

Maharashtra State Electricity Distribution Co. Ltd.

Tender Details		05-06-2024 05:18:54
Tender Code	MSEBHCL/IRD/B/GMP/24-25/T-5	
Tender Type	Works Tender	
Type Of Bid	Two Bid	
Description	RFP for Group Mediclaim Insurance Policy for the Employees & their dependent Family members of the MSEB HCL,MSEDCL, MSETCL & MSPGCL Companies. .	
Estimated Cost (In Lakhs)		
Basis of prices	NA	
Tender Validity	NA	
Delivery Requirement (In Months)	NA	
Tender on rate contract basis	NO	
Tender Fee (In INR)	10000	
GST In INR (@18% on Tender Fee: SAC No.	1800	
Total Tender Fee Amount including GST in INR.	11800	
Contact	Sanjay R Dhoke , 9833227929 ,irdho123@gmail.com	
Pre-Qualifying Req	As per requested for proposal (RFP)	
Budget Type	NA	
Scheme Code	null	
Scheme Name		
Department	Industrial Relations Departmnet	
Office Type	HO	
Location Type	Corporate Office	
Designation	Chief Industrial Relation Officer	
Pre-Bid Meeting Address	Chief Industrial Relation Officer, Maharashtra State Electricity Distribution Co.Ltd Industrial Relation Department. 4th floor, Prakashgad, Bandra (E), Mumbai-400051 (Clarification through e-mail only, email irdho123@gmail.com)	
Bid Opening Address	Chief Industrial Relation Officer, Maharashtra State Electricity Distribution Co.Ltd Industrial Relation Department. 4th floor, Prakashgad, Bandra (E), Mumbai-400051	
Version No	1	
Call for Deviation	NO	
Is Annexure C1 Applicable	NA	
Is Manufacturer Applicable	NO	
Is Trader Applicable	NO	
Minimum % of Offered Quantity	NA	

Is Power Supplier Applicable	NO
Tender Sale Start Date	05-06-2024 17:25
Tender Sale End Date	24-06-2024 12:30
Bid Start Date	05-06-2024 17:30
Bid End Date	25-06-2024 13:00
Pre-Bid Meeting Date	19-06-2024 12:30
Techno-Commercial Bid opening on	25-06-2024 14:30
Price Bid opening on	26-06-2024 14:30
Annexure C1 Opening Date	NA
Winner Selection Date	Will be declared later
Can Bidder Opt EMD Exemption	Y



Maharashtra State Electricity Board Holding Company Ltd. (and its subsidiary companies-MSEDCL, MSETCL & MSPGCL)

(A Govt. of Maharashtra Undertaking)

CIN: U40109MH200SSGC1536

PHONENO.: 69852200 (Extn -2234)

Email ID: ciro@mahadiscom.in

irdho123@gmail.com

Website: www.mahadiscom.in

INDUSTRIAL RELATIONS DEPARTMENT

PLOT NO. G-9, PRAKASHGAD

Prof. ANANT KANEKAR MARG,

BANDRA (E) Mumbai- 400 051

Tender No. MSEBHCL/ IRD/B/GMP/ 24-25/T-05

Date: 05.06.2024

Sub: RFP for Group Medclaim Insurance Policy for the Employees & their dependent Family members of the MSEB HCL, MSEDCL, MSETCL & MSPGCL Companies.

Dear Sir/ Madam,

With reference to above-mentioned subject, e-Tenders are invited from the eligible insurance companies for the Group Medclaim Insurance Policy (GMC) for the approx. 75000 Employees (1+5 Family members) of the MSEB HCL, MSEDCL, MSETCL, & MSPGCL Companies on our Company's website <https://etender.mahadiscom.in/eatApp/> (MSEDCL e-Tendering). You are requested to go through documents and submit your duly filled in zero deviation e-Tender as per timeline mentioned below:

MSEB HCL Group Medclaim Insurance Policy Renewal Timelines: 2024-25

Tender Sale Start Date	05-June-2024	Wednesday by 17:00 hrs.
Tender Sale End Date	24-June-2024	Monday by 12:30 hrs.
Bid Start Date & Time	05-June-2024	Wednesday by 17:10 hrs.
Bid End Date & Time	25- June -2024	Tuesday by 13:00 hrs.
Pre-Bid Meeting Date & Time	19-June-2024	Wednesday by 12:30 hrs.
Technical Bid Opening Date & Time	25- June -2024	Tuesday by 14:30 hrs.
Price-Bid (Financial Bid) Date & Time	26- June -2024	Wednesday by 14.30 hrs.

For any query regarding e-Tender, please feel free to contact on the telephone no. given below or e-mail address.

MSEB HCL Representative:

CIRO, M.S.E.D.C.L.,
4th floor, Prakashgad, Bandra (E), Mumbai- 400051
Phone no. 69852200 (Extn -2234)
Contact number: 9833227929
ciro@mahadiscom.in
irdho123@gmail.com

Thanking You,

Yours Faithfully,

(Sanjay R. Dhoke)
Chief Industrial Relations Officer

Copy s.w.rs to:

- 1) Director (Finance), MSEBHCL / MSEDCL / MSPGCL / MSETCL.
- 2) Director (HR), MSEDCL, / MSETCL.
- 3) Executive Director (HR), MSPGCL.
- 4) Executive Director (Finance), MSEDCL

Copy To:

- 1) Chief Industrial Relations Officer, MSETCL /MSPGCL.

e- TENDER

Maharashtra State Electricity Board Holding Company Ltd. (and its subsidiary companies-MSEDCL, MSETCL & MSPGCL)

(A Govt. of Maharashtra Undertaking Company)
Prakashgad, Bandra (E), Mumbai -400051

CALL FOR e-TENDER FROM IRDAI APPROVED GOVERNMENT/PSU/PRIVATE INSURANCE COMPANIES FOR GROUP MEDICLAIM INSURANCE POLICY FOR EMPLOYEES & THEIR FAMILY MEMBERS OF THE MSEB HCL, MSEDCL, MSETCL & MSPGCL COMPANIES.

MSEB HCL, MSEDCL, MSETCL & MSPGCL (hereinafter is called "MSEB HCL")

MSEB HCL is Government of Maharashtra Undertaking Company.

MSEB HCL, invites "e-Tender" on the behalf of MSEDCL, MSETCL & MSPGCL from Government / PSU/Private Insurance Companies (Licensed and Registered with IRDAI) for providing medical facilities to the regular employees and their dependent family members under Group Mediclaim Insurance Policy.

