



IISER(T)/Acad/14(1)/2017-18

15<sup>th</sup> February 2018

**NOTICE INVITING TENDER FOR PROVIDING GROUP MEDICAL CLAIM  
INSURANCE TO THE STUDENTS OF IISER-TVM**

Indian Institute of Science Education and Research Thiruvananthapuram (IISER-TVM), one of the premier science education and research institutes established by Department of Higher Education, MHRD of Govt. of India. The vision of the institute encompasses creation of research centres of the highest caliber where teaching and education in the basic sciences are integrated with state-of-the-art research. Presently 1000 **students** are pursuing their under graduate, post graduate and research studies in Basic Sciences.

Sealed offers in Single Bid system are invited from the interested IRDA registered **INSURANCE COMPANIES** for providing Health Insurance with or without additional benefits and Personal Accident Insurance to the students.

Tender along with the terms & conditions can be downloaded from our website [http://iisertvm.ac.in/tenders/active\\_tenders](http://iisertvm.ac.in/tenders/active_tenders) and <https://eprocure.gov.in/epublish/app>. The Demand Draft of Rs. 560/- towards tender document cost should be enclosed in the Technical Bid.

**Last date for submission of Tender Documents** : **12.03.2018 @ 14.00 Hrs.**  
**Date of opening of Technical Bids** : **12.03.2018 @ 15.00 Hrs.**

**REGISTRAR**

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**GENERAL TERMS & CONDITIONS OF THE TENDER**

1. The bidder shall be a Nationalized / Public Sector/Reputed Insurance Company; should be in the similar business group for last 5 years.
2. The bidder should be registered with IRDA or enabled by the Central Legislation to undertake insurance related activities. The bidder applicant should attach proof of license as registration.
3. The Operations of the bidder must be at the national level.
4. The bidder should have experience in providing health insurance to the students of Government/Semi-Government/Govt. of India Undertaking/ Autonomous Institutions/Reputed private institutes during the preceding three years (2014-15 to 2016-17).
5. A list of clients along with the certificates of satisfactory performance issued by the competent authority (at least three establishments from the client list) are required to be submitted.
6. The bidder should have not been blacklisted by any Government /Semi Government/Private Institution/their clients.
7. The bidder must have registration with the Income Tax, GST and other required statutory authorities.
8. The offer should have both Technical Bid and Financial Bid in separate Envelopes and those envelopes should again be put in the Bigger Envelope superscribing the tender no. and date.
9. Following are the basic requirements for the policy to be offered:
  - Cashless facility in hospitals across India
  - Day care treatments
  - Claim settlement within 45 days if it is reimbursement
  - No sub-limits or illness wise limit
  - Room Rent is restricted to the maximum of Rs. 1000/- irrespective of policy coverage.
  - ICU charges (In this case room rent may be limited upto Rs. 2000/-)
  - Pre and post hospitalization up to 60 and 90 days respectively
  - The policy shall be implemented within 30 days from the date of entering contract/work order (s) issued time to time.
  - Coverage for Alternative treatments (AYUSH-Ayurveda/Unani/Siddha/Homeopathy)
10. In addition to above, the bidder's firm may also offer other benefits such as Annual health checkup, waiver of all exclusions, provision for second opinion, emergency ambulance service etc.. without affecting the premium amount.

