

Tender Ref No.: IIPE / GMI / 2021-22 / 123

DATE: 27.01.2022

NOTICE INVITING TENDERS

(Box Tenders/Open Tenders)

GROUP MEDICAL INSURANCE POLICY FOR
STAFF MEMBERS OF IIPE, VISAKHAPATNAM,
ANDHRA PRADESH



VISAKHAPATNAM

विद्या प्रशस्यते लोकैः

Indian Institute of Petroleum & Energy,
Temporary Campus, 2nd Floor, AU College of Engineering
Andhra University, Visakhapatnam,
Andhra Pradesh – 530 003.
Phone No: 0891-2585152, 2856015
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Time Schedule of various tender related events
[For Group Medical Insurance Policy for
Staff Members of IIPE, VISAKHAPATNAM, ANDHRA PRADESH]

Last Date and Time for the receipt of Bids	09.02.2022 at 05.00 P.M.
Technical Bid Opening Date /Time	10.02.2022 at 04.00 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 / 2021-22 /123, dt. 27.01.2022

Signature of the Bidder with stamp

CLARIFICATIONS

Queries, if any, can be made through e-mail to 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 Policy for Staff Members**” of IPE. The Institute will respond through e-mail and if necessary, should be institute deem necessary, it may amend the RFP 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.

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.




REGISTRAR (I/C)
IIPE, VISAKHAPATNAM


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

INDIAN INSTITUTE OF PETROLEUM AND ENERGY
Visakhapatnam – 530 003

**NOTICE INVITING TENDER FOR GROUP MEDICAL INSURANCE POLICY FOR
STAFF MEMBERS**

Ref No.: IPE / GMI / 2021-22 / 123

Date: 27.02.2022

INTRODUCTION :

The Indian Institute of Petroleum and Energy (IPE) is an autonomous institute under the Ministry of Petroleum & Natural Gas, Govt. of India and backed by public sector Oil and Gas giant viz. HPCL, IOCL, ONGC, GAIL, OIL whose CEOs are on the Board of IPE. All Faculty of the Institute are continuously striving for bringing excellence in the teaching-learning process as well as in the research activities.

SCOPE OF WORK :

Indian Institute of Petroleum and Energy (IPE) 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 Staff Members as per the details mentioned in "LIST 1 & 2".

Bidder's Eligibility Criteria (Mandatory Provisions) :

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 and Health 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.



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. All staff members, irrespective of their job profile will be covered under the insurance policy.
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 one week of submission of all the documents, the Insurer will be liable to pay 10% of sum assured as penalty.
11. List of Staff members would be provided by Institute initially and subsequently the updated list would be shared to Insurer by 15th day of every month by IIPE.
12. All new recruits / additions to the workforce shall be automatically covered from the date of their joining the Institute. To cover premium of the newly recruit, 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.



13. Kindly calculate the premium based on the above data and information. However, the premium will be paid only on actual number of staff members. For addition / deletion during the insurance period, the additional/excess amount of premium will be paid/withdrawn on prorated basis.
14. These are general conditions, based on which successful bidder is required to execute an Agreement with IIPE, Visakhapatnam.
15. Proposal shall not have any Premium Review clause i.e. premium must be fixed for entire policy term period.
16. Proposal shall not have any Claims Review clause: Irrespective of potential / actual claims / loss experience under the policy, there would no changes allowed to be made mid-term to any terms and conditions and premiums paid for the policy.
17. There will be no adjustments / additional premium charged for adverse claims ratio post inception of the policy.
18. Insurance company will not be allowed to modify any terms and conditions of the policy post inception of the policy.
19. Insurance company will not have the right to cancel or discontinue the insurance policy during the policy period for any reason whatsoever.
20. Technology Support - Dedicated Web Portal exclusive for IIPE to capture the enrollment and nominee information.
21. Dedicated Helpline Numbers and Support on call for any query to staff members may have.
22. All terms and conditions of this tender will be binding on the Insurer.
23. 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, provided further that the Bidder is determined to be qualified to perform the Contract satisfactorily.