The age wise details of total staff strength and available age wise details of dependent family members are given at **Annexure – A**.

The above number of employees & their dependents may increase or decrease at the time of award of work (during the period of floating of e-tender and actual award of work) i.e. as on 01st July, 2024 and the premium will be paid accordingly as per approved guidelines in this regard.

For any query regarding e-Tender, please feel free to contact on the telephone no. given below or E-mail address at ciro@mahadiscom.in and irdho123@gmail.com within 2 days of date of issue of Tender.

CIRO,
M.S.E.D.C.L.,
4th floor, Prakashgad, Bandra(E), Mumbai- 400051.
Phone no. 69852200 (Extn -2234)
Mobile No. 9833227929

- MSEB HCL reserves the right to modify, expand, restrict, scrap, refloat or cancel the e-Tender at any stage without assigning any reason.
- MSEB HCL also reserves the right to accept or reject any or all the e-tender bids without assigning any reasons.
- The application for e-Tender does not entitle any bidder for grant or award of the work.
- Responses received after the stipulated time period or which are not in accordance with the specified format will be summarily rejected.
- **The rate of premium may be quoted considering Per Family (Floater basis) for Sum Insured of Rs. 5 Lakhs and Compulsory Top Up of Rs. 5 Lakhs as per options indicated in 'Section B – Financial Proposal'.**
- **Coverage:** Employees & Dependent's Age-wise Total Count is as indicated in Annexure - A.

Maharashtra State Electricity Board Holding Company Ltd. (and its subsidiary companies-MSEDCL, MSETCL & MSPGCL)

(A Govt. of Maharashtra Undertaking Company)
Prakashgad, Bandra (E), Mumbai -400051

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PART – I

INFORMATION TO THE BIDDER ABOUT THE SCHEME FOR MSEB HCL GROUP MEDICLAIM INSURANCE POLICY FOR THE EMPLOYEES AND THEIR 5 DEPENDENT FAMILY MEMBERS

**COVERAGES FOR POLICY PERIOD
1st July, 2024 TO 30th June, 2025**

**MSEB HCL GROUP MEDICLAIM INSURANCE POLICY
FOR THE EMPLOYEES AND THEIR 5 DEPENDENT FAMILY MEMBERS
COVERAGES FOR POLICY PERIOD 1st July 2024 TO 30th June 2025**

1. TITLE:

The scheme is titled as “MSEB HCL GROUP MEDICLAIM INSURANCE POLICY” aimed at providing Medical Facilities to Employees and their 05 Dependent Family Members for indoor treatment through Group Mediclaim Insurance Policy.

2. COMMENCEMENT:

The scheme will be effective from 01.07.2024 (00.00 hrs) and shall be in force up to 30.06.2025 (24.00 hrs). However, the MSEB HCL may extend the period up to 6 (Six) months to 1 (One) year in a special case with the approval of the Competent Authority.

3. Scope:

- 3.1 This policy will cover all the Employees and their 05 Dependent Family Members as per Family Definition indicated in clause 4.5 below.
- 3.2 This policy is mandatory for all employees who is in the service of the company. The employees joining the companies during the policy period will be entitled along with their dependents for policy benefits from the date of joining & additional premium against them will be paid on pro-rata basis.
- 3.3 Employees getting retired or Service getting discontinued due to death; during the policy period shall continue to get this benefit till the end of the Policy Period.
- 3.4 Employees whose employment of MSEB HCL or its subsidiary companies has been ceased, due to permanent disability arising out of or in the course of employment shall continue for this benefit till the end of the Policy Period.
- 3.5 Prorate premium shall be adjusted/ refunded on exit of an employee due to resignation & termination.

4. DEFINITION:

In this scheme unless there is anything repugnant in the subject or context: “MSEB HCL” means MSEB HCL, MSEDCL, MSETCL & MSPGCL.

- 4.1 “Company” means the “MSEB HCL”
- 4.2 “Scheme” means “MSEB HCL Group Mediclaim Insurance Policy for the employees and their 05 dependents”.
- 4.3 Employees of MSEB HCL – means the employees who are duly and directly appointed by the MSEB HCL & who are in the service of the MSEB HCL. It will also cover the employees appointed as " Graduate Engineer Trainee (GET), Diploma Engineer Trainee (DET), Upkendra Sahayyak, Jr. Assistant (HR) / (A/c), Vidyut Sahayyak / Veej Sevak, Sahayyak Junior Office Assistant, Sahayyak Peon” and the employees who are placed on deputation.
- 4.4 “Hospitalization” means employee undergoing treatment in PPN / Empanelment hospital as indoor patient (minimum 24 hours).

4.5 "Family means" Employee & his/her any 5 dependent members as given below:

- a. Spouse
- b. Children
 - I. Son and Daughter up to the age of 18 years only are covered. If Son/Daughter above 18 years of age are working and in case of Married Daughter will not be covered under the policy.
 - II. Son up to the age of 26 years who are bonafide student and who is fully dependent on employee will be covered under this policy.
 - III. Unmarried daughter who is fully dependent on employee up to her marriage will be covered under this policy.
 - IV. Physically Handicapped and mentally retarded children's who are fully dependent on employee will be covered under this policy.
- c. Parents (However, Female employee can choose Mother & Father **or** Mother-in-Law & Father-in-law i.e. only one set of parents to be chosen).
- d. Brother, till he attains the age of 18 years and fully dependent on employee.
- e. Sister (Divorcee/Widow or until she gets married)

5. **INSURANCE COVERAGE:**

5.1 **WHAT IS COVERED:** If the insured person sustains injury or contracts with any disease and upon advice of Medical Practitioner, he / she or family members have to be hospitalized and would incur Hospitalization Expenses, then the following hospitalization expenses shall be payable by the Insurer to that employee/family members.

5.2. **Room Rent:**

Basic Sum insured shall be Rs.05 lakhs per family on floater basis.

- i. Room Rent limited up to 1% of Basic SI i.e. INR 5,000/- for General Room & 2% of Basic SI i.e. INR 10,000/- for ICU Room. (Excluding Nursing Charges)
- ii. Room Rent limitation not applicable to Superintending Engineer equivalent and above Officers of MSEB HCL.
- iii. In case of Emergency, Trauma, Accident (On Duty / Road), above room rent limitation will not be applicable.

5.3. **Nursing Expenses:** These expenses to be payable apart from room rent.

