen's NRI Hospital                   | KIMS Hospital                    |
| Seven Hills Healthcare Private Limited | Indus Hospitals                  |
| Apollo Hospital                        | Sun Rise Hospital                |

#### **Award of Contract and Signing of Agreement:**

If there happens to be a tie among the bidders, preference in awarding the contract would be given to the PSU Insurance Company(ies).

The Notification of Award will be issued with the approval of the Tender Accepting Authority.

IIPE Visakhapatnam reserves the right to amend the terms before entering into the contract subject to the consent of successful bidder.

The criteria for derive L1 vendor is based on the average rates quoted for GMI (Sl.No.1) & Corporate Buffer (Sl.No.2) of the Financial Bid (Annexure-VIII), subject to other conditions of the tender.

The L1 vendor may have to match the best available facilities as quoted by the other vendors in Annexure-I or as decided by the IIPE empowered committee constituted therefor.



## Part - I

### SCHEDULE OF REQUIREMENTS/ SALIENT FEATURES OF THE GROUP MEDICLAIM POLICY

The Policy shall cover employees of IIPE Visakhapatnam. However, the Institute will keep the discretionary power to decide the amount of insurance coverage to be given to each category.

(a) **Family Floater Sum:** Rs. 3.00 Lakh & Rs. 5.00 Lakh for primary members and dependents;

(b) **Corporate buffer:** Rs.5.00 Lakh & Rs. 10.00 Lakh. Upper limit per family is Rs.1.0 Lakh from buffer amount.

(c) **Top –Up Facility:** Employees can opt for higher Sum Insured in blocks of Rs. 1.0 Lakh, 2.00 Lakh and 3.0 Lakh.

The Insurer may also quote for a corporate buffer of block of additional Rs. 10 Lakh, even if the buffer amount is completely exhausted in a specific insured period, the Insurance Company will still evaluate the expenditure and calculate the amount to be reimbursed as per its norms. This would be used by IIPE Visakhapatnam to directly reimburse the insured up to Rs 1 Lakh per family per year as it is committed to providing the same cover to all its members irrespective of the time of their ailment/treatment.

The Policy shall cover hospitalization as indoor patient as well as other surgeries/procedures etc. that do not require hospitalization but are generally covered by health insurance policies as day care procedures.

It is expected that Insurance Company will have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility.

The scheme has to necessarily cover all pre-existing illnesses of the insured employees & dependents. The scheme has to provide Maternity benefit and baby cover from day one i.e from time of birth.

There will be no age limit on the insured covered by this scheme.

The policy shall cover serving employees. The number of serving employees, their dependents along with their age profiles are given as at Page No.13 & 14.

The number of serving employees may change over time and thus the quotation should clearly indicate the premium for different age groups.

For the new employees who may join the Institute from time to time, identical coverage has to be made available from the day one of joining though the premium paid may be based on the fractional period involved.

In case the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed as per terms of the contract.

A claim, if not settled within 15 days of submission of all the documents, the Insurer will be liable to pay 15% of sum assured as penalty for every fortnight of delay.

The policy shall cover medical insurance of new born babies from time of birth.



All new employees with their dependent family members and all existing insured with their new born and newly wedded spouse are to be considered for midterm inclusion from day one. Such addition shall be informed by the members within two months of the event along with an authorization from IIPE Visakhapatnam.

The insurance company shall arrange to issue membership card to each insured person/family directly at their cost. The process can be facilitated by IIPE Visakhapatnam.

Exclusion, if any, should be clearly specified by the bidder as part of the Technical Bid.

The Premium to include cost of services offered by Third Party Administrator (TPA) for all claims settled by the insurance company. For claims prepared by insurance company but to be reimbursed by IIPE Visakhapatnam due to exhaustion of buffer amount, fee per transaction for preparation of claim can be quoted.

The period of insurance contract will be for one year from the effective date of award of contract which may further be extended for a period up-to two years (additional one year) on the discretion and review of the Institute. The terms and conditions regarding the premium may be reviewed in parlance with the norms applicable and enforced by IRDA and regulatory bodies.

Premium shall be paid on quarterly basis. Insurance company should raise an invoice for every quarter in advance and IIPE Visakhapatnam would make the payment within 15 days of raising of the invoice. Adjustments to the premium, if any, for the previous quarter due to additions/deletions should be made accordingly. Reconciliation of the premium paid to the insurance company would be carried out at the end of the contract period.

