

REQUEST FOR PROPOSAL/BIDDING DOCUMENT

For

CASHLESS MEDICLAIM POLICY

(GROUP HEALTH & PERSONAL ACCIDENT INSURANCE POLICY)

**FOR THE STUDENTS OF G.B.PANT UNIVERSITY OF
AGRICULTURE & TECHNOLOGY, PANTNAGAR**

Tender upload website	:	www.gbpuat.ac.in
Invitation for Bid No.	:	GBPUAT / DSW/ 2019 / 227
Issued on	:	13-06-2019



G.B. Pant University of Agriculture & Technology

Pantnagar – 263145 (Udham Singh Nagar)

Uttarakhand

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**BIDDING DOCUMENT FOR GROUP HEALTH AND PERSONAL ACCIDENT INSURANCE POLICY
FOR
THE STUDENT OF G.B.PANT UNIVERSITY OF AGRICULTURE & TECHNOLOGY, PANTNAGAR**

Section 1: Notice Inviting Tender (NIT)

Tender Invitation No. : GBPUAT / DSW / 2019 /

Date :

BIDDING DOCUMENT FOR GROUP HEALTH AND PERSONAL ACCIDENT INSURANCE POLICY ON CONTRACT BASIS FOR THE STUDENTS OF G. B. PANT UNIVERSITY OF AGRICULTURE & TECHNOLOGY, PANTNAGAR

The **Dean, Student Welfare, G. B. Pant University of Agriculture & Technology, Pantnagar** on behalf of the Vice-chancellor, G. B. Pant University of Agriculture & Technology, Pantnagar, invited sealed tenders from Government Insurance Companies (Public Sector Insurance Company) approved by IRDA for providing Group Health and Personal accident insurance policy for the Academic session 2019-20.

Sl. No.	Item Name	No. of Inmates
1	Providing group health and personal accident insurance policy to the student of G.B.Pant University of Agriculture & Technology, Pantnagar.	"Approximatel 4000 student" [Under graduate Students (2800), Post graduate Students (1150), Married Students (50)]

1. The complete bid document can be downloaded from University web site www.gbpuat.ac.in.
2. Bid document fee Rs2000+GST@12% totalling to Rs. 2240/- (**Exempted**) infavour of comptroller GBPUAT, Pantnagar.
 - a) Date of commencement of sale of : DATE 13/06/2019 TIME: 12:00 Hrs
tender document and availability in
University website www.gbpuat.ac.in.
 - b) Last date for Sale of Bidding Document : DATE 12 / 07 /2019 TIME: 14:00 Hrs
 - c) Last date and Time for offline : DATE 12 / 07 /2019 TIME: 14:00 Hrs
Submission of Bids
 - d) Date and Time of Opening of Technical : DATE 12/ 07/2019 TIME: 15:00 Hrs
Bids
 - e) Date and Time of Opening of Financial : DATE 15 / 07/2019 TIME: 15:00 Hrs
Bids
 - f) Place of Opening of Bids : Dean, Student Welfare
G.B. Pant University of Agriculture &
Technology,Pantnagar-263145, Uttarakhand
Phone- 05944233536
 - g) Address for Communication : Dean, Student Welfare
G.B. Pant University of Agriculture &
Technology, Pantnagar-263145, Uttarakhand
Phone- 05944233536



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3. Earnest money deposit : Rs. 55000/-(**Exempted**) in the form of FDR, DD infavour of comptroller, GBPUAT, Pantnagar.
4. All bids must be accompanied by all documents as required in this bidding document for the evaluation of bids to select the best responsive bidder.
5. All bids will be opened in the presence of Bidders' representatives who choose to attend on the specified date and time.
6. In the event of the date specified for bid receipt and opening being declared as a holiday for purchaser's office, the due date for submission of bids and opening of bids will be the following working day at the appointed times.

