

Balmer Lawrie & Co. Ltd
Associate Service
Manali, Chennai - 600 068
Website: www.balmerlawrie.com

Tender Ref: BL/AS/MAN/MEDINS/LT/202122/0003
To: ALL INTERESTED PARTIES,

Date: 20.05.2021

Sub: Tender for Group Medical Insurance [Floater Policy]

1. PREAMBLE:

Balmer Lawrie & Co Ltd is a Govt. of India Enterprise under the administrative control of the Ministry of Petroleum & Natural Gas.

We propose to Renew Group Medical Insurance Scheme (Floater Policy) covering dependents of employees of unionised cadre. Under this policy, the maximum medical expense for hospitalisation treatment would be restricted to Rs.2,00,000 /- per family covering spouse and two dependent children of the employee.

We have an employee strength of 61 and the total dependents is 107 for which insurance coverage is required. The age profile of each employee's family for which the insurance coverage is to be given is attached herewith. The changes in addition/deletion of manpower by way to resignation/superannuation/termination as and when effected shall be communicated to the agency and the additional /refund of premium towards same had to be intimated to take necessary action.

We have pleasure in inviting you to submit your offer for the Floater Insurance policy for a period of one year effective the date of awarding of the contract.

We have appointed M/s Global Insurance Brokers Pvt Ltd as Insurance Brokers. For all clarifications and details regarding the tender document kindly contact

Mrs. Mohana Sundari
Manager
Global Insurance Brokers Pvt Ltd
GITEX 2nd Floor No 3 Khader Nawaz Khan Road
Ph: [+91.44.49125613](tel:+914449125613) , Mob: 9710925153,
Nungambakkam Chennai 600 006

2. SCOPE OF INSURANCE COVER:

- a. The coverage envisaged by us should take care of the following for the fresh policy Family of Employee, Spouse, 2 children and 3rd child covered in case of twins in second issue.
- b. **Please note in this policy only dependents will make the claim. Employee will not be claiming**
- c. **Age restriction:**
 - i. **Unemployed and Unmarried son up to the age of 25 years**

- ii. **No age restriction for differently abled child (both gender) unemployed, unmarried/divorced/widowed daughter.**
- d. Cover for Pre-existing Diseases: covered
- e. **Waiver of 30 days, first year, first two years and first four years exclusion - covered**
- f. Room Rent Restriction: Normal 2% of sum insured and ICU 3% of Sum Insured
- g. Pre-Hospitalization: Covered
- h. Post Hospitalization: Covered
- i. **Ambulance: 1% of the sum insured or actual whichever is less subject to maximum of INR 2000/- per person per hospitalization**
- j. Internal Congenital: Covered
- k. Aliment wise: Capping not applicable
- l. **Terrorism: Covered**
- m. Dental/Vision: Not Covered
- n. Domiciliary Hospitalisation: Not covered
- o. Day Care: Covered
- p. Ayurveda Treatment: Payable if hospitalisation happen in Govt. Hospital or Recognised by Govt.
- q. Maternity condition: Not covered
- r. COVID-19 and related treatments

3. OTHER CONDITIONS:

- a. Claim intimation: 30 days
- b. Claim Document Submission: 30 days
- c. Revision of premium : Not allowed in the policy year
- d. Mid Term inclusion of employees and dependents: Allowed
- e. Claims Mis/Active member Lists CD statement: Monthly
- f. TPA Charges: Included in the premium
- g. Brokerage charges: included in the premium

4. PERIOD OF COVERAGE:

- a. The coverage will be for a period of one-year effective the date of awarding of the contract
- b. Discount to be provided along with the submission of the proposal.

5. OFFER:

- a. On the basis of the above information, kindly furnish premium rates. You are requested to take print out of the quote sheet duly incorporating all the coverages opted by the client, affix your signature with seal in all the pages (if any) and submit the same. Submission of hard copy of the quote sheet duly signed is mandatory for accepting the offer.
- b. Clarification if any shall be sought not later than 3 days before the last date for submission of offer.
- c. Insurers are requested to note that discounts if any, offered shall be clearly indicated in the offer itself and it shall be firm and final and no provisional discount shall be offered. Discount, once offered, shall not be withdrawn afterwards.
- d. The sum insured values given are only provisional and Balmer Lawrie reserves its right to increase or decrease depending upon requirement during the award of insurance

business and during the period of insurance. Also, we may be going in extensions under the policies taken for which cover should take for which cover should be granted on pro-rata basis.

- e. Balmer Lawrie & Co Ltd can opt for higher excess and seek appropriate discounts on Discounts on quoted premium.
- f. Incomplete offers are liable to be rejected.
- g. In line with the circular Ref: 001/NL/GENERAL/APR/06 dated 19.04.06 from IRDA to all insurance companies, you are requested to understand our requirements properly and offer your rates. If you need any further information or clarification, please feel free to contact us.
- h. 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.
- i. Purchase preference to Central Public-Sector Undertakings as per the guidelines issued by Department of public Enterprises/Govt. of India, in this regard will be applicable.
- j. Submitting the offer does not guarantee Balmer Lawrie & Co Ltd, accepting the offer Balmer Lawrie reserves the right to accept or reject any offer, or part thereof at its sole discretion, without assigning any reason thereof.
- k. Balmer Lawrie takes no responsibility for delays, loss or non-receipt of the offers sent by the insurers.
- l. The submission of offer shall have no cause of action or claim against Balmer Lawrie for rejection of offer. The insurer whose offer is not accepted shall not be entitled to claim any costs, charges and expenses incidental to or incurred by them in connection with the submission of their offer.
- m. Balmer Lawrie reserves the right to award and distribute the insurance business to one or more insurers.