The insurance company will have no right to reject membership of a employee and his/her spouse as defined by IIPE Visakhapatnam whose membership has been approved by IIPE Visakhapatnam.

Once assigned the medical insurance for any given period, the insurance company shall have no right to unilaterally terminate the operation of the policy during this period. In case the insurance company fails to provide the service (implying reimbursements) to the community at large (not referring to odd individual disputed claims) for a period of time of say two months as per the terms of this agreement, IIPE Visakhapatnam reserves the right to levy a penalty of 100% on all premiums paid.

TPA services being offered by the Insurance Co. should be able to provide a 24x7 telephone facility to cater to all the members.

Confidentiality of all IIPE Visakhapatnam information/documents to be ensured at all times.

The performance of the Insurer and discharge of obligation under the policy shall be monitored by a Committee constituted for this purpose by Director, IIPE Visakhapatnam. The decision of the Director, IIPE Visakhapatnam shall be final & Insurer shall be abiding by the directions of the Director, IIPE Visakhapatnam.



## POLICY

| <b>Group Medical Insurance Policy for Employees of IIPE Visakhapatnam</b> |  |
|---|--|
| Insured   | <b>Indian Institute of Petroleum &amp; Energy</b>  |
| Insured's Communication Address   | 2nd Floor, Main Building<br>AU College of Engineering (A), Andhra University,<br>Visakhapatnam 530 003   |
| Current Insurer   | <b>M/s. Star Health and Allied Insurance Co. Ltd<br/>(Claim Dump data enclosed)</b>  |
| No. of employees at Inception   | 49   |
| Spouse  | 38   |
| Children  | 40   |
| Parents   | 66   |
| Dependents  | Nil  |
| No. of Lives for Renewal  | 183  |
| Coverages   | GMI for Employees: Faculty & Staff<br><b>Family Floater:</b> Rs. 3.0 Lakh & Rs.5.0 Lakh<br><b>Corporate Buffer:</b> Rs.5.0 Lakh & Rs.10.0 Lakh<br><b>Top-Up:</b> Rs. 1.0 Lakh, Rs. 2.0 Lakh & Rs. 3.0 Lakh |
| Family Definition   | Self + Spouse + Dependent Family Members   |
| Policy Type (Floater / Non-Floater)                                       | Floater  |
| Age Band  | As per attached active list (Page 13 & 14)   |
| Sum Insured   | As per attached active lists (Page 13 & 14)  |



### **AGE PROFILE OF EMPLOYEES AND THEIR DEPENDENTS**

| Sl | Emp. Code | Age | Age profiles of Dependents |         |         |                      |                                     |                              |
|----|-----------|-----|----------------------------|---------|---------|----------------------|-------------------------------------|------------------------------|
|    |           |     | Spouse                     | Child 1 | Child 2 | Dependent 1 (Father) | Dependent2 (Mother / Mother-in-Law) | Dependent 3 (Brother/Sister) |
| 1  | TS1002    | 38  | 30                         | 4       | -       | -                    | -                                   | -                            |
| 2  | TS1003    | 36  | 31                         | 5M      | -       | 63                   | 56                                  | -                            |
| 3  | TS1004    | 39  | 29                         | -       | -       | -                    | 64                                  | -                            |
| 4  | TS1005    | 39  | 41                         | 4M      | -       | 70                   | 68                                  | -                            |
| 5  | TS1006    | 34  | 34                         | 3       | -       | -                    | 62                                  | -                            |
| 6  | TS1007    | 50  | 47                         | 22      | 19      | -                    | -                                   | -                            |
| 7  | TS1008    | 37  | 29                         | 2       | -       | -                    | 70                                  | -                            |
| 8  | TS1009    | 41  | 31                         | 3       | 1       | 73                   | 67                                  | -                            |
| 9  | TS1010    | 31  | 27                         | -       | -       | -                    | 57                                  | -                            |
| 10 | TS1011    | 41  | 41                         | 11      | 6       | -                    | 66                                  | -                            |
| 11 | TS1012    | 33  | 29                         | 3       | -       | 56                   | 58                                  | -                            |
| 12 | TS1013    | 37  | 33                         | 3       | -       | 69                   | 63                                  | -                            |
| 13 | TS1014    | 36  | -                          | -       | -       | -                    | -                                   | -                            |
| 14 | TS1016    | 34  | -                          | 4       | -       | 65                   | 59                                  | -                            |
| 15 | TS1017    | 37  | 25                         | 3       | -       | 70                   | 60                                  | -                            |
| 16 | TS1019    | 35  | 30                         | 2       | -       | -                    | 65                                  | -                            |
| 17 | TS1020    | 36  | 31                         | 7       | 3       | 61                   | 58                                  | -                            |
| 18 | TS1021    | 31  | 33                         | 5M      | -       | -                    | 63                                  | -                            |
| 19 | TS1022    | 42  | 44                         | 13      | -       | -                    | -                                   | -                            |
| 20 | TS1023    | 28  | -                          | -       | -       | 53                   | 59                                  | -                            |
| 21 | TS1024    | 29  | 25                         | -       | -       | 61                   | 53                                  | -                            |
| 22 | TS1025    | 34  | 30                         | -       | -       | 68                   | 61                                  | -                            |
| 23 | TS1026    | 33  | -                          | -       | -       | 60                   | 63                                  | -                            |
| 24 | TS1027    | 43  | 37                         | 11      | -       | -                    | -                                   | -                            |
| 25 | TS1028    | 32  | 26                         | -       | -       | 64                   | 54                                  | -                            |
| 26 | TS1029    | 54  | 52                         | 22      | -       | -                    | 86                                  | -                            |
| 27 | TS1030    | 35  | 28                         | 3       | -       | 66                   | 64                                  | -                            |
| 28 | TS1031    | 51  | 44                         | 16      | -       | 78                   | 75                                  | -                            |