Dean, Student Welfare
G.B. Pant University of Agriculture & Technology
Pantnagar – 263145, Uttarakhand



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Section – 2 : Introduction

2.1 INTRODUCTION

The G.B.Pant University of Agriculture & Technology Pantnagar requires insurance plans to cover all pre-existing conditions and many preventive services, as well as essential health benefits such as emergency services, hospitalization. The health insurance plan is available for contract basis. The ideal profile of the agency (s) that the University shall prefer to engage their service of group health and personal accident insurance policy should have following attributes with documentary evidences:

2.2 SCOPE OF WORK

The essence of contract is to serve about 4000 students approximately of GBPUAT, Pantnagar. The scope of work includes the following:

- 2.2.1 The Insurance cover must be effective from day one of the policy.
- 2.2.2 Risk of accidental death or permanent disability of a student, spouse (in case of married student) / earning parent / guardian of the student for a sum insured upto Rs. 3,00,000/-.
- 2.2.3 It should be a cashless medical policy for all types of diseases including Eye, Ear, and Pre-existing Diseases covered. There should not be any locking period for pre-existing diseases.
- 2.2.4 Reimbursement of hospitalization/ domiciliary hospitalization expenses as indoor patient sickness or injury upto Rs. 1,50,000/- in mediclaim section of the policy.
- 2.2.5 Period of Contract is for 01 Years from the date of agreement or up to a date specified by the University based on the recommendations of the committee constituted by Vice - chancellor for this purpose. IInd year renewal for same rate term conditions/exclusion as were the expiry policy subjected to, if claim ratio is under 100% as mentioned in Annexure V.



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Section – 3: Instructions to Bidders

The Bidder is expected to examine all instructions, forms, terms & conditions and specifications in the bidding documents which shall be binding till the completion of the contract unless modified expressly in between. Failure to furnish all information required by the bidding documents or submission of a bid not substantially responsive may result in rejection of the bid.

3.1 Eligibility Criteria

Only such of the bidders who meet the criteria specified below will be eligible to respond to this NIT. The pre-qualification criteria for the participating bidders are as given below:

3.1.1 The bidder should be Government agency approved by IRDA.

3.1.2 The bidder should have experience **past three financial years i.e. 2015-2016, 2016-2017 & 2017-2018** satisfying the following criteria:

The bidder should provide evidences of it has rendered services to at least 3 organization like Central/State Government organization, Nationalized Bank / Financial Institutions / Reputable / Large Corporate Houses, during last 3 years and having a minimum of 4000 insured person.

3.1.3 Experience Certificate: The bidders' experience for each work completed in the last three years and work in hand should be certified by the responsible official i.e., Head of the institution / concerned organization / Agreement Authority. The certificate(s), work order, agreement shall be enclosed with Technical bid.

a) The bidder shall invariably produce experience certificates in support of eligibility as specified at ITB Clause 3.1.2 duly indicating the persons strength handled.

3.1.4 Average Annual Turnover: The bidders average annual turnover (gross) from services **last three financial years i.e. 2015-16, 2016-17 & 2017-18** duly audited by Chartered Accountant, shall not be less than Rs. 400.00 crores (Rupees four hundred crores).

The above-mentioned basic eligibility conditions are mandatory. The GBPUAT, Pantnagar hereby reserves the rights to relax/ alter/ modify / add any or all the conditions.

3.2 Preparation of Bids

3.2.1 Language of Bid

The bid prepared by the Bidder, as well as all correspondence and documents relating to the bid exchanged by the Bidder and the Bid Inviting Authority, shall be written in English language. Supporting documents and printed literature furnished by the Bidder may be in another language provided they are accompanied by an accurate translation of the relevant passages in the English language in which case, for purposes of interpretation of the Bid, the translation shall govern.



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3.2.2 Documents Constituting the Bid

The bid is required to be submitted in **two parts**. One part is the **Techno-Commercial Un-priced Bid** and the other part is the **Financial/Price Bid**.

