

INVITATION OF PROPOSAL
For
Group Mediclaim Policy for Self and Dependants
And
Group Personal Accident Insurance Policy for employees

S.no.	Particulars	Date
1	Invitation of Proposal	27 th January 2020
2.	Last date of submission of Proposal	18 th February 2020, 2 pm
3.	Opening of Proposal	18 th February 2020, 2.30 pm

Total 12 pages

NOTIFICATION

Consultancy Development Centre (CDC) is an autonomous institution of the Department of Scientific and Industrial Research (DSIR), Ministry of Science and Technology, Govt. of India set up as a nodal organization for promotion, development and strengthening of consultancy skills and capabilities in the country and abroad.

CDC invites Proposal from Insurance Companies and Insurance Broking firms for Group Medclaim Policy from IRDA (Insurance Regulatory and Development Authority) registered Insurance Companies/Insurance Broking Firms to carry out insurance related services for 15 employees and 35 dependents (list annexed at Page 11 and 12) for a period of one year. Group Insurance Policy includes accidental deaths for employees of CDC and Medclaim policy for self (employees) and dependants

Interested Insurance Companies/Insurance Broking Firms may submit proposal in a sealed envelope superscribing "Group Medclaim Policy for CDC Employees for 2020-21" containing **two sealed envelopes marked as "TECHNICAL PROPOSAL" and "FINANCIAL PROPOSAL"** in the prescribed format given in the Invitation of Proposal. Each page of proposal should be properly filled, duly signed and sealed. Invitation of Proposal in sealed envelope should reach before due date and time at the following address :

Head of Office
Consultancy Development Centre
Core 4B, 2nd Floor, India Habitat Centre
Lodhi Road, New Delhi 110003

Two parts of the bid are as follows :

Part I : Technical Proposal

Technical Bid Envelope should contain the following documents :

- a) About the company (duly stamped and signed).
- b) Undertaking by the Bidder as per Format (Page no. 10).
- c) Copy of one work order after 31st December 2015 (work order should clearly mention the name of the Insurance Broking Firm/Insurance Company and/or relevant Agent/broker code. In case only Agent/broker code is mentioned, then declaration to the effect that the code belongs to their Insurance Broking Firm/Company also to be enclosed) - for Insurance Company as well as Insurance Broking Firm.
- d) Authorisation letter from Insurance Company, from whom the quote has been submitted (only for Insurance Broking Firms).
- e) General Information Format (Page 7) duly stamped and signed.

Part II : Financial Proposal

Financial Bid Envelope should contain only Financial Proposal in the format provided (Page no. 9).

Scope of Work

1. The insurance scheme shall cover all expenses (including ICU charges) incurred in course of medical treatment of the employees in a registered hospital/nursing homes within the country, arising out of either illness/disease/injury and/or sickness.
2. During the period, the insurance policy will cover all the expenses from day one for pre-existing diseases also. For example, if an employee or dependent is suffering from any disease prior to the inception/commencement of policy, it shall also be covered in this scheme. Late detection of disease should not be taken as a premise of refusal.
3. Policy will be 'Floater Policy'. Employees are covered under two slabs : 3 lakhs and 5 lakhs (mentioned in the employees list of CDC annexed at Page 11 and 12).
4. Other features to be built-in the Mediclaim policy for self and dependents :
 - Room rent -2% of sum insured and ICU – 4% of sum insured
 - 1st year exclusions waived for all
 - 30 days pre and 60 days post hospitalization expenses covered for all
 - Maternity benefits with a sub limit of Rs. 50,000/- (nine months waiting period waived off and new born baby covered from day one)
 - No co-payment in any claim
 - No capping on any disease
 - Monthly addition/deletion of employees without additional premium
5. The coverage of Accidental Death Policy is as follows :
 - Death
 - Permanent Total Disablement (PTD)
 - Permanent Partial Disablement (PPD)
 - Temporary Total Disablement (TTD)
6. In case of any query/issue regarding treatment or medicine prescribed by the doctors, it will be the responsibility of insurance company/insurance broking firm to resolve it with the concerned hospital/nursing home. Under no circumstances, employee should be penalised OR held responsible for resolving such issues.
7. The insurance company/insurance broking firm will be solely responsible for providing 24x7 cashless facility at empaneled hospitals/Nursing homes. The Insurance company/Insurance Broking Firm will provide a list of working phone numbers and complete details of TPA to CDC at all times.