5.4. Medical Practitioner /Anesthetist, Consultant fee, Surgeon, Specialists fees to be applicable.

5.5. Expenses on Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines and Drugs, Dialysis, Chemotherapy, Radiotherapy, Artificial Limbs, Cost of Organs, Cost of Prosthetic Devices implanted during surgical procedure like Pacemaker, Relevant laboratory/ Diagnostic Tests, X-Ray etc. and similar expenses other than those as specifically stated in exclusion (what is not covered) section of the policy.

- 5.6. **Ambulance Services:** Actual or Rs. 5,000/- whichever is less to be reimbursable in case patient has to be shifted from residence to hospital in case of admission in Emergency Ward/ I.C.U. or from one Hospital / Nursing Home to another Hospital / Nursing Home by registered ambulance only for better medical facilities.
- 5.7. Pre-existing health condition or disease or ailment/ injuries to be covered. There will be no exclusions.
- 5.8. Waiting period of 30 days to be waived. Policy benefits to be given to the Employees or Dependents from Commencement Date of the policy.
- 5.9. First One, Two, Three and Four years waiting period to be waived off.
- 5.10. Pre-Hospitalization cover upto 30 days and Post-hospitalization cover upto 60 days.
- 5.11. Midterm inclusion of family members/dependents:
- Newly Married Spouse from the Date of Marriage.
 - New Born Baby should be covered from Day One.
- 5.12. **Day Care:** This covers all medical procedures and treatments or cares which are of the nature of an emergency treatment which is provided in a Hospital but does not necessitate an admission as an indoor patient. Day care facilities would be available for the following medical treatment:
1. Adenoidectomy
 2. Appendectomy
 3. Anti-Rabies Vaccination
 4. Coronary Angiography / Optical Coherence Tomography Angiography
 5. Coronary Angioplasty
 6. Dilatation & Curettage
 7. ERCP (Endoscopic Restrograde Cholangio Pancreatography)
 8. ESWL (Extracorporeal Shock Wave Lithotripsy)
 9. Excision of Cyst/Granuloma/Lump
 10. Following Eye Surgeries:

a.	Cataract Surgery (Extra Capsular Cataract Excision or Phacoemulsification + Intra Ocular Lens)
b.	Corrective surgery for blepharoptosis when not congenital/cosmetic
c.	Corrective surgery for entropion/ectropion
d.	Dacryocystorhinostomy (DCR)
e.	Excision involving one-fourth or more of lid margin, full thickness
f.	Excision of lacrimal sac and passage
g.	Excision of major lesion of eyelid, full thickness
h.	Manipulation of lacrimal passage
i.	Operations for pterygium
j.	Operations of canthus and epicanthus when done for adhesions due to choric infections.
k.	Removal of a deeply embedded foreign body from the conjunctiva with incision.
l.	Removal of a deeply embedded foreign body from the cornea with incision.
m.	Removal of a foreign body from the lens of the eye.
n.	Removal of a foreign body from the posterior chamber of the eye
o.	Repair of canaliculus and punctum
p.	Repair of corneal laceration or wound with conjunctival flap
q.	Repair of post-operative wound dehiscence of cornea
r.	Penetrating or Non-Penetrating Surgery for treatment of Glaucoma

11. FESS (Functional Endoscopic Sinus Surgery)

12. Fissurectomy/ Fistulectomy

13. Fracture/dislocation including hairline fracture

14. Hemodialysis

15. Hydroceletomy

16. Hysterectomy

17. Inguinal/ventral/umbilical/femoral hernia repair

18. Laparoscopic Cholecystectomy

19. Lithotripsy (kidney Stone removal)

20. Liver aspiration

21. Thyroidectomy

22. Parenteral chemotherapy

23. Haemorrhoidectomy

24. Polypectomy

25. Following Prostate Surgeries

a.	TUMT (Transurethral Microwave Thermotherapy)
b.	TUNA (Transurethral Needle Ablation)
c.	Laser Prostatectomy
d.	TURP (Transurethral Resection of Prostate)
e.	Transurethral Electro-Vaporization of the Prostate (TUEVAP)

26. Chemotherapy & or Radiotherapy cycles

27. Sclerotherapy

- 28. Septoplasty
- 29. Surgery for Sinusitis
- 30. Varicose Vein Ligation
- 31. Tonsillectomy
- 32. Autism Spectrum Disorder (ASD)
- 33. Modern / Advance Surgery

- a) Modern Treatment to be covered upto Full Sum Insured: Inclusion of recent modern advancements as per IRDAI regulation namely Uterine Artery embolization, HIFU, Balloon Sinuplasty, Intraoperative Neuro Monitoring, Deep Brain stimulation, Immunotherapy- Monoclonal Antibody to be given as injection, Intravitreal Injections, Robotic Surgeries, Stem Cell Therapy, Stereotactic radio surgeries, Bronchical Thermoplasty, Vaporization of the prostate (Holmium Laser Treatment). Coverage to Modern Treatment Methods, procedures shall be covered (wherever medically indicated) either as in-patient or as day care treatment in a hospital.
- b) Denosumab injection to be covered.
- c) Targeted Therapy and adjuvant chemotherapy: All cancer treatment to be covered upto Full Sum Insured.
- d) Cyber-knife treatment & Robotic surgery and Stereotactic Robotic Surgery to be covered upto Full SI.
- e) Injections: Use of immuno-modulators like injection Rituximab, Zolendronic acid Remicade & any other injection considered on day care basis used for cancer related treatments

- 34. Advance Oral Chemotherapy (Tablets form)
- 35. Ayurvedic treatment at Govt. hospital / Govt. College.
- 36. AYUSH Treatment: Applicable, Treatment in Govt. Hospitals/Medical Corporations recognized by NABH to be covered in the scheme.
- 37. Or any other surgeries/procedures which require less than 24 hours Hospitalization due to technological advancement and for which prior approval from TPA is mandatory.

Note : The above treatment is required to be taken from an authorized doctor (Minimum MBBS degree holder). Condition of 24 hrs. Indoor treatment shall not apply in such cases.