**11. Technical Bid should have the following:-**

- Tender fee of Rs. 560/-
  - Profile of the bidder and Certificates of registration with IRDA & License details
  - The scope of cover, benefits and exclusions
  - Since the students are various parts of India, it will be difficult to travel them when they are fallen in sick. Hence the policy should have most of the general illness covered including the communicable diseases, preexisting & post-existing. A list of illness/diseases covered under the policy in this regard must be provided.
  - The names and address of the empaneled/network hospitals in Trivandrum and other Major cities in Kerala and allover India for availing cashless facility.
  - Detailed terms & conditions for availing cashless facility or reimbursement from non-network hospitals after treatment.
  - Turnover during last three years
  - Name, designation and phone no. of contact officials
  - List of clients (preferably from educational institutions) where such group mediclaim policies are under operation.
  - Letter /undertaking to the effect that they agree to abide by the tender conditions as per Annexure-II
  - Brief profile of TPA & their registration details with the bidder
  - Settlement procedure in detail including maximum period of time required for settlement.
12. *Price Bid must be submitted in the prescribed format as enclosed in Annexure-II*
13. Offer should be valid for at least 180 days.
14. If the date of opening of tender happens to be holiday, the next working day will be treated as the date of opening of tender.
15. Canvassing in connection with the tender is strictly prohibited and the bids submitted by such bidders indulging in such practices are liable to be rejected.
16. Conditional Tenders are liable to be rejected
17. IISER-TVM reserves the right to postpone and/or extend the date of receipt or to withdraw the tender notice or not to place the order or to place order for part or full quantities without assigning any reason thereof at any stage of the tender. In such an event, bidders shall not be entitled to any compensation, in any form whatsoever.
18. The total premium mentioned in the financial bid will be considered for computation of the lowest quoted (L1) Insurance for each option separately. Selection of the insurance provider will be based on the coverage of the benefits and least premium quoted by the firm subject to scrutiny of technical bids and eligibility.
19. Basic medical amenities are being provided at the Health Centre located in the permanent campus. Cases require advanced/ specialized / dedicated treatment are referred to nearby Private Hospitals in Nedumangad & City of Trivandrum. Thus the

- proposed mediclaim should have the coverage of Hospitals located in Nedumangad & City for availing cashless facility/reimbursement after obtaining services by payment.
20. The present policy for the students of the Institute covers a sum assured of Rs.50,000/- with multiple hospitalizations. Institute would like to continue the same. However, in case of budget provisions, this may go up to Rs.75,000/- to Rs.1,00,000/-. Hence the bidders are advised to offer under different options.
21. The Policy should cover reimbursement of all hospital expenses in any hospital upto Rs.50,000/- per student with cashless hospitalization facility at network hospitals in the country during the policy period. Reimbursement of all medical expenses including hospitalization charges at any hospital due to accidents upto Rs.50,000/- per student with cashless hospitalization facility in Network hospitals.
22. The ADD ON BENEFITS required under the policy is tabulated under. The Premium rates for these add on benefits may be quoted separately.

Nature of Claim	Amount of Claim
Compensation for Accidental Death/Critical Illness of earning parent(s)/ guardian	Rs. 5 Lakhs (Rupees Five Lakhs)

23. Any other facilities that would be extended for the policy without additional premium may also be clearly stated in the bid.



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**GENERAL TERMS & CONDITIONS OF THE CONTRACT**

1. The initial contract will be for a period of one year extendable for subsequent year(s) on satisfactory services rendered by the agency.
2. Any claim for increase in premium rates during the Policy period on account of any reason whatsoever will not be entertained.
3. In case of failure in settlement of claims within the time frame, the penalty will be enforced as per the norms of the Institute.
4. The Insurance cover, with respect to hospitalization in empaneled hospitals should be cashless.
5. Since the Students of the Institute have already been covered by the Health Insurance Scheme which will be ending on different dates in this year, the exact date for inclusion of the students in the new Health Insurance policy will be expiry of the current one.
6. The total students' strength as on date is about 1070. It may increase or decrease depending on number of students admitted for the respective academic year.

Name of the Programme	No. of Students	Age Group
P.G Programme	830	18-23
PhD Programme	234	23-30

7. The total number of students indicated above is tentative and may vary as per the actual strength of the Institute at the time of finalization of tender.
8. Claim should be from the date of the Policy and it should be processed without any TPA involvement.
9. Cashless cards to all the students should be provided within one month of the start of the insurance cover.
10. There should be a dedicated helpline (24x7) from the TPA of Insurance Company available and the contact details should be furnished after the finalization of the Policy.
11. All the settlements/reimbursements must be carried out directly by the bidder without involving TPA in between.
12. In case of any dispute, efforts will be made to mutually settle the dispute. In this regard, the decision of the Director, IISER-TVM will be final.
13. Jurisdiction: All matters pertaining to this shall be subject to the jurisdiction of the courts in Trivandrum only.
14. In regard to such matters as are not covered herein, the prevailing norms and guidelines stipulated by the Insurance Regulatory and Development Authority (IRDA) shall be applicable.

