

Tender Ref No.: IPE / GMI&PAI / 2022-23/232

Date: 02.02.2023

**NOTICE INVITING TENDERS**  
(Open Tender)

**GROUP MEDICAL INSURANCE & PERSONAL**  
**ACCIDENT INSURANCE POLICY**  
**FOR STUDENTS OF IPE, VISAKHAPATNAM,**  
**ANDHRA PRADESH**



**Indian Institute of Petroleum & Energy,**  
Temporary Campus, 2<sup>nd</sup> Floor, AU College of Engineering  
Andhra University, Visakhapatnam,  
Andhra Pradesh – 530 003.  
Phone No: 0891-2585152, 2856015  
Email : [registrar@iipe.ac.in](mailto:registrar@iipe.ac.in) & [procurement@iipe.ac.in](mailto:procurement@iipe.ac.in),  
Website : [www.iipe.a](http://www.iipe.a)



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**Time Schedule of various tender related events**  
**[For Group Medical Insurance & Personal Accident Insurance Policy for**  
**Students of IIPE, VISAKHAPATNAM, ANDHRA PRADESH]**

Last Date and Time for the receipt of Bids	22.02.2023 at 03.00 P.M.
Technical Bid Opening Date /Time	22.02.2023 at 03.30 P.M.
Financial Bid Opening Date / Time	Will be intimated later to only technically qualified bidders
Contact Person	The Registrar (I/C), IIPE Visakhapatnam.
Reference No:	IIPE / GMI&PAI / 2022-23/232      Dt:02.02.2023

Signature of the Bidder with stamp



**CLARIFICATIONS**

Queries, if any, can be made through e-mail to [procurement@iipe.ac.in](mailto:procurement@iipe.ac.in).

Ph. No. 0891-2856009, 2856015, 2585152

The Bidder may seek clarifications on any clause of the RFP document up to date mentioned in the 'Schedule of various tender events in page no. 03. Any request for clarification must be sent to the above mentioned email with subject "**Group Medical Insurance & Personal Accident Insurance Policy for Students**" of IPE. The Institute will respond through e-mail and if necessary, institute deem necessary, it may amend the RFP as a result of any clarification. The queries should only be sent in the following format on the official letterhead of the company.

S.No.	Page No. (Tender Ref.)	Clause (Tender Ref.)	Description (Tender Ref.)	Query

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.

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.

At any time before the submission of Proposals, the Institute may amend the RFP by issuing an addendum / corrigendum hosting it on Institute's website. The addendum will be binding on all the bidders. To give bidders reasonable time, in which to take an amendment into account in their proposals, the Institute may, if the amendment is substantial, extend the deadline for the submission of Proposals.

**The Technical Bid along with the relevant documents should be attached.**

*A. d. 27/04/2021*  
**REGISTRAR (I/C)**  
**IPE VISAKHAPATNAM**

For any clarification and further details on the above tender, please contact. 0891- 2856015, 2856009, 2585152, Website: [www.iipe.ac.in](http://www.iipe.ac.in)



**INDIAN INSTITUTE OF PETROLEUM AND ENERGY**  
**Visakhapatnam – 530 003**

**NOTICE INVITING TENDER FOR GROUP MEDICAL & PERSONAL ACCIDENT  
INSURANCE POLICY FOR STUDENTS**

Ref No.: IIPE / GMI&amp;PAI / 2022-23/232

Date: 02.02.2023

**INTRODUCTION:**

Indian Institute of Petroleum and Energy (IIPE), is an institute of national importance established in 2016, in Visakhapatnam, Andhra Pradesh. Indian Institute of Petroleum and Energy (IIPE), Visakhapatnam, a domain-specific Institute at par with IITs and IIMs, is established by the Government of India under the aegis of the Ministry of Petroleum and Natural Gas (MoPNG) in the year 2016. The Indian Institute of Petroleum and Energy Act, 2017 (No.3 of 2018) enacted by the Parliament and declared the Institute as an 'Institution of National Importance.

