

TENDER FOR RENEWAL OF WBP SAHAYAK TAILOR –MADE GROUP MEDICAL INSURANCE – CUM - PERSONAL ACCIDENT POLICY FOR THE PERIOD FROM 30/08/2017 TO 29/08/2018 COVERING HG / NVF / VPV / CASUAL WORKERS (GETTING RS. 2,000/- MONTHLY).

TENDER NOTICE No. 02/2017-18 WBPD / GROUP MEDICAL INSURANCE

Notice inviting tender from the reputed **Public Sector General Insurance Companies**, having at least five years of experience and handling group medical cum personal accident insurance of 10,000 or more persons for 1 year during last five years for renewal of WBP Sahayak Tailor –made Group Medical Insurance – cum - Personal Accident Policy for the period from 30/08/2017 to 29/08/2018 covering Home Guards / National Volunteer Force / Village Police Volunteers/ Casual Workers (getting Rs.2, 000/- monthly).

A group Mediclaim cum Group Personal Accident Policy for HG / NVF / VPV / Casual Workers (getting Rs.2,000/- monthly) working in or with West Bengal Police has been running successfully from year 2013. Thus, this year, the policy is entering into 5th year. In year 2016-17, Eighteen Thousand Eight Hundred Twenty Eight (18,828) families are enrolled under this policy.

The main features of WBP Sahayak Tailor–made Group Medical Insurance–cum- Personal Accident Policy for 2017–18 are as follows -

1. The Policy is open for HG / NVF / VPV / Casual Workers (getting Rs. 2,000/- monthly) working in or with West Bengal Police to join this policy. The nature of policy is voluntary however based on previous experience total number of membership of the scheme may be around 10,000 families.
2. The period of the Policy will be from 00.01 Hrs of 30.08.2017 to 24.00 Hrs of 29.08.2018.
3. The sum insured will be **Rs.1, 00,000/- (One Lakh)** on family floater basis for medical treatment.
4. A Buffer amount maximum of Rs.1,00,000/ (One Lakh) will be allowed per family 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 named critical illness and buffer would be allowed on the recommendation of Police Directorate.
5. (I) Group Personal Accident Insurance cover of Rs. 5,00,000 (Five Lakhs) for primary members has to be provided as per following table -

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

P.A. is a part of the Mediclaim Policy meaning that for this, no separate premium will be charged.

In addition to these following benefits are also available

- (II) Expenses incurred for carrying dead body of Insured person (death due to accident only) to place of residence subject to a maximum of 2% of Capital Sum Insured or Rs. 2,000/-, whichever is lower.
- (III) Education Fund: Education fund for the dependent children of the insured person following death or permanent total disablement as details below:
- a) If the insured person has one dependent child below the age of 23 years, an amount equal to 10% of the Capital Sum Insured subject to a maximum of Rs. 10,000/-.
- b) If the insured person has more than one dependent child below the age of 23 years, an amount equal to 10% of Capital Sum Insured subject to a maximum of Rs. 20,000/-.

6. **Membership:**

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 Brother / Dependent Sister + iv) Dependent parents.

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 / 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.
8. (i) Membership of HG / NVF / VPV / Casual Workers (getting Rs. 2,000/- monthly) retiring during the policy period will be continued till the expiry of the policy on payment of full premium.
- (ii) Retired HG / NVF / VPV / Casual Workers have to be allowed to join the scheme.
- (iii) Retired HG / NVF / VPV / Casual Workers up to the age of 70 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, she / he has to be covered irrespective of the age.

9. The company has to provide cashless treatment at specified rates in selected government and private hospitals / nursing homes at various places of all over West Bengal and important cities of India. Cashless treatment has to be provided at CMC, Vellore and in good hospitals at Bangalore, Hyderabad, Delhi, Chennai, Cuttack, Bhubaneshwar, Bokaro, Jamshedpur, Gauhati, Dhanbad and Ranchi.
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 in September, December, February and April.

12. Maternity benefits have to be covered subject to 9 months of membership of primary members.
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. 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 1.0 (A) (B) (C) 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 since birth.
17. Other than the Tailor-made features, all other terms and conditions of Standard Mediclaim Policy have to be applied.
18. **Bed Charges and package rates for treatment of various diseases , procedures, consultation etc shall be that of West Bengal Health Scheme as approved by Government of West Bengal. However, final rates may be decided by negotiation.**
19. If two package conditions are treated during same hospitalization, the cost of higher package will be allowed 100% and first supplementary – 50% and the 2nd supplementary – 25% of above noted sub-limits.
20. **Performance Review:** IGP (W), WB has to be kept informed of day to day running of the policy. Monthly report on settlement of claims has to be submitted to the IGP (Wel), 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.