Tender can be submitted either by sealed envelopes or through e-tender. For participating the e-tender, agency need to register in balmer lawrie e-portal and submit their offer online

Conditions / Procedure for Online Bid Submission

The bidder would be required to register on the e-procurement market place <https://balmerlawrie.eproc.in> and submit their bids online. **No offline bids shall be entertained by the tender inviting authority.** The bidders shall submit their eligibility and qualification documents, Technical bid, financial bid, etc., in the standard formats prescribed in the Tender documents & displayed in e-procurement website. The bidders shall upload the scanned copies of all the relevant certificates, documents, etc. in support of their eligibility criteria/technical bids in the e-procurement website. However, bulky documents (excluding price) need not be scanned and uploaded but physical copy of the same should be sent to our Manali, Chennai office so as reach before the due date and time of the tender. The bidder shall sign on the statements, documents, certificates, uploaded by him, owning responsibility for their correctness/authenticity.

a) Price bid submission online

Price bid shall be as per Annexure-I which need to be submitted ONLINE as per the procedure given in e-portal for e-bidding.

b) Registration with e-procurement platform

For registration and online bid submission bidders may contact HELP DESK of M/s C1 India P Ltd

HELPDESK NO.S ARE OPEN BETWEEN 1000 HRS TO 1830 HRS IST (MONDAY TO FRIDAY)		
Please email your issues before you call help desk. This will help them for serving you better		
Mr Tuhin Ghosh	Tuhin.ghosh@c1india.com	+91-8981165071
Mr Tirtha Das	Tirtha.das@c1india.com	+91-9163254290
Mr. C. Manisankar (Chennai)	chikkavarapu.manisankar@c1india.com	+91-6374241783
Mr Partha Ghosh (Kolkata)	partha.ghosh@c1india.com	+91-8811093299
Help desk (Kolkata)	blsupport@c1india.com	+91-8017272644

Agencies can register themselves online by logging in to the website <https://balmerlawrie.eproc.in>

Digital certificate authentication

The bidder shall authenticate the bid with their Digital Certificate for submitting the bid electronically on e-procurement platform and the bids not authenticated by digital certificate of the bidder will not be accepted on the e-procurement platform.

All the bidders who do not have digital certificate need to obtain Digital certificate. They may contact help desk of C1 India P Ltd.

Corrigendum to tender

The bidder shall to keep track of any changes by viewing the addendum/corrigendum's Issued by the Tender Inviting Authority on time-to time basis in the e-Procurement Platform <https://balmerlawrie.eproc.in> & [balmerlawrie](https://www.balmerlawrie.com) website www.balmerlawrie.com. The Company inviting tender shall not be responsible for any claims/other Issues arising out of this.

Bid submission acknowledgement

The user should complete all the processes and steps required for bid submissions. The successful bid submission can be ascertained once acknowledgement is given in the system through bid submission number after completing all the process and steps. C1 India is not responsible for incomplete bid submission by users. Users may also note that the incomplete bids will not be saved by the system and are not available for the tender inviting authority for processing.

Before scanning the documents for uploading, the bidders shall sign on all the statements, documents, certificates, uploaded by him, owning responsibility for their correctness/authenticity.

Acceptance of Tender

The company reserves the right to accept or reject any offer part or in full without assigning any reason whatsoever and /or to negotiate with tenderers(s) in the manner it considers suitable.

Agencies who submit their offer in hard copy may send their offer in sealed envelopes Superscripting "Quotation for Floater Medical Insurance Policy-2021-22" and should reach the undersigned on or before due date, i.e. 31.05.2021. The last date for Submission of Online tender is 31.05.2021

Shri. SRIRAMAN. D
Chief Manager [HR&ER]
Balmer Lawrie & Co Ltd
32 Sattangadu, Manali
Chennai - 600068.

Any offer received after the expiry of the time specified and directly to us will be rejected.

For Balmer Lawrie & Co. Ltd.

(SRIRAMAN. D)
Chief Manager [HR&ER]

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DETAILS OF TENDERS

Name of the Tenderer/Agency:

Address:

Phone No:

Email ID:

Contact Person:

Contact Person Mobile No:

Date:

Signature of the tenderer

(With official seal)

Annexure-I

Tender Ref: BL/AS/MAN/MEDINS/LT/202122/0003

PRICE BID

SL NO	DESCRIPTION	PREMIUM
1	Premium for 107 persons coverage under floater medical Insurance policy of Rs. 2.00 lakhs per family consisting of Spouse and two dependent children	
2	GST %	
	Total	

Date:

Signature of the tenderer
(With official seal)