

TENDER FOR RENEWAL OF TAILOR –MADE WEST BENGAL POLICE MEDICLAIM – CUM - PERSONAL ACCIDENT POLICY FOR THE PERIOD FROM **01/08/2017 TO 31/07/2018** FOR WEST BENGAL POLICE

TENDER NOTICE No. 01/2017-18 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 West Bengal Police Group Mediclaim-cum-Personal Accident Policy in two parts (i) For general and (ii) Higher Segment for the period from **01/08/2017 to 31/07/2018** -covering Police Personnel / Ministerial Staff / Retired police staff.

Part – I

A group Mediclaim cum Group Personal Accident Policy for serving and retired employees of West Bengal Police has been running successfully from the year 2004. Thus, this year, the policy is entering into 14th year. In year 2016-17, Sixty Two Thousand Eighty Nine (62,089) families are enrolled under this policy.

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

1. 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-police 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. The nature of policy is voluntary however based on previous experience total number of membership of the scheme may be around 60,000 families.
2. The period of the Policy will be from 00.00 Hrs of 01.08.2017 to 24.00 Hrs of 31.07.2018.
3. The sum insured will be **Rs. 2,50,000/- (Two Lakh Fifty Thousand)** on family floater basis for medical treatment.
4. A buffer amount of Rs. 1.5 **Crore (1,50,00,000/-)** 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.
5. Group Personal Accident Insurance cover of Rs. 6,00,000 (Six 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

It will include other benefits as applicable by Table 1 A issued by nationalised insurance companies. P.A. is a part of the Mediclaim Policy meaning that for this, no separate premium will be charged.

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 brother / dependent sister + iv) Either dependent parents or in-laws at inception.
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. In case of parents or in-laws, no change will be permitted for existing members and later for new members. In case earlier enrolled parents or in-laws have expired, the change may be allowed subject to the production of death certificate(s).

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 80 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.
(iii) Family members of police personnel / ministerial staff who have died during service have to be allowed to join the scheme. Family size for these families will be 1. Spouse of the deceased employee + 2. Maximum two dependent children fulfilling conditions in case of dependents of serving employees. Premium for them will be at par with retired police personnel.
(iv) Retired persons have to be allowed to join the Higher Segment.
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 of all over West Bengal up to Sub-division level and important cities of India. Cashless treatment has to be provided at CMC, Vellore and in good hospitals at Bangalore, Hyderabad, Delhi, Chennai, Cuttack, Bhubaneswar, Bokaro, Jamshedpur, Gauhati and Ranchi.
10. The scheme will provide for 30 days pre-hospitalization and 60 days post-hospitalization benefits on re-imbusement basis.
11. Premium will be paid in four instalments in August, November, January and March.
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 Mediciam 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 Mediciam Policy have to be applied.
18. (i) Room charges may be up to 1% of sum insured for general bed and for ICU/ ITU / ICCU 2% of sum insured for medical treatment from hospitals outside the state. **However, final rates may be decided by negotiation.**
(ii) In case of treatment from hospitals outside the state, reimbursement claim should be settled at the hospital rates.
19. If two package conditions are treated during same hospitalization. The cost of higher package will be allowed only as 100% and first supplementary – 75% and the 2nd supplementary – 50% of above noted sub-limits.
20. **Performance Review:** IGP (Welfare), 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 (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.**

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.

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.
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 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 higher segment with additional features and more sum insured as follows-**
 - I) Sum insured will be Rs. 5,00,000/- (Five Lakhs) + Buffer of Rs. 3,00,000 for 5 critical diseases as mentioned in Sl . No. 4 above.
 - II) Personal accident cover will be of Rs.10, 00,000/- (Ten Lakhs)
 - III) For treatment and bed charges Rates applicable for Preferred Provider Network Hospitals have to be applicable.
 - IV) For treatment and bed charges, Hospital Rates have to be applicable where Preferred Provider Network Hospitals are not available.

- V) Cashless benefits have to be provided from all Hospitals/Nursing Homes throughout India enrolled in the network of TPA and Insurance Company.
- VI) 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)
2.	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.	14/06/2017 (Wednesday) from 11.00 hrs.
3.	Bid submission closing	30/06/2017 (Friday) at 17.00 hrs
4.	Date for opening of the Technical bid	03/07/2017(Monday) at 15.00 hrs
5.	Date for opening of the Financial bid	03/07/2017 (Monday) 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 BY INSURANCE COMPANIES

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

- 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).
- The Insurance Company should have experience of handling group mediclaim insurance of 10,000 or more persons for 1 year during last five years.
- The insurance company should have Head quarters or Regional office at or around Kolkata.
- The Insurance Company should strictly follow the Insurance Coverage as mentioned in the tender notice.
- 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.
- The policy should be counted on the number of Police personnel / Ministerial Staff / Retired Persons.
- The policy will be open for continuous as well as periodical (Quarterly) review.
- 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 01/08/2017 to 31/07/2018. 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.
- 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.
- 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 Medici-claim-cum-Personal Accident Insurance business attested by a Gazetted Govt. Officer.
 - iii) Solvency Certificate as fixed or recommended by IRDA
- All 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 and Financial Bid are to be submitted in drop box kept in Medici-claim 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 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.
 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 out- rightly 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: Proof of covering a minimum 10,000 persons under Group Medici-claim - 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 Medici-claim-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 60000 no. of Police Personnel / Ministerial Staff and Retired Persons along with Higher Insurance Scheme mentioned in **Part-II** for the period from **01/08/2017 to 31/07/2018.**

A. For General Scheme

Particulars	
Name & address of the Insurance Company	
Premium per family as defined in	Rs.

Point 6 & 7 Part I (Including all taxes)	In Numbers In Words
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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 and 8 - 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

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, 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,

14/ 06 /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 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.

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 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 **01/08/2017 to 31/07/2018** for Police Personnel / Ministerial Staff / Retired Persons of West Bengal Police.

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

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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
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: _____

ANNEXURE-B

STRUCTURE AND ORGANISATION

- 1) Name of Applicant : _____
- 2) Office Address : _____
- _____

Telephone No.

:

Fax No.

:

3) Name(s) and Address(es)
of Principal Financers

:

4) PAN/ TAN No.

5) Service Tax Registration
No.

6) IRDA Registration No.
with validity period

7. Please attach an organisational Chart of the company along with the names, designations, office address and brief bio-data of the 1.registered headquarters and 2.the office to deal with this policy.

Signed by an authorized officer of the firm.

Title of the officer

Name of the Firm with Seal

Date: _____