I. Techno-Commercial Unpriced Bid

The **Techno-Commercial Un-priced Bid** prepared by the Bidder shall include the following without indicating the price in the Bid Form:

- a) A checklist (Annexure IV)
- b) Bid document fee (**exempted**)
- c) A Bidder Information Sheet and other documents completed in accordance with Bidder Information Sheet (Annexure – I)
- d) Self attested copies of documentary evidences established in accordance with ITB Clause 3.1 that the Bidder is eligible to bid, and is qualified to perform the contract if its bid is accepted;
- e) Separate techno-commercial un-priced bid is required to be submitte along with requirements specified above from (a) to (d).The experiences, turnover, solvency, bid and performance securities and requirements of other evaluation parameters shall have double requirements for the consideration. Same documentary proofs for the identity parameters as specified in ITB clause 3.1.1 shall be considered. The bidders applying required to super scribe the envelopes with "**Techno Commercial Un-priced Bid**".

II. Financial/Price Bid

The **Price/Financial Bid** shall comprise the following documents with price indicated in the bid form.

- a) Bid Form (Annexure – V), with signature & seal of the bidder on it;
- b) The rates and the amount should be quoted in figures as well as in words. Alteration, if any unless legibly attested by the bidder, with their full signature, shall invalidate the Bid.

The bidders applying shall be required to super scribe the envelopes with "**Price/Financial Bid**".

c)



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Section – 4 : General Conditions of Contract

4.1	General
4.1.1	The expression “Tender Inviting Authority”, “GBPUAT, Pantnagar” and/or “University” occurring in the Tender document shall mean G.B. Pant University of Agriculture & Technology, Pantnagar, and shall include the following.
4.1.2	The Insurance cover must be effective from day one of the policy.
4.1.3	It should be a cashless medical policy for all types of diseases including Eye, Ear, and all Pre-existing Diseases shall be covered. There should not be any locking period for pre-existing conditions of the students.
4.1.4	Risk of accidental death or permanent disability of a student, spouse (in case of married student) /earning parent / guardian of the student for a sum insured upto Rs. 3,00,000/-. In case of accidental death of spouse (in case of married student) / earning parent / guardian, student shall be reimbursed tuition fee, development expenses, boarding and lodging and other insured expenses for the remaining period of study upto Rs. 1,50,000/-.
4.1.5	Reimbursement of hospitalization/ domiciliary hospitalization expenses as indoor patient sickness or injury upto Rs. 1,50,000/- in mediclaim section of the policy.
4.1.6	In patient treatment: room rent 2% per day & ICU charges 4% per day of the insured amount should be covered.
4.1.7	All the daycare procedure as per IRDA should be on cashless bases.
4.1.8	Ambulance services reimbursable as per actual 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, up to 3% sum insured.
4.1.9	The Insurance Company will issue an individual “e- card” to each student within first 15 days of payment of premium. This e- card should be such that it can be used across the country to access the benefit of Mediclaim policy. Along with e- card issued by the insurance company only a photocopy of student identity card will be required for identification.
4.1.10	Monthly statement of the Mediclaim used by the students, must be submitted/ send to the DSW office.



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4.1.11	Cashless facility to students for medical treatment, by empanelled hospitals of insurer all over the country has to be given. (consent of the Hospital Haldwani/Rudrapur should be provided as mentioned in Annexure-VII).
4.1.12	30/60 days pre & post hospitalization has to be covered.
4.1.13	Timeline for submission of documents with in 30 days from the date of discharge.
4.1.14	Intimation for Hospitalization reimbursement with in 10 days.
4.1.15	There shall be a dedicated helpline (24 x 7) from the TPA of Insurance Company available and the contact details including the name of contact person, contact numbers and postal/email address, shall be furnished in the bid.
4.1.16	If there is any reimbursement to the students/beneficiaries of the scheme, the same should be paid directly to the students within 10 days on receipt of bills, the service provider shall be responsible for ensuring the smooth process.
4.1.17	The corporate buffer Rs. 20,00000/- twenty lakh.
4.1.18	Guideline issued by IRDA/TCA from time to time with regard to Insurer's responsibility & Liability towards insured, Shall be automatically applicable to the Insurance Company.
4.1.19	The Insurance Company shall maintain high standards of ethics and will not indulge in any corrupts, fraudulent, coercive, undesirable or restrictive practices, as the case may be, with their clients.
4.1.20	II nd year renewal for same rate term conditions/exclusion as were the expiry policy subjected to, if claim ratio is under 100% as mentioned in Annexure V.
4.2	Essential Technical Requirement given in Annexure II