|    |        |    |    |    |    |    |    |   |
|----|--------|----|----|----|----|----|----|---|
| 29 | NT1001 | 50 | 42 | 3M | -  | -  | 66 | - |
| 30 | NT1002 | 37 | 35 | 2  | -  | -  | 60 | - |
| 31 | NT1003 | 43 | 51 | 21 | 17 | 65 | 65 | - |
| 32 | NT1004 | 40 | 43 | 14 | 9  | -  | 67 | - |
| 33 | NT1005 | 28 | 26 | 1  | -  | 66 | 59 | - |
| 34 | NT1006 | 29 | 27 | -  | -  | 54 | 50 | - |
| 35 | NT1007 | 31 | 29 | 4  | 2  | 60 | 52 | - |
| 36 | NT1008 | 39 | 31 | -  | -  | -  | 58 | - |
| 37 | NT1009 | 36 | 30 | 1  | -  | -  | 54 | - |





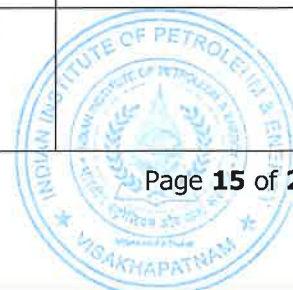
|    |        |    |    |    |    |    |    |   |
|----|--------|----|----|----|----|----|----|---|
| 38 | NT1010 | 34 | 28 | 2  |    | 63 | 63 | - |
| 39 | NT1011 | 48 | 42 | 14 | 12 | -  | -  | - |
| 40 | NT1012 | 41 | 39 | -  | -  | -  | 65 | - |
| 41 | NT1013 | 34 | -  | 2  | -  | 60 | 55 | - |
| 42 | NT1014 | 32 | -  | -  | -  | 58 | 54 | - |
| 43 | NT1015 | 34 | -  | -  | -  | 62 | 60 | - |
| 44 | NT1016 | 28 | -  | -  | -  | 50 | 45 | - |
| 45 | NT1017 | 28 | -  | -  | -  | -  | -  | - |
| 46 | NT1018 | 29 | 26 | 9M | -  | -  | -  | - |
| 47 | NT1019 | 37 | 25 | 5  | -  | 72 | 66 | - |
| 48 | NT1020 | 27 | -  | -  | -  | 53 | 50 | - |
| 49 | NT1021 | 27 | -  | -  | -  | -  |    | - |

Note: As and when employee join Institute, medical facility will have to be provided.