- 5.13 Cataract payable up to Rs. 45,000/- per eye including Laser Treatment for Cataract.
- 5.14 Internal and External Congenital disease to be covered.
- 5.15 Maternity related other diseases treatment to be covered (Excluding Pregnancy Period/ Normal / Cesarean Delivery)
- 5.16 Genetical disorders and Stem Cell Implantation Surgeries to be covered.
- 5.17 Hospitalization expenses of person donating an organ during the course of organ transplant will also be payable limited to the overall sum insured.
- 5.18 Cost of aid: Rs.10,000/- per family insured / per policy period for reimbursement on cost incurred for Artificial Limbs, Wheel Chairs, crutches and Walkers etc.
Reimbursement of these expenses will be subject to the limit of sum insured per family and should be duly recommended by the treating doctor.
- 5.19 No deduction in case of death during hospitalization. Full claim payable without deduction for Non-Medical Expenses, if the claim is eligible subject to Sum Insured.

6. WHAT IS NOT COVERED (EXCLUSIONS):

- 6.1 Injury or diseases directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operation (whether war be declared or not).
- 6.2 Circumcision except for disease not excluded here or injury, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery except for relating to treatment of injury or illness.
- 6.3 Cost of spectacles and contact lens, hearing aids.
- 6.4 Any dental treatment/including root canal except accidental treatment.
- 6.5 Expenses for any treatment related to Human T-Cell Lymphotropic Viruses types III (III-LB-III) or Lymphadenopathy Associated viruses (LAV) or the Mutant Derivatives or Variations Deficiency Syndrome or any Syndrome or a condition of similar kind referred to as AIDS.
- 6.6 Expenses on Diagnostic, X-Ray, or Laboratory Examinations unless related to the treatment of sickness or injury falling within ambit of hospitalization of domiciliary hospitalization.
- 6.7 Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician.
- 6.8 Injury or diseases directly or indirectly caused by or contributed by Nuclear weapons material
- 6.9 Any expenses on Naturopathy, Unproven Procedure or treatments, experimental or alternative treatments and medicines including acupressure, acupuncture, magnetic and related treatments.

7. SUM INSURED:

Basic SI of Rs. 05 Lakhs and Compulsory Top Up of Rs. 5 Lakhs i.e. Rs. 10 Lakh total per family per Annum for MSEB HCL employees on floater basis.

The Scheme shall provide coverage for meeting all expenses relating to hospitalization of beneficiary members per family (floater basis)

8. Voluntary Additional Top Up Facility:

Some employees may prefer top up beyond Rs. 10 Lakh (Basic SI & Compulsory Top Up) by opting for a Voluntary Additional Top Up Facility. The premium towards Voluntary Additional Top Up Facility will be fully paid by the employee. MSEB HCL will only co-ordinate for the remittance of amount from the employees to the insurance company.

9. TERMS & CONDITIONS:

- I. The Mentioned number of employees and dependents may increase or decrease at the time of award of work (during the period of floating of tender and actual award of work) or as on 01st July 2024 and the premium will be paid accordingly as per approved guidelines in this regard.

The Insurance Company should depute at least one person for each Zonal Offices of MSEDCL, MSETCL and Power Station of MSPGCL to coordinate for the claims

- I. And their attendance at respective places is mandatory.
- II. Insurance Company should also provide dedicated Mobile App for MSEB HCL for this policy.
- III. The Insurance Company should have a 24x7 call center and establish a Grievance Redressal Mechanism to address the grievance of members. In case of non-settlement of grievances within period of 20 days, they will be liable for penalties as decided by the Competent Authority and as per the mutually agreed processes in Grievance Redressal Mechanism. Penalties will be Minimum Rs.100/- per day for each day beyond 20 days or as decided by the Competent Authority.
- IV. The Insurance Company should indicate clearly in its tender proposal document as to what documents are required to be submitted by employee and their dependents of the companies along with the bills for smooth settlement of reimbursement claims. The Insurance Company should submit methodology and detailed procedure of cashless and non-cashless claims management. The Insurance Company should also submit hospital list (at least minimum 5 hospitals at division level i. e. Taluka level).
- V. Claim Submission clause should be upto 30 days from date of discharge. If due to any unforeseen circumstances, the claim is not submitted within the said period of 30 days, further 60 days relaxation (delay condonation) to be allowed by the Insurance Company in consultation with MSEB HCL.
- VI. In case of claim rejection the original claim file should be return to employee within 30 days from date of claim rejection subject to submission of declaration by the employee for withdrawal of the claim, to insurance company.
- VII. Non cashless claim settlement to be done within 45 days by the insurer. In case of unnecessary delay penalty will be imposed as stated at point 9 (III) above.
- VIII. Cashless facility given in Non-Panel hospital also but subject to employee should submit advance paid receipt with hospital documents.
- IX. Hospital Admission will be on the basis of Company or Mediclaim ID Card.
- X. Employee will not pay any advance payment to hospital at the time of Admission.
- XI. At the time of discharged from the hospital, TPA should send final approval of Cashless Bill to the hospital within 1 to 2 hrs. from receipt of Hospital Bill, without fail.

XII. Intimation of Hospital Admission:

- a) The intimation of Hospital Admission to the TPA shall be given within 48 hours of admission or before discharge from hospital/Nursing Home and not more than 72 hours.
- b) The intimation to be given on TPA Customer Care No./ Prescribed Email Id/ What's App Number dedicated to MSEB HCL by TPA.
- c) While giving intimation of Hospital Admission, particulars viz. policy Number, ID card No., Name of insured person in respect of whom claim is made, Nature of disease/illness/injury and Name and Address of the attending medical practitioner/Hospital/Nursing Home etc. to be provided to TPA.
- d) For late intimation of Hospital Admission beyond 72 hrs. from the admission, 10% penalty shall be imposed on admissible claim.

PART – II

GENERAL INSTRUCTIONS

GENERAL INSTRUCTIONS

1. SELECTION OF SUCCESSFUL BIDDER (INSURANCE COMPANY)

The successful bidder would be selected on the basis of lowest quoted rate (L1). As per the format enclosed at Section-B (Option -I).

2. DATE OF ISSUE: The e-Tender will be floated on our company website MSEDCL e-Tendering for the Govt./ PSU/ Private Sector Insurance Companies as on 05.06.2024.

3. LAST DATE OF SUBMISSION OF E- TENDER : 25th June 2024 – Monday by 13:00 hrs.

4. DATE OF OPENING OF e-TENDER SCHEDULE :

- Opening Of Technical Bid Tender - 25th June 2024 – by 14.30 hrs.
- Opening of the Financial Bid only qualified technical bidder.- 26th June 2024 by 14.30 hrs.
- Final negotiation with L1 shortlisted insurer on the quotes - 26th June 2024 by 16.00 hrs.

