



बाल्मर लॉरी एण्ड कंपनी लिमिटेड  
(भारत सरकार का एक प्रोत्साहित)  
**Balmer Lawrie & Co Ltd.**  
(A Government of India Enterprise)

**LIMITED TENDER**  
**TENDER ENQUIRY FOR GROUP MEDICLAIM INSURANCE POLICY**  
**FOR THE PERIOD FROM 01.04.2020 to 31.03.2021**

Date : 12-02-2020

Closing date of submission of bids : 25-02-2020 at 3:00 PM

Opening of bids : 25-02-2020 at 5:00 PM

BL/HR/CHR/OFFMED/LT/201920/0030

To,

All General Insurance Companies in India dealing with Medical Insurance

Dear Sir,

**Sub: Group Mediclaim Insurance Policy for Officers and their Family from 01.04.2020 to 31.03.2021 (both days inclusive)**

Balmer Lawrie is a Central Public Sector Enterprise under the Ministry of Petroleum & Natural Gas, Government of India. The Company has its Corporate Office at Kolkata with its business spread across the country and abroad. We would like to provide Inpatient/hospitalization Medical treatment for all our officers on regular rolls of the Company and their family on pan India under a Group Mediclaim Insurance Policy.

We invite you to submit your Offer for medical Insurance cover for a period of one year effective from 01.04.2020 for all officers [which as on date is 221] and their family.

**Scope of Cover :-**

The Insurance Policy would cover the following:

<b>Sum Insured:</b>	Sum Insured – Rs. 4 lacs on family floater basis
<b>Family</b>	a) Self + Spouse (restricted to 1) + 2 dependent children (upto 25 years) limited to 4 members on Family floater basis. b) In case the 2nd issue is twin, 3rd Child to be included in which case total number is restricted to 5 on Family Floater basis.
<b>Existing Coverage:</b>	<ul style="list-style-type: none"><li>• Pre-existing Diseases covered for all</li><li>• Waiver of Time exclusion for diseases</li><li>• Medical Coverage from Day 1. Waiting period to be waived off.</li><li>• Room Rent per day: 2% of the sum assured for Normal room and 4% of the sum assured for ICU/ICCU/ITU</li><li>• Pre &amp; Post hospitalization period for claim up to 30 days &amp; 60 days respectively</li><li>• New born baby cover from day 1 in the floater sum insured</li><li>• Ambulance Costs limited to INR. 3,000/- per hospitalization (to and fro included)</li></ul>

	<ul style="list-style-type: none"> <li>• Day care surgeries and treatment are covered</li> <li>• Maternity: Normal and Caesarean: INR.50,000 for first two children</li> <li>• Pre and post-natal expenses to be covered up to INR. 5,000</li> <li>• No Age Limit for coverage</li> <li>• Congenital diseases to be covered</li> <li>• Inclusion/deletion is to be done on prorata basis</li> <li>• Midterm inclusion is allowed for new joinees with family. In such cases, pro-rata premium will be paid.</li> <li>• If the employee gets married or have children during the insurance period, the spouse and children (restricted to 2 and upto 25 year age) will be covered.</li> <li>• If there is separation of officers, pro-rata premium will be refunded</li> <li>• Cataract Limit- INR. 30,000/- per eye.</li> <li>• In case of complications at pre &amp; post-surgery for maternity, full sum insured will be applicable instead of maternity limit.</li> <li>• Terrorism and epidemic to be covered</li> <li>• Attempt to suicide/ suicide is not covered</li> <li>• 50% co pay for Cyber Knife treatment/ Robotic Surgery/ Bio absorbable Stent/ FAMETO Laser surgery/ Toric Lens/KT Laser prostate</li> <li>• Cochlear Implant treatment shall be restricted to 50% of Sum Insured</li> <li>• Oral Chemotherapy to be covered</li> <li>• Portability Coverage with continuity benefit from Group to Individual in case of retirement and resignation from services for employees and its dependents</li> <li>• Policy covers hospitalization arising out of psychiatric/mental ailments within a limit of INR. 30,000 as well as treatment functional endoscopic sinus surgery within a limit of INR. 35,000/-</li> <li>• Lasik surgery treatment covered if power of eye is above +/- 7.5</li> </ul>
<b>Claim Details</b>	<ul style="list-style-type: none"> <li>• Claim MIS attached as on 12/02/2020</li> </ul>

The list of employees along with their dependents as on date is appended as Annexure 1 for information of the bidders.

The number of employees indicated under this policy is only provisional and Balmer Lawrie reserves its right to increase or decrease the same depending upon requirement during the award of insurance business.