**CHECKLIST**

| <b>S. No.</b> | <b>Policy Particulars</b>   | <b>Information</b> |
|---------------|---|--------------------|
| 1             | Room Rent limit per day   |                    |
| 2             | Room Rent limit - ICU per day   |                    |
| 3             | Waiting Period – Waiver (Yes/ No)   |                    |
| 4             | Pre Existing Diseases Cover (Yes/ No)   |                    |
| 5             | Maternity Cover (Yes/No)  |                    |
| 6             | Limit of Normal Delivery  |                    |
| 7             | Limit of C Section Delivery   |                    |
| 8             | Pre-Hospitalization Expenses (Yes/ No)  |                    |
| 9             | Post Hospitalization Expenses (Yes/ No)   |                    |
| 10            | Corporate Buffer  |                    |
| 11            | Disease Wise Capping's  |                    |
| 12            | Mid Term Inclusion of Dependents (Yes/No)   |                    |
| 13            | Limit of Surgeon Charges, Anesthetic Charges, Stent Charges   |                    |
| 14            | Hospitalization / Injury Arising Due to Terrorism (Yes/ No)   |                    |
| 15            | Limit for Cataract - each eye   |                    |
| 16            | Ambulance Charges   |                    |
| 17            | Addition & Deletions (Yes/ No)  |                    |
| 18            | Claim intimation Time limit   |                    |
| 19            | Submission of Claim Documents time limit  |                    |
| 20            | Third Party Administrator (TPA)   |                    |
| 21            | List of Items not covered, if any (to be enclosed)  |                    |
| 22            | Claim ratio copy to be submitted  |                    |
| 23            | Coverage of Novel Diseases such as Corona 19 etc.,  |                    |
| 24            | Coverage % for Homeopathic / Ayurveda etc.,   |                    |
| 25            | Day care treatment charges limit  |                    |
| 26            | Coverage of new born baby (Yes/No)  |                    |
| 27            | Any special benefits of coverage  |                    |
| 28            | Membership card for insured person and family members   |                    |
| 29            | All benefits covered under policy to be enclosed  |                    |
| 30            | Notice of claim   |                    |
| 31            | Cashless facility up to the assured amount in all empanelled hospitals across India. List of the empanelled hospitals in Visakhapatnam and other major cities should be included. |                    |



|    |   |  |
|----|---|--|
| 32 | All India Coverage in terms of non-empanelled hospitals i.e. all hospitals of State/CGHS recognized / public undertaking / autonomous bodies / municipal bodies / private hospitals etc. across India shall also be eligible for reimbursement / settlement of the medical bills. Kindly provide the procedure for bill processing and the documents required for the same. |  |
| 33 | Coverage for medicines, pathological and radiological tests   |  |
| 34 | Reimbursement of the bills from buffer amount   |  |
| 35 | No age limit for the insured  |  |
| 36 | Facility to top-up the buffer amount, when the insured buffer is exhausted.   |  |
| 37 | Critical Care Benefits  |  |
| 38 | Attach of exclusions  |  |
| 39 | Duration and name of major academic institutions, public and private sector undertaking etc., where health / medical insurance are provided by you.   |  |
| 40 | All India, Claim to settlement ratio of the company for health insurance cases.   |  |
| 41 | List of surgeries / ailments that are covered under the day care procedures   |  |
| 42 | Exclusions list from the reimbursable expenses  |  |
| 43 | Will the Insurance Company send their representatives at least once in a week to IIPE, Visakhapatnam for collection of claims and timely settlement (Yes/ No)   |  |
| 44 | Ceilings (if any) within the insured amount under individual expense heads (like Ambulance, Room Rent, Pathological / Radiological test etc.,)  |  |
| 45 | Any other relevant information from your side   |  |

Signature of the Tenderer



(ON COMPANY LETTER HEAD)

**DECLARATION FOR NON-BLACK LISTING**

I, \_\_\_\_\_ hereby certify that all the information and data furnished by me with regard to this tender specification \_\_\_\_\_ are true and complete to the best of my knowledge. I have gone through the specification, conditions and stipulations in details and agree to comply with the requirements and intent of specification.

I, further certify that I am the duly authorized representative of the under mentioned tenderer.

I, further certify that my company meets all the conditions of eligibility criteria laid down to take part in the tender.

I, further specifically certify that my company meets/is having Medical Insurance participation in minimum three major companies/ institutions/ organizations etc in the last five years details of which are attached.

I, further specifically certify that my company has not been Black Listed/De Listed or put to any Holiday by any Institutional Agency/ Govt. Department/ Public Sector Undertaking in the last three years.

**(Signature of the Tenderer)**



(ON COMPANY LETTER HEAD)

**CERTIFICATE OF DECLARATION FOR  
CONFIRMATION OF IRDA GUIDELINES**

I, \_\_\_\_\_  
hereby certify that our offer no. \_\_\_\_\_ dated \_\_\_\_\_ against tender  
specification No. \_\_\_\_\_ does not amount to any breach of IRDA guidelines. I further  
confirm that in the event of disclosure at a later stage that the same are not in line with IRDA  
Guidelines and IIPE VISAKHAPATNAM is put to any disadvantage or face cancellation of the Policy  
or any claim becomes substandard/untenable, the whole liabilities arising out of this shall lie  
squarely on us.