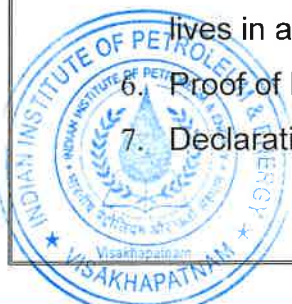
Jurisdiction :

Disputes, if any arises between Vendor and IIPE, the decision of IIPE is final, and the legal jurisdiction is at Visakhapatnam, AP, 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, AP, India
5. Proof of having experience of providing Group Medical Insurance and Health Insurance to large corporate bodies/educational institutions covering more than 100 lives in any one year during last Three years.
6. Proof of PAN and a valid registration under GST.
7. Declaration of non-blacklisting as per Annexure-IV



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 for Staff members" against Tender Ref No. : IIPE/GMI/2021-22/123, dt. 27.01.2022 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 year and will be renewable annually for up to 03 years. The Employees Policy shall be effective from the date of receipt of work order. Upon satisfactory performance of the insurer, the policies may be extended for further periods on mutually acceptable terms. If any Employee resigns, during the period of policy, the benefit of coverage will be valid up to the expiry of such annual period.

Grievance Redressal and Termination :

In case of grievances due to non-compliance or non-satisfactory performance with any of the terms contained in the scope of group health insurance or any other relevant terms and conditions, IIPE, Visakhapatnam may adopt the options given below :

- a. Grievance Machinery : Submit the matter to the Grievance Machinery of the Insurer by lodging the grievance on the portal of IRDA.
- b. Ombudsman : IIPE, Visakhapatnam may approach the Insurance Ombudsman and get the grievance redressed.
- c. Consumer Forum : IIPE, Visakhapatnam may approach the Consumers Forum.
- d. Premium Refund : The Insurer shall be asked to return a proportion of premiums (corresponding to the unexpired period of insurance) of individuals in the group against whom no claims are made.
- e. The agreement shall be terminated by giving 30 days' notice to the Insurer.
- f. Any other action as deemed fit by the competent authority of IIPE, Visakhapatnam



Premium Payment Terms :

The insurer shall quote the premium as per the List-I. IIPE, Visakhapatnam shall pay the quoted annual premium in advance within 15 days of the start of the yearly policy period.

Performances Monitoring :

The Insurer shall submit quarterly statement to IIPE, Visakhapatnam with the following details :

- a. The Claims made by the individuals of the group
- b. The date-wise settlements
- c. The respective amounts and
- d. Details of grievances received, disposed and pending under the policy.

Canvassing :

Any attempt to canvass for selection of an insurer, directly or indirectly, will lead to disqualification of such insurer from the selection process.

Modifications or cancellation of tender :

IIPE, Visakhapatnam reserves the right to modify / add any clause to the policy / agreement, before taking the policy

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,
2nd 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,
2nd Floor, AU Engineering College,
Andhra University, Visakhapatnam – 530 003.

Subject: Proposal for Group Medical Insurance Policy for Staff members against Tender
No.: IIPE/GMI/2021-22/123 , dt. 27.01.2022

Dear Sir,

Subject to the conditions given in the tender documents, I/We hereby submit Proposal for Group Medical Insurance Policy for Staff of IIPE, Visakhapatnam against Tender No.: IIPE/GMI/2021-22/123, dt. 27.01.2022 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 Policy for Staff Members of IIPE, Visakhapatnam against Tender No.: IIPE/GMI/2021-22/123 dt. 27.01.2022" 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.

TECHNICAL BID

Subject : Proposal for Group Medical Insurance Policy for Staff Members of IPE, Visakhapatnam, against Tender No.: IPE/GMI/2021-22/123, dt. 27.01.2022

S.No	Criteria Item	Documents to be uploaded (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 and Health 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.	