Section – 5: Schedule of Requirement

S. No.	Item
1	Cashless Mediclaim Policy (Group health & personal accident Insurance policy) for Students of GBPUAT, Pantnagar



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ANNEXURE - 1 : BIDDER INFORMATION SHEET

[on the letter head of the Bidder]

Bid Reference No.: *[insert number from Invitation For Bids]*

Bidder's Reference No. : Date of Submission:
Bid for

01.	Bidder's Legal Name	
02.	In case of JV, legal name of each party	
03.	Bidder's actual/intended Place & Year of Registration (Attach relevant document)	
04.	Bidder's Mailing Address	
	Contact No.	
	Fax No.	
	Email Address	
05.	Bidder's Status (Whether Firm/Company or Authorized Franchisee) (Attach relevant document)	
06.	Bidder's GST Registration No. & Date (Attach relevant document)	
07.	Bidder's Income Tax PAN No. (Attach relevant document)	
8.	Is the Bidder is ISO/ISI certified? If yes, Attach relevant document	
9.	Is the Bidder is registered with DGS&D/GeM? If yes, Attach relevant document	
10.	Bidder's Authorized Representative Information	
	Name	
	Address	
	Telephone/Fax numbers:	
	Email	

Signature of Bidder -----

Name -----

Business Address -----

Seal -----



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**Annexure-II
Technical Information Sheet**

Sl.	Description	Detail	
1.	Name of Agency		
2.	IRDA Registration No. of the Agency		
3.	PAN No. of the Agency		
4.	GST No. of the Agency		
5.	The scope of cover, benefits and exclusions	Enclosed	
		YES	NO
6.	list of illness/diseases covered under the policy	Enclosed	
		YES	NO
7.	Name & Registration details of TPA		
8.	The names and address of the empaneled/network hospitals in Haldwani/Rudrapur & consent of the Hospital should be provided for availing cashless facility	Enclosed	
		YES	NO
9.	The company should have provided services to at least 3 organization like Central/State Government organization, Nationalized Bank /Financial Institutions / Reputable / Large Corporate Houses, during last 3 years and having a minimum of 4000 person.	Enclosed	
		YES	NO
10.	Settlement Procedure & Average time required to settle the claim:	Enclosed	
		YES	NO
11.	Provision for Addition/ Deletion of students in the policy during the year:	YES	NO
12.	Detailed terms & conditions for availing cashless facility or reimbursement from non-network hospitals after treatment.	YES	NO
13.	Average Annual Turnover: The bidders average annual turnover (gross) in services last three financial years i.e. 2015-16, 2016-17 & 2017-18 duly audited by Chartered Accountant, shall not be less than Rs. 400.00 crores (Rupees four hundred crores).		
14.	Claim Settlement Ratio for last three financial years i.e. 2015-16, 2016-17 & 2017-18		
15.	Name, designation and phone no. of contact officials		

Date: _____

Name: _____
Signature _____
Seal _____



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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 I/we have understood "parameters and Technical specification" 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.
5. I/we assure that the Insurance Company will provide copies of agreement form empanelled hospital given in one month of award of contract.

Signature of bidder

Seal



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Annexure-IV

CHECK LIST

Sl	Description	Status
1.	In patient treatment: room rent 2% per day & ICU charges 4% per day of the insured amount should be covered.	
2.	All the daycare procedure as per IRDA should be on cashless bases.	
3.	It should be a cashless medical policy for all types of diseases including Eye, Ear, and Pre-existing Diseases shall be covered. There should not be any locking period for all pre-existing conditions of the students.	
4.	Provision for second opinion on occurrence of critical illness	
5.	30/60 days pre & post hospitalization to be covered.	
6.	Emergency ambulance service up to 3% of sum insured.	
7.	Cashless facility in hospitals across Haldwani / Rudrapur/Uttarakhand .	
8.	Mediclaim policy must be covered from starting day of the policy.	
9.	Claim settlement within 10 days if it is reimbursement	
10.	The Insurance Company will issue an individual "e- card" to each student within first 15 days of payment of premium. This e- card should be such that it can be used across the country to access the benefit of Mediclaim policy. Along with e- card issued by the insurance company only a photocopy of student identity card will be required for identification	
11.	The corporate buffer Rs. 20,00000/- twenty lakh.	

Date:

Name:

Place:

Designation:

Seal:



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Annexure V

PRICE BID/ FINANCIAL BID

(To be submitted in separate envelop on companies letter head, duly sealed, signed)

(A) Providing Group Mediclaim Policy (for approximate 4000 student):

Year	Mediclaim Sum Insured per student	Premium Amount with GST							
		Including corporate buffer of 20 lakhs.				Excluding corporate buffer of 20 lakhs.			
I st	Rs.1,50000/- With liability of clause 4.1.4								
		Claim Ratio							
		80% To<100%		>100% To<110%		>110% To<120%		>120% To<130%	
		Including corporate buffer of 20 lakhs.	Excluding corporate buffer of 20 lakhs.	Including corporate buffer of 20 lakhs.	Excluding corporate buffer of 20 lakhs.	Including corporate buffer of 20 lakhs.	Excluding corporate buffer of 20 lakhs.	Including corporate buffer of 20 lakhs.	Excluding corporate buffer of 20 lakhs.
II nd	Rs.1,50000/- With liability of clause 4.1.4								
III rd	Rs.1,50000/- With liability of clause 4.1.4								
IV th	Rs.1,50000/- With liability of clause 4.1.4								

Date: _____

Name: _____

Place: _____

Designation: _____ Seal: _____



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ANNEXURE –VI

Disclaimer

The information contained in this Request for Proposal (“RFP”) document or information provided subsequently to bidder(s) or applicants whether verbally or in documentary form by or on behalf of G. B. Pant University of Agriculture & Technology, Pantnagar (GBPUAT, Pantnagar), is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP document is not an agreement and is not an offer or invitation by GBPUAT, Pantnagar to any parties other than the applicants who are qualified to submit the bids (“Bidders”). The purpose of this RFP is to provide the Bidder(s) with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each Bidder may require. Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability and completeness of the information in this RFP. GBPUAT, Pantnagar makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. GBPUAT, Pantnagar may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

For ranking of bidders, total cost computed on the basis of (A) rates quoted by the bidder for students, multiplied by number of students, as indicated in Section-5 in the tender document will be considered. The bidder with the lowest total cost so computed shall qualify as L1. In case of any mathematical calculation error on the part of bidder, the rate quoted per student will be considered as the final figure for correct calculation. In the unlikely event of a Tie between / among the bidders, L1 will be decided on the basis of claim settlement ratio provided by the Bidders in Annexure –II

GBPUAT, Pantnagar reserves the right to reject any or all the expression of interest / proposals received in response to this RFP document at any stage without assigning any reason whatsoever. The decision of GBPUAT, Pantnagar shall be final, conclusive and binding on all the parties/Bidders.



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ANNEXURE -VII

Consent of Hospital

1. We Consent to abide by the terms and conditions of the Group Accidental cum mediclaim Insurance Policy of the G.B. Pant University of Agriculture and Technology, Pantnagar.
2. We assure that we would provide best services to the students.
3. We also claim that genuine expenditure shall be charged.

Date:
Place:

Signatures of CMS

Seal