8. Insurance company/insurance broking firm should provide following free Health Check ups to be carried out for CDC employees :

Packages	PHP + USG-Abdomen & Pelvis Male with PSA (Male Employees)	PHP + USG-Abdomen & Pelvis (Female Employees)	Health Package - Below 35 (Male and Female)
Investigations	Lipid Profile	Lipid Profile	Lipid Profile
	Renal Profile (KFT) Full Panel	Renal Profile (KFT) Full Panel	Renal Profile (KFT) Full Panel
	Liver Profile	Liver Profile	Liver Profile
	Diabetes Profile (Fasting & PP with Urine)	Diabetes Profile (Fasting & PP with Urine)	Diabetes Profile (Fasting & PP with Urine)
	Thyroid Profile	Thyroid Profile	Thyroid Profile
	PSA	Cardiology Profile (ECG)	Cardiology Profile (ECG)
	Cardiology Profile (ECG)	USG-Abdomen & Pelvis	Complete Blood Count (CBC) with ESR
	USG-Abdomen & Pelvis	Complete Blood Count (CBC) with ESR	Body Vitals
	Complete Blood Count (CBC) with ESR	B -12 & D-3 vitamin	Eye check up
	B -12 & D-3 vitamin	Eye check up	Doctor Consultation
	Eye Check up	Doctor Consultation	Health Report
	Doctor Consultation	Body Vitals	
	Body Vitals	Doctor Consultation	
	Doctor Consultation	Health Report	
	Health Report		

General Terms and Conditions :

- 1) Medical cards to be issued to CDC employees & its dependents within 7 working days from the placement of Policy.
- 2) Guidelines issued by IRDA from time to time with regard to Insurer's responsibility and liability towards insured, shall be automatically applicable to the insurance company/insurance broking firm.
- 3) The insurance company/insurance broking firm shall maintain highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be, with their clients.
- 4) During the validity of the policy, no revision of premium shall be considered by CDC on the basis of actual claim ratio or enhancement in the premium, like service tax/GST pointed out by statutory or other authority.
- 5) In case of dispute of any claim or any other kind of dispute would be subject to the jurisdiction of Delhi court only.
- 6) All documents/any of the documents so deposited with the Proposal can be called for at 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 Insurance Company/insurance broking firm.
- 7) Claim Ratio for the year 2019-20 is 24.57%.
- 8) CDC reserves the right to cancel the Invitation of Proposal at any stage without assigning any reason. The submission of proposal does not entitle any bidder for automatic grant of award. Responses received after the stipulated time period or not in accordance with the specified format may be summarily rejected.
- 9) The Insurance Company/insurance broking firm should be registered with IRDA. A copy of the document as proof of the company/firm's registration should be enclosed. The Insurance Company/insurance broking firm should be registered with IRDA not later than 1.4.2015.
- 10) Validity of the offer - Validity upto 90 days from the due date of submission of the Proposal.
- 11) Conditional Proposals are liable to be rejected. However, CDC reserves the right to either accept or reject any of the quotations or conditions in the Proposal submitted by the bidders without assigning any reasons thereof.

- 12) For seeking any clarification regarding Invitation of Proposal, bidders can send email at ruchikakhanna@cdc.org.in
- 13) The Proposal should be signed by a duly authorized representative of the Insurance Company/insurance broking firm. It shall be certified that the person signing the Proposal is empowered to do so on behalf of the Company/Firm.
- 14) Insurance broking firm should enclose authorisation letter from Insurance company on their letter head, on whose behalf quote has been submitted to CDC. The letter should also mention the date from which the Insurance Company has commenced operations in India.
- 15) CDC reserves the right to seek any information/clarification at the time of evaluation of proposals.