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:

Signature:

Place:

Full name:

(Company Seal)

Annexure-III

FINANCIAL BID

Subject: Proposal for Group Medical Insurance Policy for Staff Members of IPE,
Visakhapatnam, against Tender No.: IPE/GMI/2021-22/123 dt. 27.01.2022

Name of the Insurer : _____

S.No	Type	Sum Insured	Annual Premium	GST	Total Premium
1	GMI for Faculty Members (List – I-Faculty Members)	Rs.10,00,000 (Floater)			
2	GMI for Staff Members (List – I-Staff Members)	Rs.5,00,000 (Floater)			
Grand Total					

Option Scope :

For Non-dependent
(Ref. Page No. 21)



Annexure-IV

(To be printed on Agency's letterhead)

Non-Blacklisting Declaration

The Registrar (I/C),
Indian Institute of Petroleum and Energy,
2nd 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 Policy for Staff Members of IIPE,
Visakhapatnam against Tender No.: IIPE/GMI/2021-22/123, dt. 27.01.2022

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 Policy for Staff
Members of IIPE, Visakhapatnam against Tender No.: IIPE/GMI/2021-22/123, dt.
27.01.2022.

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 Policy for Staff Members of IIPE, Visakhapatnam against Tender No.: IIPE/GMI/2021-22/123, dt. 27.01.2022.

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/GNI/2021-22/123

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)

Indian Institute of Petroleum & Energy,

2nd Floor, AU College of Engineering
Andhra University, Visakhapatnam,
Andhra Pradesh – 530 003.

DECLARATION SHEET

I, _____
hereby certify that all the information and data furnished by me with regard to this tender specifications are true and complete to the best of my knowledge. I have gone through the specifications, 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.

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

(SIGNATURE OF THE TENDERER)

Indian Institute of Petroleum & Energy,

2nd Floor, AU College of Engineering

Andhra University, Visakhapatnam,

Andhra Pradesh – 530 003.

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)

Mandatory Scope

It is compulsory for every bidder to quote for the Mandatory Scope. The bidder is required to submit on official letterhead the complete list mentioned below (A to E) stating the agreement to provide these services if selected. Any deviation i.e. non-inclusion of any item in the offer should be clearly mentioned in the same letter

A. Reimbursement of hospitalization expenses

- a) Basic coverage of Rs. 10,00,000/- (Rupees Ten Lakhs Only) for Faculty Members and Rs. 5,00,000/- for Staff Members per annum per family (floater sum)
- b) All Pre-existing illness to be covered from Day 1 of the policy made.
- c) The condition of hospitalization i.e., 24 hrs. minimum
- d) Day Procedures like Dialysis, Radiotherapy, Chemotherapy, Wire fixation, CT Scan, MRI, ECG etc., and for such other specialized procedures which requires hospitalization of less than 24 hours.
- e) Treatment system covered: Beside Allopathic treatment other system of treatment such as Homeopathy, Ayurvedic, Siddha and Unani.
- f) Artificial appliances including hearing aid, artificial joints, pacemaker, artificial limbs, etc. shall be covered.
- g) Coverage of Novel virus diseases like Corona etc.,
- h) Swine Flu / Bird Flu, Dengue and its related complications.

B. Buffer Amount:

- a) Corporate buffer should be Rs.15,00,000/- (Rupees Fifteen Lakhs Only)
- b) Upper limit per family is Rs.1,50,000/- (Rupees One Lakh Fifty Thousand Only) from buffer amount.
- c) Illness to be covered for Buffer Utilization:
 - i. Coronary artery surgery
 - ii. Cancer
 - iii. Renal Failure
 - iv. Stroke
 - v. Head Injury and / or Paly trauma
 - vi. Multiple sclerosis
 - vii. Major transplantation like kidneys, liver, lung, pancreas or bone marrow



- viii. Any serious complication arising out of surgery performed during the policy period
- ix. Any major surgeries with expenditure costing more than Rs.2,00,000/- sum insured
- x. Any critical illness that may arise during the period of coverage

Buffer amount utilization will be based on the recommendations of authorities appointed by IIPE, Visakhapatnam. The annual buffer amount ceiling can be increased / decreased depending on the annual claims of the previous year.

C. Other Conditions :

- a) Treatment of Psychiatric disorder in a mental healthcare facility is to be covered excluding counselling or observation outside of the mental healthcare facility.
- b) Dental treatment that requires hospitalization to be covered
- c) Domiciliary hospitalization to be covered
- d) Pre and post hospitalization expenses to be included under coverage "30 and 60 days" respectively
- e) **Ambulance service** : Ambulance service @ 1% of the sum insured or actual, whichever is less, for every shifting of a patient from residence to hospital and vice-versa or from one Hospital/Nursing Home to another Hospital/Nursing Home in connection to hospitalization must be allowed.
- f) Maternity benefits for employees and dependents to be included from Day 1
 - (a) Maternity Benefit: Reimbursable up to Rs. 75,000/- per case and additional Rs. 10,000/- for every Rs. 1 lakh top-up insurance, if selected by the employee
 - (b) In maternity benefits, baby care from Day 1 to be included, including expenses on vaccination
- g) **Hospitalization of Organ donor** : Hospitalization expenses incurred on the donor (not the cost of organ) during the course of organ transplant to the insured person shall be covered.
- h) Room rent (i) Normal – 2% and (ii) ICU – 4% of sum insured per day
- i) Six months' time to be given for claiming reimbursement (where applicable) after discharge from hospitalization
- j) 100% cashless treatment at network hospitals across India

D. Floater Sum Insured

- a) Employees can opt for higher Sum Insured in blocks of Rs. 1 Lakh up to Rs. 7 Lakhs (top-up insurance). Additional premium to be paid per block of Rs. 1 Lakh needs to be quoted separately from the premium for the Basic Sum Insured.



b) Under the employees' policy, the total sum insurance (basic + top- up) of an individual family shall be utilized on family floater basis. This means the sum insured is available for any one or all members of the employee's family including non-dependents.

E. Non-Network Hospitals or Non- Cashless Treatment

In case of non-cashless treatment or non-network hospital, the conditions of the policy should be clearly laid down on the letterhead of the bidder.

As per the laid down conditions, reimbursement shall be made by the Insurer/TPA. In such cases, the insured individuals shall intimate to TPA prior to treatment. In case of emergency, the intimation in the form of email/SMS/phone shall be made within 48 hours of hospitalization. Reimbursement against such treatment will be made within 30 (thirty) days from the date of discharge from the Hospital. Documents to be provided will be specified by the TPA.

Optional Scope

An employee of the Institute may choose to insure a non-dependent (as defined by IIPE, Visakhapatnam) together with his/her family insurance. The add-on premium value per non-dependent should be quoted separately. If the bidder does not wish to provide this option, "Option Not Provided" must be clearly mentioned under this heading.



Annexure-X

S. No.	Policy Particulars	Information
1	Room Rent limit per day	
2	Room Rent limit - ICU per day	
3	Waiting Period - Waiver	
4	Pre Existing Diseases Cover	
5	Maternity Cover	
6	Limit of Normal Delivery	
7	Limit of C Section Delivery	
8	Pre Hospitalization Expenses	
9	Post Hospitalization Expenses	
10	Corporate Buffer	
11	Disease Wise Capping's	
12	Mid Term Inclusion of Dependents	
13	Limit of Surgeon Charges, Anesthetic Charges, Stent Charges	
14	Hospitalization / Injury Arising Due to Terrorism	
15	Limit for Cataract - each eye	
16	Ambulance Charges	
17	Addition & Deletions	
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 ration 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	
27	Any special benefits of coverage	
28	Membership for insured person and family members	
29	Insurance Coverage	
30	Notice of claim	
	Cashless facility up to the assured amount in all empaneled hospitals across India. List of the empaneled hospitals in Visakhapatnam and other major cities should be included.	



32	All India Coverage in terms of non-empaneled 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	Bill preparation charges (if any)	
43	Exclusions list from the reimbursable expenses	
44	Will the Insurance Company send their representatives at least once in a week to IIPE, Visakhapatnam for collection of claims and timely settlement ?	
45	Ceilings (if any) within the insured amount under individual expense heads (like Ambulance, Room Rent, Pathological / Radiological test etc.,)	
46	Any other relevant information from your side	



LIST – I
(Faculty Members)

Sl	Emp. Code	Age	Age					
			Spouse	Child 1	Child 2	Dependent 1 (Father)	Dependent 2 (Mother / Mother-in-Law)	Dependent 3 (Brother/Sister)
1	TS0000	69	63	-	-	-	-	-
2	TS1002	36	29	3	-	-	-	-
3	TS1003	35	29	-	-	62	55	-
4	TS1004	38	28	-	-	-	62	-
5	TS1005	38	40	1	-	69	67	-
6	TS1006	33	33	2	-	-	60	-
7	TS1007	49	46	21	18	-	-	-
8	TS1008	36	28	2	-	-	69	-
9	TS1009	40	30	2	1	71	65	-
10	TS1010	30	26	-	-	-	55	-
11	TS1011	40	39	10	5	-	65	-
12	TS1012	32	28	2	-	55	56	-
13	TS1013	36	32	2	-	68	62	-
14	TS1014	34	-	-	-	-	-	-
15	TS1016	33	34	3	-	65	58	-
16	TS1017	36	24	2	-	69	59	-
17	TS1018	31	-	-	-	-	58	-
18	TS1019	34	29	2	-	-	63	-
19	TS1020	35	30	6	2	60	57	-
20	TS1021	30	32	-	-	-	63	-
21	TS1022	42	44	13	-	-	-	-
22	TS1023	28	-	-	-	52	56	27 & 25
23	TS1024	29	-	-	-	61	53	-
24	TS1025	34	30	-	-	68	61	-
25	TS1026	33	-	-	-	60	63	-
26	TS1027	43	37	11	-	-	-	-
27	TS1028	31	-	-	-	64	54	-



(Staff Members)

SI	Emp. Code	Age	Age					
			Spouse	Child 1	Child 2	Dependent 1 (Father)	Dependent 2 (Mother / Mother-in-Law)	Dependent 3 (Brother/Sister)
1	NT1001	48	41	16	-	-	65	-
2	NT1002	36	33	2	-	-	59	-
3	NT1003	41	50	20	16	64	64	-
4	NT1004	39	42	13	8	-	66	-
5	NT1005	28	25	1	-	66	59	-
6	NT1006	28	-	-	-	53	48	33
7	NT1007	30	28	3	1	59	51	-
8	NT1008	39	31	-	-	-	57	-
9	NT1009	35	29	1	-	-	55	-



POLICY - I

Group Medical Insurance Policy for Staff Members of IIPE	
Insured	Indian Institute of Petroleum & Energy
Insured's Communication Address	2nd Floor, Main Building AU College of Engineering (A), Andhra University, Visakhapatnam 530 003
Current Insurer	-
No. of Staff Members at Inception	36
Spouse	29
Children	29
Parents	47
Dependents	03
No. of Lives for Renewal	144
Coverages	(i) GMI (Faculty) - Rs. 10,00,000/- (ii) GMI (Staff) - Rs. 5,00,000/-
Family Definition	Self + Spouse + Dependent Family Members
Policy Type (Floater / Non Floater)	Floater
Age Band	As per attached active list
Sum Insured	As per attached active lists



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 supply the materials 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	



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