

**Indraprastha Institute of Information Technology, Delhi**

*(A State University, established by Government of NCT Delhi)*

Okhla Phase-III, New Delhi-110020

Website: <http://www.iiitd.ac.in>

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**Limited Tender Enquiry**

Tender No.: IIITD/HR/Health Insurance/001/2023-24

Dated: 19<sup>th</sup> April 2023

Sealed Tenders are invited from Medical Insurance Companies (Licensed and Registered with IRDA) dealing with Medical/Health Insurance for implementation of “**IIIT-Delhi Group Health Insurance Scheme**”.

The Technical Bid (alongwith Earnest Money Deposit or Declaration for Exempted Bid Security to be submitted as per Annexure-XX ) and Financial Bid (containing the amount of the premium alongwith break up of taxes & any other charges) should be sealed by the bidder in separate envelopes duly super-scribed and both these sealed envelopes are to be put in a bigger envelop which should also be sealed and duly super-scribed with “Tender for IIIT-Delhi Group Health Insurance Scheme”. The Technical bids will be evaluated by the Technical Bid Evaluation Committee duly constituted by IIIT-Delhi. A Criteria for evaluation of the Technical bid is available at Annexure-I. Following schedule will be observed in this regard:

1. Last date for submission of bid documents : ~~15<sup>th</sup> May 2023, 3 PM~~ ~~22<sup>nd</sup> May 2023, 3 PM~~  
29<sup>th</sup> May 2023, 3 PM
2. Date of opening of technical bids : ~~15<sup>th</sup> May 2023, 4 PM~~ ~~22<sup>nd</sup> May 2023, 4 PM~~  
29<sup>th</sup> May 2023, 4 PM

Complete bid document should be submitted to

The Registrar,  
Indraprastha Institute of Information Technology,  
Okhla Industrial Estate, Phase-III  
(Near Govind Puri Metro Station)  
New Delhi, India-110020

not later than **3.00 P.M.** Bids received later than the prescribed date and time will not be considered for evaluation. In this regard no request, whatsoever, shall be entertained. For any clarification please email to [hr-enquiry@iiitd.ac.in](mailto:hr-enquiry@iiitd.ac.in) .

**Annexure-I**

**(Please fill in all details. Profile will be used for technical evaluation and is part of the eligibility criteria)**

Sr. No.	Required information	Details to be given by the agency / firm / Company.	
1	Name of the firm / company		
2	Address of the Head Office of firm / company (Submit proof).		
3	Address of the firm / company of Delhi office (Submit proof).		
4	Legal status - (individual, proprietary, partnership firm, limited company, corporation, etc.-Submit proof)		
5	Name, designation, and telephone nos. of the contact person. Fax No. E-mail id		
6	Date of establishment of firm / company (Submit proof)		
7	Period from which accredited with Insurance Regulatory Development Authority of India (IRDAI)		
8	Annual Turnover for last 3 years	Financial Year	Annual Turnover
		2019-20	
		2020-21	
		2021-22	
9	Cancelled Cheque (to be enclosed)		
10	List of the Clients (with Contact persons, Mobile/Tel No, email) being served during the last three years		
11	Statutory details (Photocopies to be submitted ):		
	a] Registration number of the firm.		
	b] Registration number issued by Registrar of Companies (if any) -		
	c] PAN		
	d] Service Tax – Registration number.		

## **TECHNICAL BID QUALIFICATION CRITERIA**

### **1. Qualifying Requirements for the Insurance Companies**

1.1 The bidder should be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDA (Insurance Regulatory Development Authority)) as Medical/Health Insurer and should have a valid license to carry out Medical Insurance business on a Pan India basis.

1.2 The Insurance Company shall be in the Medical Insurance business in India at least for five years as on the scheduled date of tender opening.

1.3 The Insurance Company should be having Medical Insurance participation in a minimum of three major companies/institutions/ organizations etc. (Documentary evidence to be furnished).

1.4 Tenderer has to submit declaration along with Technical Bid stating that they have not been Black-Listed/De-listed or are put to any holiday by any Indian Institutional Agency/Government Department/Public Sector Undertaking in the last three years. In case of being black listed by any of the Institutions, details of the same be furnished. Moreover, certification that no restraint order has been passed by the competent court of law may also be furnished.