5. SUBMISSION OF PROPOSAL

e-TENDER FROM "The INSURANCE COMPANY" FOR GROUP MEDICLAIM INSURANCE POLICY FOR EMPLOYEES AND THEIR DEPENDENTS OF MSEB HCL.

All the pre-qualification requirement / technical bid requirement to be duly signed by authorized representative and uploaded as a technical bid.

Secondly the Financial Bid signed by Authorized signatory on every page shall be uploaded in e-Tender separately mark as the financial proposal.

It shall be certified that the person signing the e-Tender is empowered to do so on behalf of the Company. A copy of the Memorandum and Articles of Association of the Company shall be uploaded to the e-Tender. The person signing the proposal or any documents forming part of the proposal on behalf of another or on behalf of a firm shall be responsible to produce a power of attorney duly executed in his favour, stating that he has the authority to bind such other person or the firm as the case may be, in all matters pertaining to the contract. If the person so signing the e-Tender fails to produce the said power of attorney, his proposal shall be liable to summary rejection without prejudice to any other right of MSEB HCL under the law. The proposal shall be filled in by the Insurance Company neatly and accurately. Any corrections or overwriting would render the proposal invalid. Conditional offers / offers which are not in conformity to the prescribed document will be summarily rejected. All the documents uploaded with the e-Tender are to be furnished duly signed on all pages.

The committee, after determining whether the financial proposals are complete and without errors shall determine the lowest financial proposal for conducting negotiation / award of contract and reserves all the rights for the same.

6. EMD/BANK GUARANTEE (BG) /BID SECURITY (REFUNDABLE) - Rs. 50 lakh

7. AWARD OF CONTRACT

The contract shall be awarded to the L1 Lowest best bidder, by conveying acceptance of the proposal by MSEB HCL through after Final negotiation with L1 shortlisted insurer on the quotes. All the terms and conditions as stated in the e-Tender documents, Appendices and Acceptance conveyed by MSEB HCL will constitute the contract between the Insurance Company and MSEB HCL. The selected Insurance Company is expected to commence the Assignment on the date and at the location to be specified in the work order to be issued by MSEB HCL as per its requirement and on the terms and conditions specified.

8. GOVT. / PSU / PRIVATE INSURANCE COMPANIES :

- i) Insurance company should be registered with IRDAI. The Insurer should uploaded copies of the license as a proof of its Registration.
- ii) Insurance company should have a full-fledged establishment in Maharashtra with experience in conceptualizing, designing and implementing large healthcare schemes and have at least three year experience in catering to health insurance of 30000 families (Policies Servicing except Ayushman Bharat) or more under the one group health insurance scheme in 2020-21, 2021-22 & 2022-23.
- iii) Insurance Company should have arrangement of healthcare at all the locations where MSEB HCL, MSEDCL, MSETCL & MSPGCL offices are located.
- iv) Declaration from Insurance Company that No Claims will be Stopped based on adverse claims experience if any from Chief Underwriter/General Manager Claims.
- v) Insurance Company should have Health Insurance Premium within India of more than 10000 Cr in the last financial year i.e.2023 -24.
- vi) Insurance Company should not have been blacklisted (in the past or present) by any of the Government Department/ Organizations / Institution etc. A self-declaration has to be submitted by the participating Insurance Company in this regards.

9. FORCE MAJEURE

For the purposes of this Contract, "Force majeure" means any unforeseen event directly interfering with the services during the currency of the contract such as war, insurrection, restraint imposed by the government, act of legislature or other authority, explosion, accident, strike, riot, lockout, act of public enemy, act of God, sabotage which is beyond the reasonable control of a Party and which makes a Party's performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances. The obligations of MSEB HCL and the Insurance Company shall remain suspended if and to the extent that they are unable to carry out such obligations owing to force majeure or reasons beyond their control. The failure of a Party to fulfill any of its obligations under the contract shall not be considered to be a breach of, or default under, this Contract insofar as such inability arises from an event of Force Majeure, provided that the Party affected by such an event a) has taken all reasonable precautions, due care and reasonable alternative measures in order to carry out the terms and conditions of this Contract, and (b) has informed the other Party as soon as possible about the occurrence of such an event and such impossibility subsists for not less than 60 days.

Any period within which a Party shall, pursuant to this Contract, complete any action or task, shall be extended for a period equal to the time during which such Party was unable to perform such action as a result of Force Majeure. The Insurance Company is entitled to the payments for the portion of the work already completed before the happening of any event constituting force Majeure culminating in termination of contract. Decision of MSEB HCL in this regard will be final.

10. INDEMNITY

The Insurance Company hereby agrees to keep indemnified and shall keep indemnified and hold harmless, MSEB HCL and its Directors, officers and employees from and against all and any claims, demands, losses, damages, penalties, expenses and proceedings connected with the implementation of this Contract or arising from any breach or non-compliance whatsoever by the Insurance Company or any of the persons deployed by it pursuant hereto of or in relation to any such matter as aforesaid or otherwise arising from any act or omission on their part, whether willful or not, and whether within or without the premises.

11. OTHER TERMS & CONDITION

Any changes in the terms of the document can only be made in writing and by mutual agreement. This Contract, its meaning and interpretation, and the relation between the Parties shall be governed by the laws of India for the time being in force.

Any notice, request, or consent made pursuant to this Contract shall be in writing and shall be deemed to have been made when delivered in person or sent by registered/speed post/courier to an authorized representative of the Party. The Services shall be performed at such locations as specified by MSEB HCL from time to time.

Any action required or permitted to be taken, and any document required or permitted to be executed, under this contract by MSEB HCL or the Insurance Company, may be taken or executed by the officials authorized. Unless otherwise specified, the Insurance Company, and their Personnel shall pay such taxes, duties, fees etc. as may be levied under Central/State law and the same will not be reimbursed by MSEB HCL.