**SCOPE OF WORK:**

Indian Institute of Petroleum and Energy (IIPE) invites proposal from IRDAI registered well established insurance companies (Both PSUs and Private Operators) having adequate experience in dealing with the Health Insurance for providing coverages for its Students as per the details mentioned in "POLICY-I".

**Bidder's Eligibility Criteria: -**

It is mandatory for the potential bidders to ensure that the following minimum eligibility criteria is met in order to participate in the process:

1. Should have been registered with IRDA under the Health Insurance Category.
2. Should have an operational Registered / Branch Office in Visakhapatnam, AP, India.
3. Bidder should have experience of providing Group Medical Insurance, Health Insurance and Personal Accident Insurance to large Corporate Bodies / Educational Institutions during last Three years.
4. Bidder should have PAN and a valid registration under GST.
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.
6. Non-Blacklisting Declaration: Annexure- IV.
7. Bid Securing Declaration Form -Annexure-VI.
8. Vendor Confirmation: Annexure-VIII.
9. Duly Filled Check List: As per Annexure-IX.





**SPECIAL TERMS & CONDITIONS:**

1. The rate quoted should be valid for a minimum period of 90 days. No claim for escalation of the rate will be considered after opening the tender.
2. Quotation price should be in Indian Rupees only.
3. Communication with bidders will be carried out electronically and / or in hard copy. All Bidders must provide their current e-mail id and postal address.
4. Notwithstanding, from the time of Bid opening to the time of Contract award, if any Bidder wishes to contact the Purchaser on any matter related to the bidding process, it shall do so in writing.
5. A prospective bidder requiring any clarification of the tender document may contact to Ph. No. 0891-2856009, 2856015, 2585152
6. At any time prior to the last date of receipt of bids, Institute may for any reason, at its own initiative, modify the tender document by an amendment.
7. After submission of bid, the amount of sum assured and premium shall not be changed in any circumstances during policy period.
8. The policy will cover all the students irrespective of on leave.
9. At the time of claim settlement, IIPE, Visakhapatnam, reserves the right to not to furnish any further information or documents other than mentioned.  
Payment of claim should be settled, within 15 days from the date of submission of documents mentioned in this Tender document.
10. 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.
11. All new students shall be automatically covered from the date of their joining the Institute.  
To cover premium of the newly student admissions, IIPE, if required will provide additional deposit to the Insurer. The Insurer should provide closing balance of this deposit as and when demanded by IIPE.
12. Kindly calculate the premium based on the above data and information. However, the premium will be paid only on actual number of students enrolled. For addition / deletion during the insurance period, the additional/excess amount of premium will be paid/withdrawn on prorata basis.
13. These are general conditions, based on which successful bidder is required to execute an Agreement with IIPE, Visakhapatnam.



14. Proposal shall not have any Premium Review clause i.e. premium must be fixed for entire policy term period.
15. Proposal shall not have any Claims Review clause: Irrespective of potential / actual claims / loss experience under the policy, there would be no changes allowed to be made in mid-term to any terms and conditions and premiums paid for the policy.
16. There will be no adjustments / additional premium charged for adverse claims ratio post inception of the policy.
17. Insurance company will not be allowed to modify any terms and conditions of the policy post inception of the policy.
18. Insurance company will not have the right to cancel or discontinue the insurance policy during the policy period for any reason whatsoever.
19. Technology Support - Dedicated Web Portal exclusive for IIPE to capture the enrollment and nominee information.
20. Dedicated Helpline Numbers and Support on call for any query to students may have.
21. The insurer shall quote the premium as per the Annexure-III. Premium shall be paid on quarterly basis. Insurance Company Should raise an invoice for every quarter in advance and IIPE would make the payment within 15 days of raising of the invoice, adjustments, if any to the premium for the previous quarter due to additions/deletions should be made accordingly. Reconciliation to the premium paid to the insurance company would be carried out at the end of the contract period.
22. It 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

23. All terms and conditions of this tender will be binding on the Insurer.
24. This TENDER document is non-transferable.



