

TENDER FOR TAILOR –MADE WEST BENGAL POLICE MEDICLAIM AND PERSONAL ACCIDENT POLICY FOR THE PERIOD FROM 15/09/2017 TO 14/09/2018

**TENDER NOTICE No. 03/2017-18 WBPD / GROUP MEDICAL INSURANCE**

Notice inviting tender from the reputed **General Insurance Companies**, having at least five years of experience and handling group medical and personal accident insurance of 10,000 or more persons for 1 year during last five years for West Bengal Police Group Mediclaim-cum-Personal Accident Policy for the period from 15/09/2017 to 14/09/2018 -covering Police Personnel / Ministerial Staff / Retired police staff

**The main features, terms and conditions of West Bengal Police Group Mediclaim-cum-Personal Accident Policy for 2017– 18 are as follows -**

1. A group Mediclaim and a Group Personal Accident Policy for serving and retired employees of West Bengal Police is proposed to be introduced. The targeted group is about 70,000 families of serving employees and about 1,500 families of retired employees. Though the scheme is kept voluntary yet if the terms, conditions and premium offered are attractive and suitable to the police personnel and a widespread awareness campaign is organised among them, it is expected that 50,000 families may join.
2. The Policy is open for serving and retired police personnel of West Bengal Police from the rank of Group D staff to DG & IGP. Non-uniformed employees such as ministerial staff working in police establishments, nurses and other staff working in Police Hospitals etc. are also eligible to join this policy.
3. The period of the Policy will be from 00.00 Hrs of 15.09.2017 to 24.00 Hrs of 14.09. 2018
4. The sum insured will be **Rs. 2,250,00/- (Two Lakh Twenty Five Thousand)** on family floater basis for medical treatment.
5. A buffer amount of Rs. 1 **Crore (1,00,00,000/-)** has to be kept reserved for coverage period where from a maximum amount of Rs. 2 Lakhs only **(2,00,000/-)** per family will be allowed (on first come first served basis) for treatment of 5 (Five) specific major critical illnesses namely heart attack / surgery, Cerebral attack / surgery, organ transplant, cancer and major accident / injury to employees and their notified family members.  
No sub-limits shall be applicable to release the buffer in the event of above named critical illness and buffer would be released with the approval of Police Directorate.
6. The maximum family size available under the scheme will be **1 + 1 + 2 + 2** i.e. i) Primary member + ii) Spouse + iii) Two dependent children / dependent brothers / dependent sisters + iv) Dependent parents or dependent in-laws
7. The age limit for dependent son will be 25 years. There will be no age limit for unmarried / widow / divorcee dependent daughter and unmarried or widow or divorcee dependent sister. For dependent brothers the maximum age limit will be 21 years. However in case of any handicapped dependent son or brother no age limit will be applicable. No midterm change in case of in laws/ parents will be allowed. Membership of Police

- Personnel and Ministerial Staff retiring during the policy period will continue till the expiry of the policy subject to payment of full premium.
8. (i) Retired Police Employees have to be allowed to join the scheme.  
(ii) Retired police personnel up to the age of 75 years will be eligible for becoming members of this policy. Family size for them will be 1+1 i.e. primary member + spouse. But in case, retired employee has any handicapped son / daughter dependent upon him / her, she / he has to be covered irrespective of the age.  
The expected strength of retired employees joining the Scheme is around 1,000 out of targeted 1,500.
  9. The company has to provide cashless treatment at rates applicable under **West Bengal Health Scheme** in selected government and private hospitals / nursing homes at various places all over West Bengal up to Sub-division level. Schedule of these rates is available at the weblink <https://wbhealthscheme.gov.in/> and <http://wbfin.gov.in/writereaddata/5.%20Revised%20Rate%20List.pdf>.  
Cashless treatment has also to be provided at CMC, Vellore and in good hospitals at Bangalore, Hyderabad, Delhi, Chennai, Cuttack, Bhubaneswar, Bokaro, Jamshedpur, Gauhati and Ranchi at the rates agreed upon between the insurance company and the concerned hospitals.
  10. The scheme will provide for 30 days pre-hospitalization and 60 days post-hospitalization benefits on re-imburement basis.
  11. Premium will be paid in four instalments quarterly.
  12. Maternity expenditure at WBHS rates has to be provided without pre and post expenditure.
  13. For a Claim to be admissible there should be a clear case of admission into a Hospital or Nursing Home on the advice of a Registered Medical Practitioner, except in case of emergency where suitable evidence of admission will exist in the claim procedure. Claim will be dealt with as per policy conditions. Short hospital stays below 24 hours will be dealt as per day care provisions and other standardised insurance terms and conditions of IRDA. Hospitalization in a Ayurveda and Homeopathic hospital have to be allowed up to 20% of the sum insured subject to exclusion in case of Ayurveda treatment like massages, spa, shirodhara, udhawarthanam, adhyangam, kayasekham, and similar treatment.
  14. Pre existing diseases have to be covered meaning that Clauses of exclusion of pre-existing diseases in terms and conditions Standard Group Mediclaim Insurance Policy have to be waived.
  15. Clauses of standard group mediclaim policy about fixing percentage of sum insured for room rent, doctors' charges and procedures have to be waived.
  16. New born babies of the beneficiary have to be covered under the Scheme after 30 days of birth.
  17. Other than the Tailor-made features, all other terms and conditions of Standard Mediclaim Policy have to be applied.
  18. (i) For out of State hospitals, room charges may be up to 1% of sum insured for general bed and up to 2% of sum insured for ICU/ ITU / ICCU. If insurance company can arrange hospitalisation below this limit in arrangement with the concerned

- hospital that may be accepted. **However, final rates may be decided by negotiations.**
- (ii) In case of treatment from hospitals outside the state, reimbursement claim should be settled at the hospital rates or rates negotiated by the company with the concerned hospitals.
19. If two package conditions are treated during same hospitalization, the cost of higher package will be allowed at the rate of 100% and of first supplementary – 75% and of the 2<sup>nd</sup> supplementary – 50% of admissible rates .
20. The Scheme has to be kept open for enrolment for 90 days from inception. During this period treatment facility will be provided only to those who have paid the first instalment or full premium as certified by the unit authorities. After, the enrolment has closed , the insurance company will provide treatment on the basis of the data submitted or the membership card issued as the case may be.
21. A reputed registered TPA having 5 years of experience of dealing with group mediclaim policies of a group having strength of 10,000 or more at least for one year during last 5 years has to be appointed in discussion with and consent of West Bengal Police Directorate to provide the best facilities to the beneficiaries as per the Scheme for which suitable guidelines will be issued to them from time to time by the West Bengal Police Directorate.
- Selected TPA will have to appoint its representatives at all district headquarters and other important places earmarked by West Bengal Police Directorate to deal with the claims. In case of nearby places , one representative may be kept for 2-3 units.
22. (i) Cashless facility at the empanelled government as well as private hospitals has to be provided subject to the Sum Insured and package rates as per West Bengal Health Scheme and agreed upon rates in case of out of state hospitals . Cashless facility has also to be provided from the non-empanelled hospitals / nursing homes / Govt. hospitals in case of emergency on recommendation of Police Directorate subject to the Sum Insured and the Disease-wise Package rates agreed upon at the request of the Insured and due approval of the Insurer.
- ( ii) Any addition or deletion of the hospitals will be with the approval of the Police Directorate.
- (iii) Any violation of terms and conditions by any empanelled hospitals/nursing homes has to be dealt strictly by the TPA and Insurance Company and should be brought to the notice of the IGP( Welfare) for any administrative or legal action , if required.
24. Reimbursement claims have to be settled within 45 days of submission subject to providing all necessary documents required for settlement of claims. In case of query, the same should be sent to the concerned unit as well as to the claimant immediately. In cases of delay, the Police Directorate and the claimant will be at liberty to claim delay charges up to 1% of claim per 30 days of delay .
25. Insurance Company and TPA shall ensure hassle-free cashless treatment at agreed upon rates from their enrolled hospitals / nursing homes all over the state and Hospitals / Nursing Homes outside the State i.e. at Vellore, Bangalore, Hyderabad, Delhi, Chennai, Cuttack, Bhubaneshwar, Bokaro, Jamshedpur, Gauhati and Ranchi including Christian

Medical College, Vellore . Insurance company and TPA will settle the claims of the hospitals within 45 days of submission of necessary papers by the hospitals.

- 26. Performance Review:** IGP (Welfare), WB has to be kept informed of day to day running of the policy. Monthly report on status of claims and any other relevant issue has to be submitted to the IGP (Welfare), WB and concerned unit In-charges. The report should have details of claims settled and rejected containing time taken in settlement and reasons along with justification of under payment or rejection, if any. **This information should also be provided to the claimants in reference to their claims through email or SMS.**

IGP (Welfare), WB will hold monthly Tri-party review meeting at West Bengal Police Directorate.

Extensive awareness campaigns have to be organised by a team comprising senior officers of all the three parties i.e. West Bengal Police Directorate, Insurance Company and TPA at all the units.

Three mid-term review meetings will be organised in three clusters i.e. Western, Presidency and Northern Zone.

**Part II - Personal Accident Policy**

27. Part II of the Scheme is Group Personal Accident Insurance cover of Rs. 6,00,000 ( Six Lakhs) for primary members as per following table –

I.

Sl. No.	Nature of Accident	Benefit
a)	Death due to accident	100% of sum insured
b)	Loss of two limbs	100% of sum insured
c)	Loss of one limb	50% of sum insured
d)	Permanent total disablement	100% of sum insured
e)	Partial Disablement	Proportionate to disability

II. Expenses incurred for carriage of dead body of insured person in case of accidental death to the place of residence/ last rites up to Rs. 5,000

III. Education Fund of Rs. 6,000 each for maximum two dependent children of the deceased person who are studying

IV. Medical Expenses arising of any accident subject to a limit of 10% of the sum insured . For members of the Medical Insurance Policy , this will be in addition to the sum insured and buffer applicable if the their families exceed the sum insured or sum insured and buffer as the case may be.

V . Both members and non –member of Medical Insurance Policy will be eligible to join this Policy.

VI. It will include other benefits as applicable in Table A issued by nationalised insurance companies.

VII. The targeted number for PA policy is 70,000 employees and it is expected that most of them may join it .

VIII. The Company has to quote separate rate for PA Policy .

28. The company has to quote four rates- 1. For Medical Insurance Policy for serving members

per family as defined in Point 6 and 7 above but without parents/ in laws ( 4 Members)  
 2. For Medical Insurance Policy for serving members per family as defined in Point 6 and 7 above ( 6 Members) 3. For Medical Insurance Policy for retired members as defined in Point No. 8 above 4. For Personal Accident Policy as defined in Point No. 27 above - in following format

**For Medical Insurance Policy**

**A. Serving Employees**

<b>Particulars</b>	
<b>Name &amp; address of the Insurance Company</b>	
Premium per family as defined in Point 6 , 7 of Part I but without parents /in laws ( Including all taxes ) <b>4 Members</b>	Rs. In Numbers In Words

**B.**

<b>Particulars</b>	
<b>Name &amp; address of the Insurance Company</b>	
Premium per family as defined in Point 6 , 7 of Part I with parents /in laws , only for those who want to include them ( Including all taxes ) <b>6 members</b>	Rs. In Numbers In Words

**C. Retired Employees**

<b>Particulars</b>	
<b>Name &amp; address of the Insurance Company</b>	
Premium per family as defined in Point 8 of Part I ( Including all taxes )	Rs. In Numbers In Words

**D. For Personal Accident Policy**

<b>Particulars</b>	
<b>Name &amp; address of the Insurance Company</b>	
Premium for Personal Accident Policy as defined in Point No. 27 Part II ( Including all taxes )	Rs. In Numbers In Words

**29. Premium rates should be quoted per family including all taxes.**

**30. Time Schedule**

<b>Sl. No.</b>	<b>Items</b>	<b>Scheduled time &amp; date(s)</b>
1.	Bid submission start date	29/08/2017 (Tuesday) from 11.00 hrs.
2.	Bid submission closing	11/09/2017 ( Monday) at 17.00 hrs
3.	Date for opening of the Technical bid	12/09/2017 Tuesday) at 15.00 hrs
4.	Date for opening of the Financial bid	12/09/2017 ( Tuesday ) at 15.00 hrs

31. If any information is required to submit the tender, the bidder may contact the Inspector General of Police (Welfare), West Bengal, having its office at, West Bengal Police Directorate, Bhabani Bhawan, Ground Floor, Alipur, and Kolkata-700027 at Phone No. 0332479-4044 ( Extension 2373 or 2479-4023 / during 11.00 Hrs to 18.00 Hrs from Monday to Friday.

32. **These are only broad features of the policy required and not an exhaustive description of the policy. The policy is open to negotiations.**

**CONDITIONS TO BE FOLLOWED IN BY INSURANCE COMPANIES**

- The following conditions should be strictly followed in submitting tenders: -
1. The bidder should be a registered General Insurance Company authorized to conduct business of Group Medclaim and Personal accident Insurance by the IRDA (Insurance Regulatory and Development Authority).
  2. The Insurance Company should have experience of handling group medclaim insurance of 10,000 or more persons for 1 year during last five years.
  3. The insurance company should have Head quarters or Regional office at or around Kolkata.
  4. The Insurance Company should strictly follow the Insurance Coverage as mentioned in the tender notice.
  5. The Insurance Company should clear the duly submitted insurance claim within 45 days of submission of the claim. If there is a delay in settling the claim, then 1% of the claim amount may be claimed in addition for each month of delay after the stipulated period.
  6. The policy should be counted on the number of Police personnel / Ministerial Staff / Retired Persons.
  7. The policy will be open for continuous as well as periodical (Quarterly) review.
  8. An MOU will be prepared in two copies within 15 days on accepting the tender which will be valid for 01 (one) year i.e. from 15/09/2017 to 14/09/2018. One copy will be retained by the selected bidder and the other copy will be kept by the West Bengal Police Directorate. This MOU will form part of the policy.
  9. The Policy cannot be withdrawn unilaterally by the Insurance Company in Midterm. Notwithstanding anything to the contrary, the contracting parties may change the terms and conditions of the policy with mutual consent. If any discrepancy/dispute arises to

- settle any claim or any dispute or disagreement between the parties to the MOU, the same will be settled by mutual discussion. If the dispute is not resolved, then the same shall be referred to the arbitrators in writing and arbitration shall be conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996. 03 Arbitrators will be appointed -01 (one) from the West Bengal police Directorate, 01 (one) from the selected Insurance Company and 01 (one) the neutral person mutually agreed upon, all having experience of dealing with insurance.
10. Along with the bid the Insurance Company should deposit in Hard Copies, the following documents-
    - i) Experience Certificate of at least (05) Five years
    - ii) proof of dealing with a group of 10,000 or more in any one year during last five years
    - iii) IRDA license to conduct Group Mediclaim-cum-Personal Accident Insurance business attested by a Gazetted Govt. Officer.
    - iv) Affidavit as per Annexure A
    - v) Structure and Organisation of the Company as per Annexure BAll documents / any of the documents so deposited can be called for any time at any stage from a bidder in original copies. Any discrepancy / divergence in the documents will lead to rejection of such bid submitted by the concerned bidder.
  11. Notice Inviting Tender can be downloaded from the West Bengal Police website [www.policewb.gov.in](http://www.policewb.gov.in). Hard copies of the tender related documents may be obtained by printing these documents from the aforesaid website.
  12. The tender is to be submitted in Technical Bid as well as in Financial/ Commercial Bid. Technical and Financial Bid are to be submitted in drop box kept in Mediclaim Cell WBPD, Ground Floor, Bhabani Bhawan, Kolkata-700 027 by the bidder. Financial bid of a bidder will be considered on fulfilment of the condition as mentioned in Technical bid. **The companies are requested to submit Technical Bid and Financial Bid in two separate sealed envelopes both of which should be put in another bigger envelop duly closed and sealed. All the three envelopes should have clear marking of their contents.**
  13. Time schedules for the tender should be strictly followed as mentioned in the tender notice.
  14. The Tender Accepting Authority of West Bengal Police Directorate reserves the right to negotiate with the lowest bidder meaning that offering **lowest rates for medical insurance policy for serving employees. (A of Point 28)**
  15. A bidder will give all the statutory information as mentioned in tender notice and tender documents. Tender Accepting Authority is not bound to accept the bid only because of quoting the lowest rate of premium by any company.
  16. The Tender Accepting Authority of West Bengal Police Directorate reserves the right to accept or reject any bid or cancel the tender process and rejects all bids at any time without assigning any reason prior to the award of contract, without thereby incurring any liability to the bidders after putting up a notice in the website: [www.policewb.gov.in](http://www.policewb.gov.in) or informing the company concerned as the case may be.
  17. During the scrutiny, if it comes to the notice of tender inviting authority that the credential or any other documents found incorrect / manufactured / fabricated, that

bidder would not be allowed to participate in the tender and that application will be outrightly rejected without any prejudice. It may also attract penal action as per law of the land.