12. COMMENCEMENT, COMPLETION, MODIFICATION, AND TERMINATION OF CONTRACT, EFFECTIVENESS OF CONTRACT:

This Contract shall come into force w.e.f. 01.07.2024.

a. Commencement of Services

The selected Insurance Company is expected to commence the Assignment on the date and at the location to be specified in the work order to be issued by MSEB HCL as per its requirement. If the Insurance Company fails to commence the assignment within the specified schedule as per work order, the contract shall be liable to be terminated.

b. Expiration of Contract

Unless terminated earlier, this Contract shall expire at the end of such time period after the effective date as specified.

c. Modification

After award of the contract, any minor changes in the modus of implementation can be agreed to mutually in writing.

d. Subletting

The Insurance Company and TPA shall not sublet, transfer or assign the contract or any part thereof to other party. In the event of the Insurance Company and TPA contravening this condition, MSEB HCL shall be entitled to terminate the contract and get the work done through other party at the risk & cost of the Insurance Company.

e. Termination by Company (MSEB HCL)

MSEB HCL may terminate this Contract, by not less than thirty (30) days written notice of termination to the Insurance Company, to be given after the occurrence of any of the events specified below in clauses (a) to (c) of and sixty (60) days in the case of the event referred to in clause (d):

- a. If the Insurance Company commits breach of contract or do not remedy/rectify a failure in the performance of their obligations under the Contract.
- b. If the Insurance Company become insolvent or bankrupt;
- c. If as the result of FORCE MAJEURE, the Insurance Company are unable to perform a material portion of the Services for a period of not less than sixty (60) days; or
- d. If MSEB HCL, in its sole discretion, decides to terminate this Contract. In the event of termination on unsatisfactory service or in violation of any of the terms & conditions of contract, the Insurance Company will be blacklisted.

f. Payment upon Termination

MSEBHCL at its sole discretion may decide & pay remuneration for Services satisfactorily performed prior to the effective date of termination provided such termination is not on account of any breach of contract by the Insurance Company.

13. OBLIGATIONS OF THE INSURANCE COMPANY

The Insurance Company shall perform the Services and carry out their obligations with all due diligence, efficiency, and economy in accordance with generally accepted professional techniques and practices, and shall observe sound management practices, and employ appropriate advanced technology and safe methods. The Insurance company shall always act, in respect of any matter relating to this Contract or to the Services, as faithful advisers to MSEB HCL, and shall at all times support and safeguard MSEB HCL's legitimate interests in any dealings with the third parties.

The Insurance Company not to Benefit from Commissions, Discounts, recruitment fee etc.

The recruitment charges of the Insurance Company shall constitute the Insurance Company' sole payment in connection with this Contract or the Services, and the Insurance Company shall not accept for their own benefit any trade commission, discount, or similar payment or any other benefits in connection with activities under the Contract, and the Insurance Company shall use their best efforts to ensure that the Personnel too shall not receive any such payment/benefit other than as provided by IRDAI. Neither the Insurance Company nor their Personnel shall engage, either directly or indirectly, in any such activities which conflicts with their role under the assignment. All transactions between the Insurance Company and third parties shall be carried out as between two principals without reference in any event to MSEB HCL. The Insurance Company shall also undertake to make the third parties fully aware of the position aforesaid. Insurance Company shall be liable to pay damages to MSEB HCL for any losses, costs and expenses incurred by MSEB HCL due to breach of any of the terms and conditions of this contract and failure to perform any of the obligations under the contract. The Insurance Company shall give detailed descriptions of the Services to be performed, period for completion of various tasks, different tasks, specific tasks etc., to be approved by MSEB HCL.

14. CONFIDENTIALITY AND NON-DISCLOSURE AGREEMENT

Each party shall not without prior written consent of the other party at any time divulge or disclose to any person or use for any purpose unconnected with the implementation of the Policy, any information concerning the policy, the services, Proprietary Material

except to their respective officers, directors, employers, agents, representatives and professional advisors on a need-to-know basis or as may be required by any law, rule, regulation or any judicial process.

This Clause shall not apply to information:

- i) Already in the public domain, otherwise than by breach of this Agreement.
- ii) Already in the possession of the receiving Party before it was received from the other Party in connection with this Agreement and which was not obtained under any obligation of confidentiality; or
- iii) Obtained from a third Person who is free to divulge the same and which was not obtained under any obligation of confidentiality. The Insurance Company shall obtain MSEB HCL's prior approval in writing wherever necessary. Documents Prepared by the Insurance Company to be the Property of MSEB HCL. All plans, charts, specifications, designs, reports, and other documents and software submitted by the Insurance Company shall become and remain the property of MSEB HCL, and the Insurance Company shall, not later than upon termination or expiration of this Contract, deliver all such documents and software to MSEB HCL, together with a detailed inventory thereof. The Insurance Company may retain a copy of such documents and software provided the future use of these documents, if any, shall be subject to the prior written approval of the MSEB HCL.

15. REMOVAL AND/OR SUBSTITUTION OF PERSONNEL

If MSEB HCL finds that any of the Personnel has (i) committed serious misconduct or has been charged with having committed a criminal action, or (ii) MSEB HCL has reasonable cause to be dissatisfied with the performance of any of the Personnel, then the Insurance Company shall, at MSEBHCL's written request specifying the grounds thereof shall provide suitable substitute of the personnel. The Insurance Company shall have no claim for additional costs arising out of or incidental to any removal and/or substitution of Personnel.

16. LIABILITY FOR PERSONNEL

All persons employed by the Insurance Company shall be engaged by them as their own Employees/workers in all respects and the responsibility under any statutory enactments in respect of all such personnel shall be that of the Insurance Company. The Insurance Company shall indemnify MSEB HCL against all claims whatsoever arising in respect of the said personnel under any statute/law in force.

17. OBLIGATIONS OF THE COMPANY (MSEB HCL)

MSEBHCL shall provide the Insurance Company such reasonable assistance as may be required in order to carry out the assignment.

18. PAYMENTS TO THE INSURANCE COMPANY

The Insurance Company will be paid at the accepted rates at the time of award of work subject to the terms and conditions of the contract. The payment will be inclusive of all staff costs, printing, communications, travel, accommodation, taxes, fees, levies etc., and all other costs incurred by the Insurance Company in carrying out the Services unless provided for to the contrary in the contract. Any increase in the statutory taxes, levies, fees at actual will be paid to the Insurance Company and any decrease in levies/tax to be refunded by the insurance company.

19. Terms and Conditions of Payment

Installment: Premium will be paid in 2 equal installments as follows:

First Installment	On or Before 01st July 2024
Second Installment	On or Before 15 th January 2025

NOTE: Premium Payment will be done by each entity as per their employee count.