### Eligibility

All General Insurance Companies in India having valid IRDA registration are eligible to bid. The bidder must enclose photocopy of valid IRDA Accreditation Certificate along with the bid.

A successful bidder has to accommodate external TPA from the panel of our choice. Internal TPA will not be entertained. The TPA should have all India presence with reputed empaneled hospitals pan India. The TPA should ensure that the Medical ID Cards for Officers and their eligible family members are issued immediately and not later than 15 days from the commencement of the policy cover.

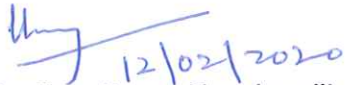
Please also note that we have appointed **M/s Marsh India Insurance Brokers Pvt Ltd** as our official Consultant / Advisor to facilitate services related to our Insurance matters. Therefore, for any queries / details, you may contact - **Shri Vishal Gupta, Assistant Vice President** at: Mobile No. 9073394929 Mail : [vishal.gupta@marsh.com](mailto:vishal.gupta@marsh.com)



The last date for submitting your offer at Balmer Lawrie, Kolkata at the following address is 25.02.2020 before 3.00 P.M. and the same would be opened at 5:00 PM on the same date before the representative of participating insurers. The price quote has to be submitted in the prescribed proforma attached as Annexure 2.

Any postal delay will not be considered. Quotations received after due date and time will not be considered.

All Offers must be submitted in sealed envelopes super-scribing "Quotation for Group Mediclaim Insurance Cover" and should reach the following address:-

Handwritten signature and date: 12/02/2020

Shri Siva Naga Kumar Cherukupalli  
Sr. Manager(HR&OL)  
Balmer Lawrie & Co.Ltd  
21, N S Road  
Kolkata-700 001

By SPEED POST and EMAIL

To

All General Insurance Companies in India

Sir/Madam,

You are requested to submit your most competitive offer within the stipulated date and time as specified, and in the manner and method prescribed super scribing in the envelope. Do clearly mention the coverage being offered as per our requirement, also mention if any coverage from our wishlist is not offered.

The premium shall be quoted in Annexure 2 in both words and figures. Any correction / overwriting / scoring / cancellation should be counter-signed. If there is any difference in words and figures, the figures in words will supersede figures. In case of illegibility, the interpretation of Balmer Lawrie shall be final. All entries shall be in English language only.

Balmer Lawrie reserves the right to award and distribute the Insurance business to one or more Insurer/s.

Notwithstanding anything stated above, Balmer Lawrie reserves the right to assess the Insurer's capacity and capability to perform the Insurance business, should the circumstances warrant, such an assessment in the overall interest of Balmer Lawrie.

Submitting the offer does not guarantee the acceptance of your offer. Balmer Lawrie reserves the right to accept or reject any or all offers or part thereof at its sole discretion, without assigning any reason whatsoever.

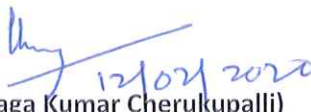
Any offer received after the expiry of the time & date specified for receiving the offer is liable to be rejected without assigning any reasons.

Please also note that this tender enquiry has also been published in the website [www.balmerlawrie.com](http://www.balmerlawrie.com) wherefrom you can also download and apply.

All the pages of the Tender Document needs necessarily to be signed, signifying acceptance of all the terms and condition.

The price bid indicating your quote has to be as per the proforma attached as Annexure 2.

Yours faithfully,  
For Balmer Lawrie & Co.Ltd

  
(Siva Naga Kumar Cherukupalli)  
Sr. Manager(HR&OL).

Annexure 2

TENDER NO. - BL/HR/CHR/OFFMED/LT/201920/0030

Quotation for providing Group Mediclaim Insurance coverage for all officers

Shri Siva Naga Kumar Cherukupalli  
Sr. Manager(HR&OL)  
Balmer Lawrie & Co.Ltd  
21, N S Road  
Kolkata-700 001

Dear Sir,

We are glad to offer our best premium as given below for Insurance coverage of 600 No. of lives as per requirement:-

Serial No.	Particulars	Details
1	No. of Lives Covered	600 Lives
2	Total Sum Insured (In Rupees) (Rs. 4 Lakhs x No. of employees covered)	
3	Net Premium (In figures)	Rs.
4	18% GST Premium (In figures)	Rs.
5	Total Premium Payable	(In figures) Rs.
		(In words) Rs.
6	Deviations if any	

[Authorized Signatory with Official Seal]

Date \_\_\_\_\_