IGP (Wel), WB will hold monthly review meeting (Tri-party) 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.

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 to deal with the claims.
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. 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.
- (iv) The empanelled hospitals have to be treated as Class I hospitals irrespective of number of beds and other facilities except in case where any hospital is voluntarily ready to accept a lower classification.
23. **TPA and Insurance Company have to make arrangements for providing outdoor treatment, investigations / procedures at West Bengal Health Scheme rates for the members in empanelled nursing homes and hospitals.**
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. Network Hospitals / Nursing Homes providing “Cashless Claim Treatment Facility” Insurance Company and TPA shall ensure hassle-free cashless treatment at agreed upon rates from their enrolled hospitals / nursing homes of all over the state and Hospitals / Nursing Homes outside the State i.e. at Vellore, Bangalore, Hyderabad, Delhi, Chennai, Cuttack, Bhubaneswar, Bokaro, Jamshedpur, Gauhati, Dhanbad and Ranchi including Christian Medical College, Vellore will have to be empanelled for cashless treatment. Insurance company and TPA will settle the claims of the hospitals within 45 days of submission of necessary papers by the hospitals.

Part – II Higher Sum Insured with Additional Benefits

26. Main features of Higher Insurance Segment in addition to the above (Part-I)
The members will be at liberty either to join basic policy or its segment with additional features and more sum insured as follows-

- I) Sum insured will be Rs. 2,00,000/- (Two Lakhs) + Buffer of Rs. 2,00,000 for 5 critical diseases as mentioned in Sl. No. 4 above.
 - II) For treatment and bed charges rates applicable for Preferred Provider Network Hospitals have to be applicable. Where there is no PPN Hospitals Bed Charges will be Rs.1,500/- for normal ward and Rs. 2,500/- for ICU.
 - III) Cashless benefits have to be provided from all Hospitals/Nursing Homes throughout India enrolled in the network of TPA and Insurance Company.
 - IV) Other terms and conditions of main part of the policy will be applicable as they are.
- 27.** Thus the company has to quote three rates- 1. For General Policy 2. For retired Employees 3. For Higher Insurance Segment (Part II)

28. Premium rates should be quoted per family including service tax.
 Dates & Information:

Sl. No.	Items	Scheduled time & date(s)
1.	Bid submission start date to deposit in drop box kept for the purpose in the Mediclaim Cell of WBPD at ground floor, Bhabani Bhawan, Kolkata - 700 027.	06/07/2017 (Thursday) from 11.00 hrs.
2.	Bid submission closing	26/07/2017 (Wednesday) at 17.00 hrs.
3.	Date for opening of the Technical bid	27/07/2017(Thursday) at 15.00 hrs.
4.	Date for opening of the Financial bid	27/07/2017 (Thursday) at 15.00 hrs.

29. 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 SUBMITTING TENDERS

The following conditions should be strictly followed in submitting tenders: -

1. The bidder should be a Public Sector General Insurance Company authorized to conduct business of Group Mediclaim-cum-Personal accident Insurance by the IRDA (Insurance Regulatory and Development Authority).
2. The Insurance Company should have experience of handling group mediclaim 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 charged in addition for each month of delay after the stipulated period.
6. The policy should be counted on the number of HG/ NVF/VPV / Casual Workers (Getting Rs. 2,000/-) / 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 30/08/2017 to 29/08/2018. 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 mutually agreed upon person, 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: At least of (05) Five years
 - ii) IRDA license to conduct Group Mediclaim-cum-Personal Accident Insurance business attested by a Gazetted Govt. Officer.
 - iii) Solvency Certificate as fixed or recommended by IRDAAll 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. 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 & 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.
15. A bidder will quote all the information as mentioned in it. Tender Accepting Authority is not bound to accept the Bidder quoting the lowest rate of premium.
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
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 9 duly attested also.