18. All bidders shall submit the documents mentioned at Point 10 duly attested also.

**19. Documents to be submitted in Technical Bid:**

- i) Experience Certificate of at least (05) Five years
- ii) proof of dealing with a group of 10,000 or more in any one year during last five years
- iii) IRDA license to conduct Group Mediclaim-cum-Personal Accident Insurance business attested by a Gazetted Govt. Officer.
- iv) Affidavit as per Annexure A
- v) Structure and Organisation of the Company as per Annexure B

**21. All the applicable taxes should be included in premium quoted.**

22. The details of the financial bid shall be furnished in the above mentioned format.( Point 28 )


23. This will be a direct policy between the Insurance company and West Bengal Police Directorate and there will be no agent or intermediary.

24. Information relating to the examination, clarification, evaluation, comparison of bids and recommendations for the award of contract shall not be disclosed to bidders or to any other persons not officially concerned with such process until the letter of Award /MOU is issued

25. If any information is required to submit the tender, the bidder may contact the Inspector General of Police (Welfare), West Bengal, having its office at, West Bengal Police Directorate, Bhawani Bhawan, Ground Floor, Alipur, and Kolkata-700027 at Phone No. 033-2479-4023 / 2479-4044 during 11.00 Hrs to 17.00 Hrs from Monday to Friday.

Kolkata,

28/ 08 /2017

  
**(Mahender Singh Poonia)**  
**Inspector General of Police**  
**(Welfare)West Bengal**



**ANNEXURE-A**

**AFFIDAVIT –  
(To be furnished in Non – Judicial Stamp paper  
of appropriate value duly notarized)**

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1. I, the under-signed do certify that all the statements made in the attached documents are true and correct. In case of any information submitted proved to be false or concealed, the application may be rejected and no objection/claim will be raised by the under-signed.
2. The under-signed also hereby certifies that neither our firm M/S ..... nor any of constituent partner had been debarred to participate in tender by the West Bengal Police Department or any State Government /Central Government or disqualified in participating in the Government schemes as per IRDA guidelines during the last 5 (*five*) years prior to the date of this N.I.T.
3. The under-signed would authorize and request any Bank, person, Firm or Corporation to furnish pertinent information as deemed necessary and/or as requested by the Department to verify this statement.
4. The under-signed understands that further qualifying information may be requested and agrees to furnish any such information at the request of the Department.
5. Certified that I/we have applied in the tender in the capacity of individual/ as a partner of a firm / office bearer and I have not applied severally for the same job.
6. Certified that I/we have submitted the bid as a single entity only and have not formed a Consortium for the scheme.
7. Certified that our organization has experience of covering minimum 10,000 persons under Group Medical –cum-Personal Accident Insurance in aggregate during last (05) five years
8. Certified that I/we the undersigned have read and understood the entire tender documents and terms and conditions. I/we will abide by the same and thereafter I/we submit all the necessary information and relevant documents for evaluation.

.....  
Signed by an authorized officer of the firm.

.....  
Title of the officer

.....  
Name of the Firm with Seal

Date: .....

**STRUCTURE AND ORGANISATION**

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1) Name of Applicant :  
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2) Office Address :  
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Telephone No. :  
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Fax No. :  
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3) Name(s) and Address(es) of Principal Financers :  
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4) PAN/ TAN No. :  
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5) Service Tax Registration No. :  
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6) IRDA Registration No. with validity period :  
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7. Please attach an organisational Chart of the company along with the names, designations, office address and brief bio-data of the key official of the 1.registered headquarters and 2.the office to deal with this policy.

.....  
Signed by an authorized officer of the firm.  
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Title of the officer  
.....  
Name of the Firm with Seal  
Date: .....