



TENDER NO: IIITDMJ/Tender/ 2022/06/122 , Dated: 13/06/2022

Tender Document
for
Group Mediclaim Policy for Students
of
PDPM IIITDM Jabalpur

S.N.	PARTICULARS	DATE
1	FLOATING TENDER DOCUMENT	14/06/2022
2	PRE-BID MEETING	21/06/2022 at 04:00pm
3	CLOSING OF TENDER DOCUMENT	27/06/2022 at 03:00pm
4	OPENING OF TECHNICAL BID	27/06/2022 at 04:00pm
5	OPENING OF FINANCIAL BID	WILL BE DECLARED LATER

Contain Total 08 Pages.

Tender Document Cost Rs. 1000/- only

*- To be paid in the form of Demand Draft drawn
in favour of PDPM- IIITDM Jabalpur payable at Jabalpur

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1. Scope of the work:

PDPM IIITDM, a technical institute established by Govt. of India, invites Tender/Expression of Interest (EOI) for Group Mediciam Policy from IRDA (Insurance Regulatory and Development Authority) accredited **Insurance companies for approximate 2500 students of IIITDM Jabalpur for a period of Four years.** Interested companies may submit quotation in a sealed envelope super-scribing as "Group Mediciam Policy for students of PDPM IIITDM Jabalpur" containing two separate envelopes, one marked as "Technical Bid" and other as "Financial Bid" in the prescribed format attached as Annexure I and II. Each page of bid document should be properly filled, duly signed and sealed.

2. General terms and Conditions:

1. The insurance scheme shall cover all expenses (include ICU charges) incurred in all expenses course of medical treatment of the students in a registered hospitals/nursing homes students in within the country, arising out of either illness/disease/injury and/or sickness. out of either illness/
2. During the period, the insurance policy will cover all expenses from day one for policy will c pre-existing diseases also. For example, if a student suffering from any disease auple, if a prior to the inception of the policy, it shall also be covered in this scheme. pately, it shall a detection of disease should not be taken as a premise for refusal. case should not be taken as a pr
3. **In normal case, the policy will cover expenses up to Rs. 1,00,000/- (One lakh cover expen Only)** per student per year. **But, for exceptional cases medical policy will cover for exception expenses up to 05 Lakhs for maximum ten (10) students.** These 10 cases will be maximum ten (related to student suffering from some major diseases/accident. These 10 cases will be decided by the Institute authority in consultation with their own appointed team of medical doctors.
4. In case of any query/issue regarding treatment or medicine prescribed by the doctors. it will be the responsibility of the Insurance Company to resolve it with the concerned hospital/nursing homes. Under no circumstances students should penalized OR held accountable for resolving such issues.
5. The insurance company will be solely responsible for providing 24X7 cashless facility at empanelled Hospital/Nursing Homes.
6. The Insurance Company has to negotiate with the empanelled Hospitals/Nursing negotiate wit homes for providing treatment at specified rates in a way similar to CGHS patients. specified rate

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7. The Insurance Company should include the following hospitals/nursing homes (in the close vicinity of institute) for cashless treatment:-

- a. City hospital
- b. Jabalpur hospital and research center, Jabalpur
- c. Marble city hospital Jabalpur
- d. Bombay Hospital
- e. Aditya hospital Jabalpur
- f. SHALBY HOSPITAL**
- g. National Hospital**
- h. Batalia Eye Hospital**
- i. Silver Oak Hospital**
- j. Anant Nursing Home Pvt. Ltd.**
- k. Chhavi Eye Hospital**
- l. Bhandari Poly Clinic Pvt. Ltd.**

8. If patient is admitted in such hospitals/nursing homes where cashless facility is not available. In such cases reimbursement claims should be settled before expiry of the period of 30 days which will be counted after the day of submission of all necessary documents as required for settlement of claims. It will be the responsibility of the Insurance Company to explicitly specify the documents which need to be submitted for such claims, well in advance. May be mentioned in Technical bid.

9. The Insurance Company will provide 24 x 7 facility to the customers. The Insurance Company will provide a list of working phone numbers and complete details of a TPA to Institute at all times.

10. For providing best facility the Insurance Company must have its branch in Jabalpur city.

11. **The basic contract for insurance is for 04 year which may be extendable for one more year based on successful completion of first 04 years.** The premium will be paid in advance for a period of one year when students are enrolled, (or date of joining of student). The insurance company should provide the cost of premium calculated per student. Depending on the number of students registered for that academic year the institute shall pay the premium accordingly. The premium amount shall be same for entire period of policy.

12. The Insurance Company will issue an individual "smart card" to each student within first 15 days of payment of premium. This smart card should be such that it can be used across the country to access the benefit of Mediclaim policy. Along

with smart card issued by the insurance company only a photocopy of student identity card will be required for identification.

13. Guideline issued by IRDA/TAC from time to time with regard to Insurer's responsibility & liability towards insured, shall be automatically applicable to this Insurance Company.
14. The Insurance Company shall maintain highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be, with their clients.
15. During the validity of the policy, no revision of premium shall be considered by IITDM Jabalpur on the basis of actual claim ratio or any enhancement in the premium, like GST tax etc. pointed out by any statutory or other authority.
16. In case of dispute of any claim or any other kind dispute would be subject to the jurisdiction of the Jabalpur Court only.
17. All documents / any of the documents so deposited can be called for any time at any stage from a bidder in original copies. Any discrepancy / divergence in the documents will lead to rejection of such bid submitted by the concerned Insurance Company.
18. **Institute expects from the service provider that they will provide us best services. If company fails to provide best services in any case or at any time. The contractor & company has to refund premium on prorata basis. Institute may impose Rs.1,00,000/- (One Lakh) as penalty & the company will have to pay penalty charges within 20 days.**

3. Eligibility for Technical Bid

1. The Insurance Company/Agency should have been registered with IRDA. A copy of the license as a proof of the company registration should be attached. The enclosure for same should be marked as Annexure-A in the technical bid.
2. The Insurance Company should have at least **Seven YEARS** experience for providing such Group Mediciam Insurance to Government/Semi-Government/Govt. Undertaking/ Autonomous Body. Experience of the company in field of insurance will be counted from the date of registration of firm with IRDA.
3. Claim settlement ability mentioning TAT (Turn Around Time), provide a list of **FIVE** major claim settled by your company to employee of those Government/Semi-Government/Govt. Undertaking/ Autonomous organization where the insurance company has provided service in last three years.
4. Attach a copy of PAN card with valid PAN Number.

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only

5. Attach a copy of GST Tax registration Number.
6. A dummy copy of Group Health Insurance policy to be attached.
7. An undertaking as given in Annexure-III is to be attached with technical bid.
8. For authenticity of the person who will sign the documents on behalf of the Insurance Company, a letter from the appropriate authority of the Insurance Company to be attached.
9. Complete postal address of Jabalpur office must be invaded with doc proof.
10. A list of working phone numbers and complete details of a TPA for any emergency.

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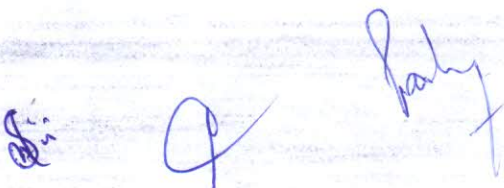
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Annexure-I
TECHNICAL BID

S.N.	PARTICULARS	DETAILS TO BE GIVEN
1	NAME OF FIRM	
2	REGISTRATION NUMBER / LICENSE OF FIRM FROM IRDA (Copy to be attached)	
3	LIST SHOWING CLAIM SETTLEMENT ABILITY (Copies to be attached)	
		1
		2
		3
		4
		5
4	PAN NUMBER (Copy to be attached)	
5	GST TAX REGISTRATION NUMBER (Copy to be attached)	
6	SPECIMENS COPY OF GROUP MEDICLAIM POLICY (Copy to be attached)	ATTACHED/ NOT ATTACHED GROUP
7	UNERTAKING AS GIVEN ANNEXURE C (Copy to be attached)	ATTACHED/ NOT ATTACHED ANNEXURE
8	AUTHORITY LETTER (Copy to be attached)	ATTACHED/ NOT ATTACHED
9	LOCAL JABALPUR OFFICE ADDRESS (Copy to be attached)	
10	DETAILS OF TPA INCLUDING NAME, ADDRESS AND PHONE NUMBER	
11	ANY OTHER INFORMATION	
12	Covid-19 treatment will be covered with the Insurance Policy	
13	Please attached list of Disease covered	

SEAL & SIGNATURE OF BIDDER



Annexure-II

FINANCIAL BID

NAME OF FIRM:

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Single Premium per student per year which includes the following two terms:-

1. **Medical insurance of amount Rs. 1,00,000/- (One lakh Only) per student per annum in regular case. And,**
2. Medical Insurance of amount Rs 5 lakhs (for Maximum 10 cases per year). These ten cases will be decided by the Institute authorities in consultation with institute appointed team of medical doctors/consultants (see point no 4 of "General term and Conditions").

S.N.	PREMIUM PER STUDENT PER ANNUM WITHOUT SERVICE TAX / GST	
1	IN FIGURES	
	IN WORDS	

Note:

1. There should be SINGLE premium quote per student per annum.
2. No other document or attachment shall be permissible along with Financial Bid. Any deviation will attract disqualification.
3. In case of any discrepancy in quoted premium, in figures and words, premium quoted in words will be considered.
4. All taxes except GST tax should be included in the quote.

Date: _____

Signature of Tenderer
with stamps of the firm

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Annexure-III

UNDERTAKING

1. I/We undertake that I/we have carefully studied all the terms and conditions and understood the parameters of the proposed service and shall abide by them.
2. I/We also undertake that I/we have understood "Parameters and Technical Specifications" mentioned in the Tender document and will undertake the same accordingly.
3. I/We further undertake that the information given in this tender is true and correct in all respect and we hold the responsibility for the same.
4. I/We further undertake that my/our firm has not been blacklisted/ debarred by any Government Organization/ Autonomous body/ PSU.
5. I/We assure that the Insurance Company will provide copies of agreement form empanelled hospital given in subsection (8) of section "General terms and Conditions" within one month of award of contract.

SEAL & SIGNATURE OF BIDDER