20. CORRUPT OR FRAUDULENT PRACTICES

MSEB HCL expects the highest standard of ethics during the selection and executions of such contracts. In pursuance of the above objective, the following defines, for the purposes of this provision, the terms set forth below as follows:

- I. "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the selection process or in contract execution;
- II. "Fraudulent practice" means misrepresentation or omission of facts in order to influence a selection process or the execution of a contract to the detriment of MSEB HCL. Submission of forged documents in connection with this tender.
 - a. "Collusive practice" means a scheme or arrangement between two or more Insurance Company, with or without the knowledge of MSEB HCL (prior to or after proposal submission) designed to establish bid prices at artificial non- competitive levels and
 - b. "Coercive practice" means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or affect the executive of contract. It is further provided that MSEB HCL will reject the proposal and ban the Insurance Company for a period of 2 years if it is found that the Insurance Company has engaged in corrupt or fraudulent activities in competing for the contract in question.

MSEB HCL shall be free to take any other action also. MSEB HCL reserves the right to inspect the accounts and records of the Insurance Company relating to the performance of the contract and to have them audited by auditors appointed by MSEB HCL.

21. SCOPE OF SERVICE

In performing the terms and conditions of the Contract, the Insurance Company shall at all times act as an Independent Insurance Company. The contract does not in any way create a relationship of principal and agent between MSEB HCL and the Insurance Company. The Insurance Company shall not act or attempt or represent itself as an agent of MSEB HCL. It is clearly understood and accepted by both parties that this Contract between the parties evidenced by it is on a Principal-to-Principal basis and nothing herein contained shall be construed or understood as constituting either party hereto, the agent or representative of the other, under any circumstances. The employees of the Insurance Company shall never, under any circumstances whatsoever, be entitled to claim themselves to be the employees of the MSEB HCL.

22. ARBITRATION

In the event of any dispute arising amongst the Parties, the Parties agree to use their best efforts to attempt to resolve all disputes in prompt, equitable and good faith. In the event the Parties are unable to do so, then such dispute shall be finally resolved as per IRDAI Norms.

23. JURISDICTION

The parties hereby irrevocably consent to the sole jurisdiction of the Courts of Mumbai only in connection with any actions or proceedings arising out or in relation to this Tender.

24. OTHER

Additional Policies that will be finalized by MSEB HCL with the successful bidder:

- I. The Insurer Company has to submit premium for Additional Value Top Up (from Rs. 1 Lakh to 10 Lakh) over & above Basic SI of Rs.5 Lakh and Compulsory Top Up of Rs.5 Lakh for Individual Employee per family (Floater basis).
- II. Any other issue by mutual consent.

25. THIRD PARTY ADMINISTRATOR

The current program is being administered by Medi Assist Insurance TPA Pvt. Ltd. The Bidders must agree to work with this TPA or any other TPAs suggested by the MSEB HCL. The arrangements and geographic allocation will be decided by MSEB HCL.

CIRO
For on behalf of MSEBHCL

PART – III

SUBMISSION OF BIDS / PROPOSALS

SECTION – A**(PRE QUALIFICATION REQUIREMENT/TECHNICAL BID.)****LIST OF DOCUMENTS TO BE SUBMITTED BY THE INSURANCE COMPANIES**

(To be submitted on letter head of Insurance Company under signatures of the authorized signatory)

- (1) Name of the Insurance Company
- (2) Address with telephone and E-mail Id.
- (3) Insurance company should be registered with IRDAI. The Insurer should attach a copy of the license as a proof of its registration.
(Annexure – 1)
- (4) Details of Insurance Company's full-fledged establishment with experience in conceptualizing, designing and implementing large healthcare schemes and have at least Three years' experience in catering to health insurance of 30000 Employees (Policies Servicing except Ayushman Bharat) or more under the one group health insurance scheme in 2020-21, 2021-22 & 2022-23
(Annexure- 2)
- (5) Cashless Hospitals Network List at District/ Taluka level to be attached.
(Annexure- 3)
- (6) Annual turnover of last three financial years (audited financial statement of last 3 years to be enclosed).
- (7) PAN no. (Attach documentary evidence).
- (8) GST registration no.(attach documentary evidence).
- (9) Details of satisfactory performance report from their clients from Govt. / PSUs/ Pvt. having more than 30000 Employees under one GMC policy (Attach documents).
(Annexure- 4)
- (10) The Insurance Company should submit the methodology and detailed procedure of cashless and non-cashless claims management.
(Annexure- 5)
- (11) Declaration from Insurance Company that No Claims will be Stopped based on adverse claims experience if any from Chief Underwriter/General Manager Claims.
(Annexure-6)
- (12) Insurance Company should have Gross Insurance Premium within India of more than 10000Cr in the last Financial year i.e. 2023 – 24.
(Annexure-7)
- (13) Insurance Company should not have been blacklisted (in the past or present) by any of the Government Department/ Organizations / Institution etc. A self-declaration has to be submitted by the participating Insurance Company in this regards.
(Annexure-8)

I/We hereby submit that the information submitted hereby is correct and best of my / our knowledge and belief. My / Our Insurance Company has not been debarred by any Govt. department / PSUs for handling insurance process in last 3 years. In case of any information / documents found to be false, fake or incorrect, MSEBHCL is free to take action against my / our agency as deemed fit by them. I / we,_____do also hereby declare that I / we are not engaged in any activity, which conflicts directly or indirectly with the proposed assignment. I / we further declare that during the currency of the contract, I / we will not engage in any such conflicting activity.

(Signature of Authorized person with seal)

Note: A signed copy of the Tender documents as acceptance of all terms and conditions of the e-Tender is to be uploaded along with financial proposal.

SECTION – B**FINANCIAL BID**

“FINANCIAL BIDS FOR GROUP MEDICLAIM INSURANCE POLICY OF MSEB HCL, MSEDCL, MSETCL & MSPGCL EMPLOYEES AND THEIR FAMILIES” Tender No. MSEBHCL/ IRD/ B/GMP/ 24-25/T-05.

FORMAT FOR SUBMITTING FINANCIAL BID BY THE INSURANCE COMPANIES

(To be submitted on letter head of Insurance Company under signatures of the Authorized Signatory)

To,
Chief Industrial Relations Officer,
M.S.E.D.C.L., 4th floor, Prakashgad,
Bandra (E), Mumbai-400051.

SUB: e-TENDER FROM INSURANCE COMPANY FOR THE GROUP MEDICLAIM INSURANCE POLICY OF MSEB HCL, MSEDCL, MSETCL & MSPGCL EMPLOYEES AND THEIR FAMILIES.