**EVALUATION OF BIDS:** The Technical bids of eligible bidders shall be opened first, and all documents shall be verified as per the eligibility criteria.

The Financial Bids of only the bidders found eligible in Technical evaluation shall only be opened. Please note the following:

1. The successful bidder will be awarded all the insurances on a whole bouquet basis
2. IIPE reserves the right to select an external Third-Party Administrator for claims under Group Medical Insurance of its choice.
3. IIPE shall not be bound to accept the lowest bid and reserves the right to reject any or all the bids without assigning any reason.
4. The bidder or his representative may attend the opening of the bids as per details mentioned in Letter of Authorization for attending Technical Bid opening – Annexure – V, (Page No. 14) to the shortlisted bidders.
5. The Institute will award the Contract to the successful Bidder whose quote has been determined to be substantially responsive after considering the medical coverages facilities and has been determined as the lowest evaluated bid with such medical coverages provided further that the Bidder is determined to be qualified to perform the Contract satisfactorily.
6. If there happens to be a tie among the bidders, preference in awarding the contract would be given to the PSU Insurance Company(ies).
7. The L1 vendor may have to provide the best available facilities mentioned at Annexure-IX as quoted by the other vendors or as decided by the IIPE empowered committee constituted therefor.

**Jurisdiction:** Disputes, if any arises between Vendor and IIPE, the decision of IIPE is final, and the legal jurisdiction is at Visakhapatnam, Andhra Pradesh, India only.

#### **Technical Bid:**

Should contain all the supporting documents in support of eligibility criteria as under:

1. Bid submission letter as per Annexure-I
2. Technical Bid as per Annexure-II
3. IRDA registration under Health Insurance category.
4. Proof of registered/branch office in Visakhapatnam, Andhra Pradesh, India
5. Proof of having experience of providing Group Medical Insurance, Health Insurance and Personal Accident Insurance to large corporate bodies/Educational Institutions covering more than 100 lives during last Three years.
6. Proof of PAN and a valid registration under GST.
7. Declaration of non-blacklisting as per Annexure-IV.
8. Bid Securing Declaration Form -Annexure-VI
9. Vendor Confirmation: Annexure-VIII
10. Duly Filled Check List: As per Annexure-IX.

All these documents shall be duly attested by an authorized signatory, stamped, serially numbered and bounded firmly in the same order





**Financial Bid:**

Should contain the duly filled in Financial Bid as per format in Annexure – III.

Both the envelopes 'Technical Bid' and 'Financial Bid' shall be sealed, clearly labelled as mentioned and shall contain the name and address details of the bidder. These two envelopes will be wrapped in an outer envelope addressed to designated officer, duly labelled as "Proposal for Group Medical Insurance & Personal Accident Insurance for Students " against Tender Ref No.: IIPe/GMI&PAI/2022-23/232 dt:02.02.2023 on the top and sealed properly. The outer cover shall indicate the bidders name and address details. The bid shall be submitted at the following address through Post / Courier / by Hand so as to reach us by the last date and time indicated in the 'Schedule of events'. No Tender Document will be entertained by E-mail / FAX. Bids received after the closing date and time shall not be accepted and summarily rejected.

**Period of Policies:**

The policies shall be issued for a period of 01 years and will be renewable annually for up to 03 years 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.

The Institute reserves the right to reject any or all tenders, wholly or partly or close, the tender at any stage prior to the award of contract without assigning any reason whatsoever.

**The Tender Box,  
C/o The Registrar (I/C),  
Indian Institute of Petroleum and Energy,  
2<sup>nd</sup> Floor, AU Engineering College,  
Andhra University, Visakhapatnam – 530 003.**

I / we accept all the terms and conditions of the tender notice

Date: .....