2. Offers shall be submitted with proper documentary evidence to substantiate fulfillment of the qualifying requirements as specified above.
3. The Institute shall have absolute right to consider or not to consider any of the offerer / Insurance Company.
4. The Technical bids of all the prospective bidders should also contain the list of empanelled hospitals.
5. **Scope of Work:** For providing “**IIT-Delhi Group Health Insurance Scheme**”. The current number of employees is approx 160 and may increase to 180 in the year 2023-24. Immediate Families of employees are also covered under this scheme.

The effective date of commencement of policy shall be the following date of expiry of current policy.

6. **Payment of Performance Guarantee:** The Successful bidder shall furnish a bank Performance Bank Guarantee @ 3% of the premium payable for the Group Mediciclaim Policy which shall remain valid for a period of sixty days beyond the expiry of the overall contract from a nationalized bank to ensure the satisfactory performance for risk covered.

The Performance Bank Guarantee is to be submitted at the time of award of contract. In case the performance of service is not found satisfactory, the amount of Performance Bank Guarantee will be forfeited.

1. Bids will be accepted directly from valid insurance companies. No third party/Insurer broker will be allowed in this engagement.

### **SALIENT FEATURES OF THE MEDICAL INSURANCE POLICY**

1. Coverage type: Family Floater (Employee, Spouse and 2/3 children)
2. Sum Insured:- Coverage for Employee, Spouse and 2/3 Children must be 6 lakhs as individual family.
3. Critical Care rider:- Coverage of Rs. 25 lakhs including employee, spouse, children.
4. Room type:- Single standard AC room and ICU in case of need.
5. Coverage of COVID-19 disease or other pandemics as declared by WHO or Ministry of Health & Family welfare, India.
6. Coverage for Day care procedures and less than 1 day hospitalization.
7. Policy to continue after retirement age (as a part of the group) i.e. 60 years for staff and 65 years for faculty members on self-payment basis.
8. Ambulance for medical emergencies
9. Maternity Benefit:- INR 75,000 for Normal and Rs. 1,00,000 for C-section, for two instances of maternity.
  - Baby day one cover within the overall family floater limit (subject to 30 days Enrolment). It is important that the new born should be declared to HR.
  - Maternity complications to be covered under the Family Sum Insured.
10. OPD discounts and reimbursements for Vision/ Dental consultations and prescribed investigations, Consultation for other ailments and corresponding doctor prescribed investigations, Doctor prescribed vaccinations. 10% co-pay applies for Self, Spouse/partner and Dependent.
11. Other benefits like Annual health check up, Health Talks/ Chats, Doctor Connect 24\*7 and health camp.
12. Inclusion of the following critical care diseases in the Critical care rider:-
  - Cancer

- End-Stage Renal Failure
- Multiple Sclerosis
- Benign Brain Tumor
- Motor Neuron Disorder
- End-Stage Lung Disease
- Major Organ Transplant
- Coronary Artery Bypass Graft
- Stroke
- Paralysis
- Myocardial Infarction
- Coma
- Blindness
- End-Stage Liver
- Disease
- Bacterial
- Meningitis
- Aplastic Anemia
- Cerebral Palsy

13. The Policy shall cover faculty and staff of IIIT-D.

14. For the prospective bidders of the companies, it is mandatory that they must submit the bifurcated quotation containing the amount of premium along with the taxes & any other charges separately against the Group Mediclaim Insurance coverage with Critical care rider of Rs. 6 lakh Coverage for Employee, Spouse and 2/3. The critical care rider should have a coverage of Rs. 25 lakhs including employee, spouse & children.

15. One dedicated executive to deal/guide the members in case of need.

16. It is expected that Insurance Company will have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility (Duly signed and stamped List of empanelled hospitals should be enclosed with the bid).

17. It is clarified that depending on the satisfactory performance, the contract can be renewed at the discretion of IIIT-D for a period of one year and subsequently followed for maximum of three

years. Renewal will be decided by IIIT-D on a year-to-year basis for a total of three years after initial one year.

18. For the new faculty and staff who may join the Institute from time to time, identical coverage has to be made available from the day one of joining though the premium paid may be based on the fractional period involved.

19. In case, the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed under this policy scheme.

20. For all claims (other than cashless ones), the claim would be expected to be submitted to the Insurance Company directly by the faculty and staff within 45 days of discharge from the hospital. Such claim should be settled within 30 days of submission and payment will be made directly to the insured. An interest of 2% p.m. on the reimbursement amount has to be paid by Insurance Company to the faculty and staff for any delay beyond this in reimbursement.

21. The Insurance Company shall arrange to issue membership card to each faculty and staff directly at their cost. The Insurance Company needs to ensure that any faculty and staff with their valid identity card issued by IIIT-D should get treatment for all emergency cases at various network hospitals without any difficulty.

**22. Exclusions: Exclusions, if any, should be clearly specified by the Insurance Company as part of the Technical Bid.**

23. In continuation to S.No. 20, please explain the “settlement procedure” in detail including maximum period of time required for settlement in the Technical Bid.

24. Along with the sealed tender, please share list of empanelled hospitals, details/fraction of claims not settled in previous year, details of items/procedures not covered, escalation matrix (2 level), acceptance letter stating acceptance of terms and conditions mentioned in the tender document on company’s letter head and detailed terms and benefits of the policy.

25. If shortlisted, the Insurance company will have to give a presentation to all the employees explaining the terms and conditions of the policy along with 1 dedicated SPOC for dealing with all insurance related issues.

### **Canvassing, Fraud and Corrupt practices**

Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be. “Corrupt practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official. “Fraudulent practice” means a misrepresentation of facts in order to influence Tender process or an execution of a contract to the

detriment of the scheme and includes collusive practice among bidding Insurers/Authorized Representative (prior to or after bid submission) designed to establish bid prices at artificially non-competitive levels and to deprive the scheme the benefit of free and open competition; IIT-D will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices. IIT-D will declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if it at any time determines that the bidding Insurer/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing a contract.

### **Disputes**

In respect of all tender conditions, and / or any matter connected therewith the decision of IIT-D shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Delhi courts only.

In case of dispute of any claim, a committee consisting of the representative of the insurance company and IIT-Delhi will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.

Finally, all disputes or difference arising out of this tender, terms & conditions or any matter relation to this tender shall be resolved through arbitration. The Director of Institute or his nominee shall be sole arbitrator who will decide the dispute as per the provision of "The Arbitration & Conciliation Act 1996".

**“Exempted Bid Security Declaration Form”**

Date: \_\_\_\_\_ Tender No. \_\_\_\_\_

To (insert complete name and address of the purchaser)

I/We. The undersigned, declare that:

I/We understand that, according to your conditions, bids must be supported by a Bid Securing Declaration.

I/We accept that I/We may be disqualified from bidding for any contract with you for a period of one year from the date of notification if I am /We are in a breach of any obligation under the bid conditions, because I/We

a) have withdrawn/modified/amended, impairs or derogates from the tender, my/our Bid during the period of bid validity specified in the form of Bid;

or

b) having been notified of the acceptance of our Bid by the purchaser during the period of bid validity (i) fail or reuse to execute the contract, if required, or (ii) fail or refuse to furnish the Performance Security, in accordance with the Instructions to Bidders.

I/We understand this Bid Security Declaration shall cease to be valid if I am/we are not the successful Bidder, upon the earlier of (i) the receipt of your notification of the name of the successful Bidder; or (ii) thirty days after the expiration of the validity of my/our Bid.

Signed: (signature of person whose name and capacity are shown)

Name: (complete name of person signing the Bid Security Declaration)

Duly authorized to sign the bid for an on behalf of (insert complete name of Bidder)

Dated on \_\_\_\_\_ day of \_\_\_\_\_ (insert date of signing)

Corporate Seal (where appropriate)



**Annexure II**

**Financial Bid Format**

<b>S.No.</b>	<b>Particulars</b>	<b>Amount of Premium/Memb er (Rs.)</b>	<b>Taxes (Applica ble as per Govt. norms (Rs.)</b>	<b>Grand Total (Rs.)</b>
1	“IIIT-Delhi Group Mediclaime Policy”			
2	Critical Care Coverage of employees			