19. Documents to be submitted in Technical Bid:

- i) Experience Certificate: Proof of covering a minimum 10,000 persons under Group Medclaim -cum-Personal Accident Insurance in any 1 year during last (05) Five years.
- ii) The bid should be accompanied with solvency certificate as fixed or recommended by the IRDA for a minimum period of 01 (one) year of the respective Insurance Company.
- iii) IRDA license to conduct Group Medclaim-cum-Personal Accident Insurance business duly attested by a Gazetted Govt. Officer.
- iv) Annexure-A as per prescribed format
- v) Annexure-B as per prescribed format

20. Financial Bid: -

- i) The scheme will provide insurance coverage to about 10,000 no. of HG / NVF / VPV / Casual Worker (Getting Rs. 2,000/-) and Retired Persons along with Higher Insurance Scheme mentioned in **Part-II** for the period from **30/08/2017 to 29/08/2018**.

A. For General Scheme

Particulars	
Name & address of the Insurance Company	
Premium per family as defined in Point 6 & 7 of Part I (Including all taxes)	Rs. In Numbers In Words

B. For Higher Insurance Cover as mentioned in Part II

Particulars	
Name & address of the Insurance Company	
Premium per family as defined in Point 6, 7 of Part I & Part II (Including all taxes)	Rs. In Numbers In Words

C. For Retired HG / NVF / VPV / Casual Workers (Getting Rs. 2,000/-)

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

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.
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, Bhabani Bhawan, Ground Floor, Alipur, Kolkata-700027 at Phone No. 033-2479-4023 / 2479-4044 during 11.00 Hrs to 18.00 Hrs from Monday to Friday.

Kolkata,

06/ 07 /2017

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

SECTION - A

INSTRUCTION TO BIDDERS

General guidance for Tendering:

Instructions / Guidelines for submission of the tenders have been annexed for assisting the contractors to participate in Tendering.

1. Downloading the NIT :

Tender Inviting Notice can be downloaded from the West Bengal Police website www.policewb.gov.in. Hard copies of the tender related documents may be obtained by printing these documents from the aforesaid website.

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. 033-2479-4023 / 2479-4044 during 11.00 Hrs to 18.00 Hrs from Monday to Friday.

2. Submission of Tenders:

The tender is to be submitted in Technical Bid as well as in Financial/ Commercial Bid in two separate folders duly sealed by the concerned Insurance Company. Technical & Financial Bid are to be submitted in drop box kept in Mediclaim Cell WBPB, 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.

3. Contents of the Folder:

Technical Bid Folder:

- i) Experience Certificate: Proof of covering a minimum 10,000 persons under Medical cum Personal Accident Insurance in any 1 year during last (05) five years.
- ii) Declaration from the insurer that the Insurance Company has not been banned / debarred by any State Government / Central Government or its Agencies or disqualified in participating in the Government schemes as per IRDA guidelines.
- iii) An undertaking that they have submitted their Bid as a single entity only and have not formed a Consortium for the scheme.
- iv) The Insurance company should have Head quarter or Regional Office at or around Kolkata. They should submit their office address in details and name of the concerned officer who is submitting the tender along with his designation.

v) The bid should be accompanied with solvency certificate as fixed or recommended by the IRDA for a minimum period of 01 (one) year of the respective Insurance Company.

vi) That the bidder has a license to do Group Medical-cum-Personal accident Insurance for at least one year as on the last date of submission of bid.

vii) IRDA license to conduct Group Medical Insurance business duly attested by a Gazetted Govt. Officer.

Financial Bid Folder: -

The Financial Bid folder should contain quotation in the following prescribed format on the letter pad of the concerned Insurance Company duly signed & seal of the Insurance authority

Sub: West Bengal Police Sahayak Group Mediclaim-cum-Personal Accident Policy in three parts

(i) For General Policy (ii) For Higher Insurance Cover (iii) For retired employees for the period from **30/08/2017 to 29/08/2018** for HG / NVF / VPV / Casual Workers / Retired Volunteers.

For General Scheme

Particulars	
Name & address of the Insurance Company	
Premium per family as defined in Point 6 & 7 of Part I (Including all taxes)	Rs. In Numbers In Words

B. For Higher Insurance Cover as mentioned in Part II

Particulars	
Name & address of the Insurance Company	
Premium per family as defined in Point 6, 7 of Part I & Part II (Including all taxes)	Rs. In Numbers In Words

C. For Retired Police Personnel

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

ANNEXURE-A

AFFIDAVIT –

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

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

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.

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Name and Designation of the officer

.....
Name of the Firm with Seal

Date:

ANNEXURE-B

STRUCTURE AND ORGANISATION

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 registered headquarters and the office to deal with this policy

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Signed by an authorized officer of the firm.

.....
Name & Designation of the officer

.....
Name of the Firm with Seal

Date: