



TENDER NO: IIITDMJ/Tender/2019/06/53 , Dated: June/19/2019

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

S.N.	PARTICULARS	DATE
1	FLOATING TENDER DOCUMENT	19/09/2019
2	PRE-BID MEETING	26/06/2019 at 04:00 p.m.
3	CLOSING OF TENDER DOCUMENT	10/07/2019 at 03:00 p.m.
4	OPENING OF TECHNICAL BID	10/07/2019 at 04:00 p.m.
5	OPENING OF FINANCIAL BID	WILL BE DECLARED LATER

Contain Total 07 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

*A copy*

*[Handwritten signature]*


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## 1. Scope of the work:

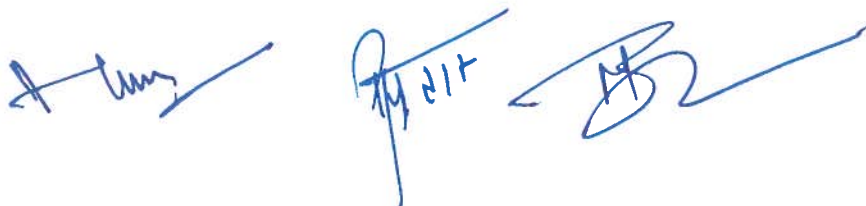
PDPM IIITDM, a technical institute established by Govt. of India, invites Tender/Expression of Interest (EOI) for Group Mediclaim Policy from IRDA (Insurance Regulatory and Development Authority) accredited Insurance companies for approximate 1500 students of IIITDM Jabalpur for a period of TWO years. Interested companies may submit quotation in a sealed envelope super-scribing as "Group Mediclaim 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 course of medical treatment of the students in a registered hospitals/nursing homes within the country, arising out of either illness/disease/injury and/or sickness.
2. During the period, the insurance policy will cover all expenses from day one for pre-existing diseases also. For example, if a student is suffering from any disease prior to the inception of the policy, it shall also be covered in this scheme. Late detection of disease should not be taken as a premise for refusal.
3. In normal case, the policy will cover expenses upto Rs. 50000/- (Fifty Thousand Only) per student per year. But, for exceptional cases but not more than 10(ten) students per year the medical policy with cover upto 5 Lakhs. These 10 cases will be related to student suffering from some major diseases/accident. These ten 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 be penalized OR held accountable for resolving such issues.

Handwritten signatures and initials in blue ink, including a signature that appears to be 'A. Kumar' and another that appears to be 'J. N. K.' with a large flourish.

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 homes for providing treatment at specified rates in a way similar to CGHS patients.
7. The Insurance Company should include the following hospitals/nursing homes (in the close vicinity of institute) for cashless treatment:-
  - a. City hospital Jabalpur
  - b. Jabalpur hospital and research center, Jabalpur
  - c. Marble city hospital Jabalpur
  - d. Bombay Hospital
  - e. Aditya Hospital
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.
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 2 year which is extendable for one more year based on successful completion of first two years. The premium will be paid in advance for a period of one year when students are enrolled. 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.
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 Medclaim 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 IIITDM Jabalpur. However, enhancement in statutory dues like, GST shall be borne by IIITDM Jabalpur.
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.

### 3. Eligibility for Technical Qualification

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 Medclaim 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. EMD of Rs. 50000/- in form Demand Draft to be deposited. DD to be in favour of Registrar PDPM IIITDM Jabalpur.
5. Attach a copy of PAN card with valid PAN Number.
6. Attach a copy of GSTIN Number.
7. A specimen copy of Group Health Insurance policy to be attached.
8. An undertaking as given in Annexure-III is to be attached with technical bid.
9. 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.

10. Complete postal address of Jabalpur office must be provided with document proof.

11. A list of working phone numbers and complete details of a TPA for any emergency.

### 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
4	PAN NUMBER (Copy to be attached)	
5	GSTIN NUMBER (Copy to be attached)	
6	SPECIMEN COPY OF GROUP MEDICLAIM POLICY (Copy to be attached)	ATTACHED/ NOT ATTACHED
7	UNERTAKING AS GIVEN ANNEXURE III (Copy to be attached)	ATTACHED/ NOT ATTACHED
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	

SEAL & SIGNATURE OF BIDDER

**Annexure-II**  
**FINANCIAL BID**

NAME OF FIRM: .....

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

1. Medical insurance of amount Rs. 50000/- (Fifty Thousand Only) per student per annum in regular case. And,
2. Medical Insurance of amount Rs 5 lakhs (for maximum 10 students 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 GSTIN	
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 GSTIN should be included in the quote.

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

Signature of Tenderer  
with stamps of the firm



## 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

