

Limited Tender Enquiry

Tender No.: IIITD/HR/Health Insurance/001/2025-2026

Dated: 15th May, 2025

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

The Technical Bid (along with 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 along with breakup 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 | : 05 th June 2025, 2:30 PM |
| 2. Date of opening of technical bids | : 05 th June 2025, 3.00 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

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 admin-hr@iiitd.ac.in.

Annexure-I

(Please fill in all details. Profile will be used for technical evaluation and is part of 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's Delhi office (Submit proof)		
4	Legal status - (individual, proprietary, partnership firm, limited company, corporation, etc.-Submit proof)		
5	Name, designation, email & phone number of the contact person.		
6	Date of establishment of firm / company (Submit proof)		
7	Period from which accredited with Insurance Regulatory Development Authority of India (IRDAI)		
8	Annual Audited Turnover for last 3 years	Financial Year	Annual Turnover
		2021-22	
		2022-23	
		2023-24 and 2024-25 (if available)	
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		
	c] PAN		
	d] GST – Registration number.		

TECHNICAL BID QUALIFICATION CRITERIA

1. Qualifying Requirements for the Insurance Companies & Insurance Brokers

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/Broker 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/Broker 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 Insurance Company/broker.

4. The Technical bids of all the prospective bidders should also contain the list of empanelled hospitals.

5. Scope of Work: For providing "IIIT-Delhi Group Health Insurance Scheme".

A. The current number of lives to be covered is approx. 400 (Employees + Family members which include spouse & 2 children).

B. The Employee's Parents.....(Separate Policy)

C. The Pensioners/ Retired Employees.....(Separate Policy)

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 Mediciam 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.

SALIENT FEATURES OF THE MEDICAL INSURANCE POLICY

1. Coverage type:

- A. Family Floater (Employee, Spouse, and 2/3* children and Employee's Parents (optional)) with the exception that in case the second child's birth results in twins/multiple births.
- B. For those employees who wish to include their parents as beneficiaries in the family, the insurance company shall quote an additional premium for a separate policy. This premium shall be payable, in full, by the employee, in addition to the contribution of the premium as determined by IIIT Delhi. A suitable mechanism shall be worked out to recover this additional premium from those employees who wish to add their parents as beneficiaries in this policy.
- C. For those Pensioners/Retired Employees of the Institute, who wish to continue as beneficiaries even after retirement, the insurance company shall quote an additional premium for a separate policy. This premium shall be payable, in full, by the retired employee. A suitable mechanism shall be worked out to recover this premium from those employees who wish to continue as beneficiaries in this policy.

2. Sum Insured 06 Lakhs:-

- A. Coverage for (Employee, Spouse, and 2/3* children and Employee's Parents (optional)) with the exception that in case the second child birth results in twins/multiple birth.
- B. Coverage for Pensioners/Retired Employee of the Institute.

3. Corporate Buffer :- Corporate Buffer of Rs. 25 lakhs.

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)

8. Ambulance for medical emergencies

9. Maternity Benefit:- INR 75,000 for Normal and INR 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

11. Other benefits like Annual health checkup & health camps

12. Inclusion of the following critical care diseases:-

- 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
- Present Disease
- Bacterial
- Meningitis
- Aplastic Anemia
- Cerebral Palsy
- Open heart replacement/Repair of heart valves/ aorta genetic
- Idiopathic pulmonary hypertension
- Major Burns
- Alzheimer's disease
- Parkinson's disease
- Cardiomyopathy
- Major organ/Bone marrow transplant
- Muscular dystrophy
- SLE with kidney involvement
- Medullary cystic kidney
- Apallic syndrome
- Advanced HIV infection
- Fulminant hepatitis

- Severe Crohn's disease
- Severe rheumatoid arthritis
- Any terminal illness
- Brain surgery (Craniotomy)
- Parkinson's syndrome
- Accidental trauma/Accidental cases
- AMD
- Joint/Knee Replacement

13. The Policy shall cover faculty ,staff, and their dependents and Employee's Parents (optional) of IIIT-D.

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

15. 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 (List of empanelled hospitals should be enclosed with the bid).

16. 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. Also, renewal will only take place on the existing premium rates.

17. For the new employee 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.

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

19. For all claims (other than cashless ones), the claim would be expected to be submitted to the Insurance Company directly by the employees 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 employee for any delay beyond this in reimbursement. please explain the "settlement procedure" in detail including maximum period of time required for settlement in the Technical Bid.

20. Top Up: Some of the employees and pensioners would like to "Top up" the basic sum insurance provided by the Institute for additional coverage. The Insurance companies are required to submit (in a separate cover super-scribed "Top Up options" in the cover of financial bid) premium for such "Top up" in multiples of One Lakh and age band wise (if the same is applicable). The "Top UP" coverage will be mutually discussed and settled upon by the Institute and the successful bidder. Top-up quotes will not be treated as qualifying criteria.

21. The Insurance Company shall arrange to issue membership card to each employee directly at their cost. The Insurance Company needs to ensure that any employee 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. Along with the sealed tender, please share list of empanelled hospitals, details of items/procedures not covered, escalation matrix (2 levels), 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.

24. If shortlisted, the Insurance company/broker 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; IIIT-D will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices. IIIT-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 IIIT-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 IIIT-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 Arbitrator & Conciliation Act 1996".

“Exempted Bid Security Declaration Form”

Date: _____ Tender No. _____

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:

Name:

Duly authorized to sign the bid for an on behalf of _____ (company's name) Dated
_____ (insert date of signing)

Corporate Seal (where appropriate)

Annexure II**Financial Bid Format**

S.No.	Particulars	All-inclusive Amount of Premium (INR)	GST @ % Taxes (INR)	TOTAL (INR)-All inclusive
1	As per Clause 5 Scope of Work Please quote for comprehensive "IIT-Delhi Group Mediclaime Policy"			