Place: .....



Name and Signature of Bidder with Seal

(to be printed on bidder's letterhead)  
LETTER OF SUBMISSION OF TENDER

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

Subject: Proposal for Group Medical Insurance & Personal Accident Insurance Policy for  
Students against Tender No.: IIPE/GMI&PAI/2022-23/232, dt. :02.02.2023

Dear Sir,

Subject to the conditions given in the tender documents, I/We hereby submit Proposal for Group Medical Insurance & Personal Accident Insurance Policy for Students of IIPE, Visakhapatnam against Tender No.: IIPE/GMI&PAI/2022-23/232, dt. :02.02.2023 for IIPE, Visakhapatnam at the rates specified in the Financial Bid (Annexure - III of the tender document). I/We hereby certify that I/We have read all the terms and conditions of the tender document and agree to abide by them unconditionally.

DECLARATION

I/we \_\_\_\_\_, the undersigned being authorized signatory for \_\_\_\_\_ for submission of "Proposal for Group Medical Insurance & Personal Accident Insurance Policy for Students of IIPE, Visakhapatnam against Tender No.: IIPE/GMI&PAI/2022-23/232, dt. :02.02.2023" hereby declare that all the documents submitted and details furnished are true and correct to the best of my knowledge. I understand that if at any time, during or after the tender process or after award of contract, the documents or the details submitted are found to be false / manipulated / fabricated with a mal-a-fide intention, the bid will be summarily rejected / contract be nullified and suitable action as deemed it be initiated against our firm / company / agency.

Name of the Bidder (firm/Co./agency): \_\_\_\_\_

Address of Registered / branch office: \_\_\_\_\_

Authorized person's Name and designation: \_\_\_\_\_

Contact No: \_\_\_\_\_ E-mail: \_\_\_\_\_

Date:

Signature:

Place: (Company Seal)

Full name:

NOTE: All correspondence from this office shall be addressed to the above address and e-mail id only.



## Annexure-II

**TECHNICAL BID**

**Subject:** Proposal for Group Medical Insurance & Personal Accident Insurance Policy for Students of IIPE, Visakhapatnam, against Tender No.: IIPE/GMI&PAI/2022-23/232, dt. 02.02.2023

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 Three 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-IV).	
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-VI).	A declaration to be submitted	
8	Vendor Confirmation-(Annexure-VIII).	A Vendor confirmation to be submitted	
9	Duly Filled Check List -( Annexure-IX)	Duly filled Check List to be submitted	

- 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:

## Annexure-III

**FINANCIAL BID**

Subject: Proposal for Group Medical Insurance & Personal Accident Insurance Policy for Students of IIPE, Visakhapatnam, against Tender No.: IIPE/GMI&PAI/2022-23/232 dt:02.02.2023.

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

S.No	Type	Sum Insured	Annual Premium	GST	Total Premium
1	GMI for 342 Students as per Annexure – VII	Rs.1,00,000 (Floater)			
2	GPA for 342 Students as per Annexure – VII	Rs.1,00,000 (Floater)			
<b>Grand Total</b>					

Note: Terms and conditions:

Refer the data in Annexures as under:

1. Annexure – VII: POLICY 1 (GMC for Students)



(To be printed on Agency's letterhead)

Non-Blacklisting Declaration

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

Subject: Non-Blacklisting declaration in connection with IIPE, Visakhapatnam, AP, India  
Tender Proposal for Group Medical Insurance & Personal Accident Insurance Policy for  
Students of IIPE, Visakhapatnam against Tender No.: IIPE/GMI&PAI/2022-23/232 dt:02.02.2023

Dear Sir,

This is to notify you that our Firm / Company / Organization intends to submit a  
proposal in response to invitation for Proposal for Group Medical Insurance & Personal  
Accident Insurance Policy for Students of IIPE, Visakhapatnam against Tender No.:  
IIPE/GMI&PAI/2022-23/232 Dt:02.02.2023

In accordance with the above we declare that:

a. We are not involved in any major litigation that may have an impact of affecting or  
compromising the delivery of services as required under this assignment.

b. We are not blacklisted by any Central / State Government / agency of Central /  
State Government of India or any other country in the world/ Public Sector Undertaking / any  
Regulatory Authorities in India or any other country in the world for any kind of fraudulent  
activities.