16) Eligibility Criteria

Insurance company/insurance broking firm should be IRDA registered OR enabled by a Central Legislation to carry out Insurance related services (to be verified on the basis of supporting document)

- 17) Proposal Evaluation: A two-stage procedure shall be adopted in evaluating the proposals. The technical evaluation shall be carried out of all those bidders who meet the Eligibility specified in this Proposal. The financial evaluation will be carried out of only those agencies who are technically qualified.

Technical Evaluation: The proposals which provide all the details in technical Proposal format as well as all the documents specified on page 2 shall be considered technically qualified.

Financial Evaluation: Financial proposal of only those bidders which are technically qualified will be opened and the date and time of opening of financial proposal will be decided and intimated by CDC to such bidders separately, by email provided in the Technical Proposal.

Work Order shall be placed on the successful bidder, who has quoted least amount exclusive of GST as applicable in its submitted financial proposal.

GENERAL INFORMATION

S.NO.	Particulars	Details
1	Name of the Insurance Company/ insurance broking firm Address, Phone, email, website URL alongwith name, designation, contact details of the Authorised contact official	
2.	IRDA Registration Number/License Number	
3.	PAN Number	
4.	GST Number	
5.	Date of Incorporation of the Company/Firm	

**Signature of Bidder giving Name, Designation
with the stamp of the Company/Firm**

TECHNICAL PROPOSAL FORMAT

S.NO.	Particulars	
1.	Copy of one work order after 31 st December 2015* (work order should clearly mention the name of the Insurance Broking Firm/Insurance Company and/or relevant Agent/broker code. Incase only Agent/broker code is mentioned, then declaration to the effect that the code belongs to their Insurance Broking Firm/Company also to be enclosed)*	Copy of Order to be enclosed alongwith Invitation of Proposal
2.	Undertaking by the Bidder as per Format (Page no. 10) provided (to be enclosed)*	Enclosed Yes/No
3.	Name of the Insurance Company from whom the quote has been submitted and authorisation letter from Insurance Company (as per s.no. 14 page 6 of 'General Terms & Conditions) Yes/No (Incase of Insurance Broking Firm only)*	Authorisation Letter to be submitted

* Support documents to be enclosed

**Signature of Bidder giving Name, Designation
with the stamp of the Company/Firm**

FINANCIAL PROPOSAL FORMAT

Name of the Insurance Company* _____

S.no.	Premium for Group mediclaim policy including Group Personal Accident Policy	
1.	Premium (excluding taxes)	Taxes, if any as applicable
	In figures	
	In words	

*In case of Insurance Broking Firm, name of the insurance company should be clearly mentioned here in addition to the Technical Proposal, in whose name premium/payment has to be remitted by CDC towards the policy.

Note :

- 1) There should be single premium for the quote for CDC Group Mediclaim policy including Group Personal Accident Policy.
- 2) No other document or enclosure shall be permissible. Any deviation will attract disqualification.
- 3) In case of any discrepancy in quoted premium, in figures and words, premium quoted in words will be considered.
- 4) Premium quoted in financial proposal will be valid upto 90 days from the due (last) date of Proposal submission.
- 5) For the purpose of L1 bidder, price quoted above excluding taxes will be considered.
- 6) The prices are to be quoted for the entire Scope of Work given on page no. 3 & 4 and no exclusions will be considered

Date : _____

**Signature of Bidder giving Name, Designation
with the stamp of the Company/Firm**

Undertaking

1. I/we undertake that I/we have carefully studied all the terms and condition and understood the parameters of the proposed service and abide by them.
2. I/we also undertake that i/we have understood the parameters mentioned in the financial bid and will undertake the same accordingly.
3. I/we further undertake that the information given in this Proposal is true and correct in all respect and we hold the responsibility for the same.
4. I/we further undertake that my/our Company/Firm has not been blacklisted/debarred by any Government Organisation/Autonomous Body/PSU.
5. It is certified that the person signing the Proposal is empowered to do so on behalf of the Company/Firm
6. I/We agree for Free health check-ups as mentioned in S.no. 8 Page 4 under 'Scope of Work' (should not be conditional)