I, further certify that I am the duly authorized representative of the Insurer and competent to  
agree as above

**(Signature of the Tenderer)**





(ON COMPANY LETTER HEAD)

**BID SECURING DECLARATION FORM**

Tender No. IIPE/GMI/2022-23/233

Dt:

To,

The Registrar (I/C),  
Indian Institute of Petroleum and Energy,  
2nd Floor, AU Engineering College,  
Andhra University, Visakhapatnam – 530 003.

I / We. The undersigned, declare that:

I/We understand that, according to your conditions, bids must be supported by a Bid Securing Declaration.

I/We accept that I/We may be disqualified from bidding for any contract with you for a period of one year from the date of notification if I am / We are in a breach of any obligation under the bid conditions, because I/We

(a) Have withdrawn/modified/amended, impairs or derogates from the tender, my/our Bid during the period of bid validity specified in the form of Bid; or

(b) Having been notified of the acceptance of our Bid by the purchase during the period of bid validity (i) fail or refuse to execute the contract, if required, or (ii) fail or refuse to furnish the Performance Security, in accordance with the instructions to Bidders.

I/We understand this Bid Securing Declaration shall cease to be valid if I am/we are not successful Bidders, upon the earlier of (i) the receipt of your notification of the name of the successful Bidder; or (ii) thirty days after the expiration of the validity of my/our Bid.

Officer authorized to sign the bid documents on behalf of the bidder.

Specimen Signature : \_\_\_\_\_

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

Duly authorized to sign the bid for an on behalf of (Complete Name of Bidder)

Dated on \_\_\_\_ day of \_\_\_\_\_ Year \_\_\_\_\_ (Date of Signing)

Corporate Seal (where appropriate)

(Note: In case of a Joint Venture, the Bid Securing Declaration must be in the name of all partners to the Joint Venture that submits the bid)



**ITEMS RELATING TO EVALUATION CRITERIA FOR TECHNICAL BID**

Subject: Proposal for Group Medical Insurance Policy for employees of IIPE, Visakhapatnam, against Tender No.: IIPE/GMI /2022-23/233 dt. 03.02.2023.

| S.No | Criteria Item   | Documents to be enclosed (Attested Photocopies)                    | Submitted Yes/ No |
|------|---|--|-------------------|
| 1    | Should have been registered with IRDA under the Health Insurance category.  | Copy of Certificate of registration with IRDA                      |                   |
| 2    | Should have an operational Registered/ Branch office in Visakhapatnam, Andhra Pradesh, India.   | Valid proof of office address in Visakhapatnam                     |                   |
| 3    | Bidder should have experience of providing Group Medical Insurance, Health Insurance and Personal Accident Insurance to large corporate bodies/ educational institutions during last Five years       | Copies of work orders/ agreements and work completion certificates |                   |
| 4    | Bidder should have PAN and a valid registration under GST   | Copies of GSTN and PAN   |                   |
| 5    | The agency should not have been blacklisted by Central/State Govt./PSU at any point of time, nor is any criminal case registered / pending against the agency or its owner/partners anywhere in India | A declaration to be submitted in original (Annexure-II).           |                   |
| 6    | Policy Coverage, Special Conditions, Extensions offered, Coverage Exclusions and other conditions etc., applicable under the policy.  | Detailed list / enclosures to be submitted.                        |                   |
| 7    | Bid Securing Declaration Form (Annexure-IV).  | A declaration to be submitted                                      |                   |
| 8    | Vendor Confirmation (Annexure-VI).  | A Vendor confirmation to be submitted                              |                   |
| 9    | Duly Filled Check List (Annexure-I)   | Duly filled Check List to be submitted                             |                   |
| 10   | Panel of recognized hospitals in Visakhapatnam including all major specialties  | Detailed list to be submitted                                      |                   |

- The Successful L1 Bidder has to submit the network of hospitals empanelled across india before award of the contract.
- The bid without any of these documents shall be treated as incomplete. The bids with documents NOT matching with above eligibility criteria and incomplete documents will be declared as 'Not eligible'.
- All the above documents should be clearly stamped and signed by the authorized signatory of the bidder. All supporting documents in support of above clauses shall be produced along with Technical Bid documents. All document shall be serially numbered.

Date:  
Place:  
(Company Seal)



Signature:  
Full name:

**VENDOR's CONFIRMATION**

The Terms & Conditions mentioned in the Price Enquiry, mentioned above, are acceptable to us. We have submitted our Offer accordingly. We have NOT taken any Technical and / or Commercial Deviations and in case of Order, we will provide the service as per the details specified in Price Enquiry / RFQ specified above.

|   |  |
|---|--|
| Vendor's Name   |  |
| Vendor's Address (In case of order, PO shall be placed at this address) |  |
| PAN Number  |  |
| GSTIN Number  |  |
| Name of the Authorised Signatory  |  |
| Designation of the Authorised Signatory                                 |  |
| E-Mail Address of the Authorised Signatory                              |  |
| E-Mail Address of Alternate Contact Person                              |  |
| Mobile Number of the Authorised Signatory                               |  |
| Telephone Number of the Vendor  |  |
| Fax Number of the Vendor  |  |



(ON COMPANY LETTER HEAD)

**LETTER OF AUTHORISATION FOR ATTENDING TECHNICAL BID OPENING**

**Subject:** Proposal for Group Medical Insurance Policy for employees of IIPE, Visakhapatnam against Tender No.: IIPE/GMI /2022-23/233 dt:03.02.2023.

The undermentioned person is hereby authorized to attend the bid opening for the tender mentioned above on behalf of \_\_\_\_\_ on \_\_\_\_\_.

Name: \_\_\_\_\_

Specimen Signature: \_\_\_\_\_

Officer authorized to sign the bid documents on behalf of the bidder.

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_\_

Office seal:

Note: 1. Only one representative will be permitted to attend bid opening. Alternate representative will be permitted when regular representative is not able to attend.

2. Permission for entry to the hall where bids are opened may be refused in case authorization as prescribed above is not received



(ON COMPANY LETTER HEAD)

**FINANCIAL BID**

**Subject:** Proposal for Group Medical Insurance Policy for Employees of IIPE, Visakhapatnam against Tender No. **IIPE/GMI/2022-23/233** dated 03.02.2023.

Name of the Insurer: \_\_\_\_\_

| S. No. | Type   | Sum Insured     | Annual Premium | GST | Total Premium |
|--------|--|-----------------|----------------|-----|---------------|
| 1.     | GMI for Employees & dependents<br>(Family Floater)<br>(As per List at page Nos. 13&14) | Rs. 3,00,000/-  |                |     |               |
|        |  | Rs. 5,00,000/-  |                |     |               |
| 2.     | Corporate Buffer   | Rs. 5,00,000/-  |                |     |               |
|        |  | Rs. 10,00,000/- |                |     |               |
| 3.     | Top up Facility<br>(Family Floater)  | Rs. 1,00,000/-  |                |     |               |
|        |  | Rs. 2,00,000/-  |                |     |               |
|        |  | Rs. 3,00,000/-  |                |     |               |

**Note:** All columns are to be filled mandatorily else the bid will be liable to be rejected.



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| Top 10 Hospitals  |            |              |         |          |         |
|---|------------|--------------|---------|----------|---------|
| Hospital Name & City  | Provider T | No of Claims | Value   | % Claims | % Value |
| Care Hospital, VISAKAHAPATNAM                                 | Networked  | 3            | 113,764 | 20.0%    | 21.3%   |
| Felix Hospital, NODDA   | Networked  | 2            | 55,758  | 13.3%    | 8.0%    |
| Medicalcenter Hospital (A Unit) Seshadriyah Healthcare,       | Networked  | 2            | 147,300 | 23.3%    | 23.5%   |
| Medihermes Hospital, Udupi (A Unit of Seshadriyah Healthcare) | Networked  | 2            | 70,883  | 13.3%    | 11.3%   |
| Vasudha Neethra (yothi) (P) Ltd, VISAKAHAPATNAM               | Networked  | 2            | 73,017  | 13.3%    | 11.7%   |
| LV Prasad Eye Institute (A Unit of Hyderabad Eye)             | Networked  | 1            | 43,854  | 6.7%     | 7.0%    |
| Puducherry Vennar Medical Institute, SECUNDERABAD             | Networked  | 1            | 40,000  | 6.7%     | 6.4%    |
| SVS PATEL (L) VIKRAMAM  | Networked  | 1            | 24,000  | 6.7%     | 3.8%    |
| Bambore Childrens Medicare Pvt Ltd, VISAKAHAPATNAM            | Networked  | 1            | 40,000  | 6.7%     | 6.4%    |