Sincerely,

Date:

Signature:

Place:

Full name:

(Company Seal)





Format – A

(to be printed on Agency's letterhead)

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

Subject: Proposal for Group Medical Insurance & Personal Accident Insurance Policy for Students of IIPE, Visakhapatnam against Tender No.: IIPE/GMI&PAI/2022-23/232 dt:02.02.2023

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



(to be printed on Agency's letterhead)

**BID SECURING DECLARATION FORM**

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

Tender No. IIPE/GMI&amp;PAI/2022-23/232

To,  
The Registrar (I/C),  
Indian Institute of Petroleum and Energy,  
2<sup>nd</sup> 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)



**POLICY - I**

<b>Group Medical Insurance &amp; Personal Accident Insurance Policy for Students of IIPE</b>	
Insured	<b>Indian Institute of Petroleum &amp; Energy</b>
Insured's Communication Address	2nd Floor, Main Building AU College of Engineering (A), Andhra University, Visakhapatnam 530 003
Current Insurer	<b>M/s. The New India Assurance Co. Ltd</b> (Enclosed the Claimed Dump Data)
No. of Students	342
No. of Lives for Renewal	342
Coverages	(i) GMI (Students) - Rs. 1,00,000/- for each student (ii) GPA(Students) - Rs. 1,00,000/- for each student
Policy Type (Floater / Non Floater)	Floater
Age Band	Between 16 to 24 Year – 316 Nos 25 to 30 Years – 21 Nos 31 to 35 Years – 5 Nos
Sum Insured	As above



**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 services 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 Authorized Signatory	
Designation of the Authorized Signatory	
E-Mail Address of the Authorized Signatory	
E-Mail Address of Alternate Contact Person	
Mobile Number of the Authorized Signatory	
Telephone Number of the Vendor	
Fax Number of the Vendor	



## Annexure-IX

## Check List

S. No.	Policy Particulars	Information
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 (a) Limit of Normal Delivery (b) Limit of C Section Delivery	
6	Pre Hospitalization Expenses	
7	Post Hospitalization Expenses	
8	Disease Wise Cappings	
9	Limit of Surgeon Charges, Anesthetic Charges, Stent Charges	
10	Hospitalization / Injury Arising Due to Terrorism (Yes/No?)	
11	24 Hrs. Hospitalization for Accident Claims (Yes/No?)	
12	Ambulance Charges	
13	Addition & Deletions of Students	
14	Claim intimation Time limit	
15	Submission of Claim Documents time limit	
16	Third Party Administrator (TPA)	
17	List of Items not covered, if any (to be enclosed)	
18	Claim ratio copy to be submitted, when sought	
19	Coverage of Novel Diseases such as Corona 19 etc., (Yes/No?)	
20	Coverage % for Homeopathic / Ayurvedic etc.,	
21	Day care treatment charges limit	
22	Any special benefits of coverage	
23	Settlement of claim period for (cash less payment)	
24	Critical Care Benefits (Yes/No?)	
25	List of disease not covered in the scheme to be mentioned exclusively	
26	Any other relevant information from your side which is not mentioned above	
27	The Terms and conditions covered under personal Accidental Policy to be attached	
28	GPA Terms	

**Note:** All the above columns are to be filled mandatorily.

**// END OF DOCUMENT //**







620102/34/21/05/00000002

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Policy No

### Enrollment Summary