Dear Sir,

I / We, hereby submit our financial Bid for the captioned Subject, if the work is awarded to us:

- i) Premium quote separately for a **Basic SI of Rs. 05 Lakhs and Compulsory Top Up of Rs. 5 Lakhs per family per Annum** for MSEB HCL employees on floater basis is as per the following **Option-I (A) & (B).**
- ii) Premium quote for **Additional Value Top Up (from Rs. 1 Lakh to 10 Lakh)** over & above Basic SI of Rs.5 Lakh and Compulsory Top Up of Rs.5 Lakh is as per following **Option-II.**

Option – I : Financial Bid for Policy Period 01st July, 2024 to 30th June, 2025

Particulars	Base S.I. of Rs. 5 Lakhs	Compulsory Top Up of Rs. 5
	(Amt. in Rs. Per Annum)	Lakhs (Amt. in Rs. Per Annum)
	*A	*B
Premium without GST in Figures		
GST in Figures		
Total Premium including GST in Figures		
Premium without GST in Words		
GST in Words		
Total Premium including GST in Words		

Note: * Lowest bidder (L1) will be decided as per the Option-I (A) and Option – I (B) separately. Base policy L1 of Option-I (A) will be given preference to match with L1 of Option-I (B) during the final Negotiation.

Kindly Note:

- Premium amount mentioned in Figures and Words should be entered carefully and should not have any mismatch.
- In case of any mismatch / error premium amount mentioned in words shall prevail.
- Insurance Companies are required to submit both quotes as per Option – I- (A) & (B) and Option – II
- Premium should be valid for a period of 12 months effective from 1st July, 2024 and is inclusive of the following
 - TPA charges as applicable
 - Any other charges as per IRDAI regulations

Option – II: Additional Value Top Up (from Rs. 1 Lakh to 10 Lakh) over & above Basic SI of Rs.5 Lakh and Compulsory Top Up of Rs.5 Lakh (i.e. above 10 lakh) for Individual Employee per family (Floater basis)

Addl. Value Top Up Rs.1 lakh to 10 Lakhs	Without GST (Amt. in Rs.)	With GST (Amt. in Rs.)
1 Lakh		
2 Lakhs		
3 Lakhs		
4 Lakhs		
5 Lakhs		
6 Lakhs		
7 Lakhs		
8 Lakhs		
9 Lakhs		
10 Lakhs		

Place:-----

Signature of Authorized Signatory:

Date:-----

Name and Seal of the bidder:.....

Annexure: A**MSEB HCL Group Mediclaim Insurance Policy**

Employees & Dependent's Age-wise Total Count received from the Incumbent Insurer
(Oriental Insurance Company Limited)

TOTAL EMPLOYEE COUNT- 75691

Age Band	Self	Dependent	Grand Total
Below 18 Years	1	81328	81329
19 – 25 Years	2157	24681	26838
26 – 35 Years	26880	34474	61354
36 – 45 Years	28434	22309	50743
46 – 55 Years	14987	27953	42940
56 – 60 Years	3228	20658	23886
61 – 65 Years	2	22038	22040
66 – 70 Years	2	19328	19330
71 – 75 Years		14049	14049
Above 75 Years		13041	13041
Grand Total	75691	279859	355550

The offer will be valid for 90 days from the last date of submission of this bid.

The offer is made after taking into consideration and understanding all the terms and conditions stated in the Tender documents and agreeing to the same.

SECTION – C**Forms part of tender proposal****SUMMARY OF PROPOSAL**

Following table provides a brief summary of the documents which need to be attached by Insurance Company in the proposal:

Name of the Insurance Company:

	Section of Technical Bid	Details of Insurance
1	IRDAI License	Annexure- 1
2	Details of establishment and Experience	Annexure- 2
3	Cashless Hospitals Network List at District/ Taluka level to be attached.	Annexure- 3
4	Details of satisfactory performance report from their clients from Govt. / PSUs/ Pvt.	Annexure- 4
5	The methodology and detailed procedure of cashless and non-cashless claims management.	Annexure- 5
6	Signed Tender Documents in Token of acceptance of all Terms and Conditions.	Annexure- 6
7	Gross Insurance Premium within India of more than 10000 Cr in the last Financial year i.e. 2023 – 24.	Annexure- 7
8	Self-Declaration regarding Insurance Company should not have been blacklisted (in the past or present)	Annexure- 8

LIST OF SERVICES

SR. NO.	SERVICE NAME	ACTIVITY NUMBER	UOM	SAC CODE	REQ. QTY	VERSION	MATERIAL TYPE
1	40202814-Other Welfare Expenses	ADM 098	Activity unit	999351	1		null

Required Documents (To be uploaded online)

Sr. No.	NAME	SECTION	ITEM	DESCRIPTION
1	Section B:FINANCIAL BID/ PRICE BID	Price Section	40202814-Other Welfare	Section B:FINANCIAL BID/ PRICE BID
2	Annexure- 2	Technical Section	40202814-Other Welfare	Details of establishment and Experience
3	Annexure- 3	Technical Section	40202814-Other Welfare	Cashless Hospitals Network List at District/ Taluka level to be attached.
4	Annexure- 4	Technical Section	40202814-Other Welfare	Details of satisfactory performance report from their clients from Govt. / PSUs/ Pvt.
5	Annexure- 5	Technical Section	40202814-Other Welfare	The methodology and detailed procedure of cashless and non-cashless claims management.
6	Annexure- 1	Technical Section	40202814-Other Welfare	IRDAI License
7	Annexure- 6	Technical Section	40202814-Other Welfare	Signed Tender Documents in Token of acceptance of all Terms and conditions.
8	Annexure- 8	Technical Section	40202814-Other Welfare	Self-Declaration regarding Insurance Company should not have been blacklisted (in the past or present)
9	Annexure- 7	Technical Section	40202814-Other Welfare	Gross Insurance Premium within India of more than 10000 Cr in the last Financial year i.e. 2023 – 24.
10	Gross Annual Premium	Commercial Section		Gross Insurance Premium within India of more than 10000 Cr in the last Financial year i.e. 2023 – 24.
11	Undertaking on letterhead	Commercial Section		Undertaking on letterhead that the Bidder should not be imposed with any penalty by Govt and any undertaking with duly signed & stamp by to whom authorization/power of attorney given for this tender.
12	EMD Rs 50 lakh BG as per format if Exempted supporting documents	Commercial Section		EMD Rs 50 lakh BG as per format if Exempted supporting documents
13	Authorization letter /power of attorney	Commercial Section		Authorization letter /power of attorney for signing and uploading this tender.