**Signature of Bidder giving Name, Designation
with the stamp of the Company/Firm**

List of CDC Employees for the year 2020-21

S. No.	Name of Insured	RELATIONSHIP	Sex	Date of Birth	Coverage (In Lakhs)
1	Ms. Pooja David Absalom	CDC Employee	F	31.12.1971	3
2	Mr. A. David	Husband	M	10.10.1967	
3	Mr. Nayan David Absalom	Son	M	23.01.1998	
4	Mrs. Annamary	Mother-in-law	M	30.10.1941	
5	Mr. Anil Kumar Thakur	CDC Employee	M	02.01.1970	3
6	Mrs. Anupma Thakur	Wife	F	02.01.1988	
7	Mr. Shivam Thakur	Son	M	03.10.1998	
8	Master Yugaant Thakur	Son	M	13.10.2018	
9	Mr. Suriyanarayanan Jayaraman	CDC Employee	M	23.06.1968	3
10	Mr. P. Jayaraman	Father	M	04.11.1931	
11	Mrs. J. Rajalakshmi	Mother	F	20.04.1939	
12	Mrs. T.S. Indira	Wife	F	24.06.1972	
13	Ms. Seema Sachdeva	CDC Employee	F	20.12.1967	3
14	Sanjay Sachdeva	Husband	M	08.06.1964	
15	Aarushi Sachdeva	Daughter	F	02.09.2001	
16	Mr. S. K. Lalwani	CDC Employee	M	10.08.1963	5
17	Ms Meenakshi Lalwani	Wife	F	12.01.1968	
18	Mr. S. K. Awasthi	CDC Employee	M	10.01.1968	3
19	Mrs. Renu Awasthi	Wife	F	15.09.1969	
20	Ashutosh Awasthi	Son	M	11.09.1996	
21	Mayank Awasthi	Son	M	17.09.1997	
22	Mr. S. K. Sharma	CDC Employee	M	06.06.1970	
23	Ms. Preeti Sharma	Wife	F	19.07.1971	5
24	Saloni Sharma	Daughter	F	29.09.2000	
25	Mr. Suresh Kumar	CDC Employee	M	05.05.1964	5
26	Mrs. Manju	Wife	F	01.03.1980	
27	Mrs. Yashoda Devi	Mother	F	15.04.1941	
28	Mr. Ram Sanehi	CDC Employee	M	08.07.1971	3
29	Mrs Ashok Lata	Wife	F	01.01.1977	
30	Sandeep Kumar	Son	M	24.08.2001	
31	Ankit Kumar	Son	M	19.07.2004	
32	Mr. Rajesh Parpyani	CDC Employee	M	02.05.1969	5
33	Mrs. Sonali Parpyani	Wife	F	15.05.1971	
34	Mohit Parpyani	Son	M	11.12.1995	
35	Sameer Parpyani	Son	M	24.08.2007	
36	Mrs. Ruchika Khanna	CDC Employee	F	04.12.1975	3
37	Mr. Amit Khanna	Husband	M	10.10.1972	
38	Mrs Neelam	Mother	F	17.12.1949	
39	Mehranshi Khanna	Daughter	F	11.09.2003	

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40	Sparsh Khanna	Son	M	02.08.2006	
41	Ms. Suman Arora	CDC Employee	F	07.09.1970	3
42	Mr. Shiv Charan Arora	Husband	M	30.03.1967	
43	Kushagra Arora	Son	M	20.01.1997	
44	Pragya Arora	Daughter	F	14.05.2000	
45	Mrs Kamal Arora	Mother-in-law	F	07.04.1937	
46	Mr. Vikas Goel	CDC Employee	M	03.08.1967	3
47	Ms. Verda Goel	Wife	F	22.08.1971	
48	Shreyas Goel	Son	M	01.01.2008	
49	Ms. Susmita Chowdhury	CDC Employee	F	11.01.1970	3
50	Mr. Soumya Makker	CDC Employee	M	03.06.1985	5