**REGISTRAR**

**Annexure I**

**Technical Specifications**

Sl.	Description	Details	
1.	Name of Agency		
2.	IRDA Registration No. of the Agency		
3.	PAN No. of the Agency		
4.	GST No. of the Agency		
5.	Details of Tender Fee		
6.	The scope of cover, benefits and exclusions	Enclosed	
		YES	NO
7.	list of illness/diseases covered under the policy	Enclosed	
		YES	NO
8.	Name & Registration details of TPA		
9.	The names and address of the empaneled/network hospitals in Trivandrum and other Major cities in Kerala and allover India for availing cashless facility	Enclosed	
		YES	NO
10.	List of clients (preferably educational institutions) where such group mediclaim policies are under operation.	Enclosed	
		YES	NO
11.	Settlement Procedure & Average time required to settle the claim:	Enclosed	
		YES	NO
12.	Provision for Addition/ Deletion of students in the policy during the year:	YES	NO
13.	Detailed terms & conditions for availing cashless facility or reimbursement from non-network hospitals after treatment.	YES	NO
14.	Turnover during last three years		
15.	Name, designation and phone no. of contact officials		

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

Name: \_\_\_\_\_

Place: \_\_\_\_\_

Designation: \_\_\_\_\_

Seal:

Annexure II

**PRESCRIBED FORMAT FOR SUBMITTING PRICE BID**

**(A) Providing Group Mediclaim Policy:**

Option	Mediclaim Sum Insured per student	Premium Amount	GST	Total Premium (both in figures as well as in words)	Per Thousand/ per student
Option 1	Rs.50,000				
Option 2	Rs.75,000				
Option 3	Rs.1,00,000				

**(B) Providing Personal Accident Insurance Policy**

Option	Personal Accident Sum Insured per student	Premium Amount	Service Tax Amount	Total Premium (both in figures as well as in words)	Per Thousand/ per student
Option 1	Rs.50,000				
Option 2	Rs.75,000				
Option 3	Rs.1,00,000				

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

Name: \_\_\_\_\_

Place: \_\_\_\_\_

Designation: \_\_\_\_\_

Seal:



**Annexure III**

(To be submitted by the bidder in the letter head and to be signed by the authorized signatory with name and designation with seal of the firm)

**Tender Declaration Form**

- 1) I/We the undersigned certify that I have gone through the terms and conditions mentioned in the tender document and undertake to comply with all the terms and conditions mentioned in the tender document.
- 2) The premium quoted by us is valid and binding upon us for the entire period of contract.
- 3) I/We hereby undertake to provide the insurance services as per specifications given in the tender document/supply order within stipulated period, if I/We qualify in the tendering process.
- 4) I/We give the rights to the IISER-TVM to forfeit the terms and conditions mentioned in the tender document..
- 5) I/We certify that our firm is not blacklisted by any government or private institution.

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

Name: \_\_\_\_\_

Place: \_\_\_\_\_

Designation: \_\_\_\_\_

Seal:



**Annexure IV**

**CHECK LIST**

Sl	Description	Status
1.	Annual health check-up	
2.	Room Rent is restricted to the maximum of Rs. 1000/- irrespective of policy coverage.	
3.	No sub-limits or illness wise limit	
4.	Waiver of all exclusions (1 <sup>st</sup> 30 days/1 <sup>st</sup> year/2 years/4 years etc. )	
5.	Provision for second opinion on occurrence of critical illness	
6.	Pre and post hospitalization up to 60 and 90 days respectively	
7.	Emergency ambulance service	
8.	Cashless facility in hospitals across India	
9.	The policy shall be implemented within 30 days from the date of entering contract/work order(s) issued time to time	
10	Claim settlement within 45 days if it is reimbursement	
11	Day care treatments	
12	ICU charges (In this case room rent may be limited upto Rs. 2000/-)	
13	Coverage for Alternative treatments (AYUSH- Ayurveda/Unani/Siddha/Homeopathy)	

Date:

Name:

Place:

Designation:

Seal: