

INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, KALYANI Autonomous institution under MOE, Govt. of India

Department of Information Technology & Electronics, Govt. of West Bengal WEBEL IT Park, 14 Adivasi Para Kalyani -741235, West Bengal, Tel: 033 2582 2240, website: www.iiitkalyani.ac.in

TENDER DOCUMENT

FOR

SELECTION OF AGENCY FOR PROVIDING MEDICAL INSURANCE SCHEME FOR **IIIT KALYANI STUDENTS**

Tender No. IIITK/Tender/23-24/12 Date:- 03.11.2023

NOTICE INVITING EXPRESSION OF INTEREST (EOI) FOR SELECTION OF AGENCY FOR PROVIDING MEDICAL INSURANCE SCHEME FOR IIIT KALYANI STUDENTS

Indian Institute of Information Technology, Kalyani invites Expression of Interest (EOI) from Medical Insurance Companies (Licensed and Registered with IRDA) dealing with Medical/Health Insurance for implementation of Medical Insurance Scheme for IIIT Kalyani Students.

It is requested to submit the offer in prescribed application form under two bid systems.

Duly filled in EOI documents, complete in all respects should reach the office of the Deputy Registrar, IIIT Kalyani, Webel IT Park, opposite of Kalyani water treatment plant, Block B, Kalyani, Nadia, W.B. – 741235.

Last date for submission of Tender (EOI) is 24/11/2023 up to 03.00 P.M. and received tender will be opened at 04.00 P.M on the same day in the presence of the tenderers or their representatives, if they so desire, at IIIT Kalvani.

SECTION - I

TECHNICAL BID QUALIFICATION CRITERIA

1. Qualifying Requirements for the Insurance

Companies

- 1.1 The bidder should be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and should have a valid license to carry out Medical Insurance business on a Pan India basis.
- 1.2 The Insurance Company shall be in the Medical Insurance business in India at least for five years as on the scheduled date of tender opening.
- 1.3 The Insurance Company should be having Medical Insurance participation in a minimum of three major companies/institutions/ organizations etc. (Documentary evidence to be furnished).
- 1.4 Tenderer has to submit declaration along with Technical Bid stating that they have not been Black-Listed/De-listed or are put to any holiday by any Indian Institutional Agency/Government Department/Public Sector Undertaking in the last three years. In case of being black listed by any of the Institutions, details of the same be furnished. Moreover, certification that no restraint order has been passed by the competent court of law may also be furnished.
- 2. Offers shall be submitted with proper documentary evidence to substantiate fulfillment of the qualifying requirements as specified above.
- 3. The Institute shalt have absolute right to consider or not to consider any of the offerer / Insurance Company.
- 4. The Technical bids of all the prospective bidders should also contain the list of empanelled hospitals.
- Scope of Work: For providing "IIITKalyani Students Medical Insurance Scheme". The strength of the students may increase to around 350 depending on number of students admitted during the academic year 2023-2024. The effective date of commencement of policy shall be the date on which a communication is made to the selected insurer.

SALIENT FEATURES OF THE MEDICAL INSURANCE POLICY

1. The Policy shall cover all students of IIITKalyani.

Medical Coverage: Rs. 1,00,000 as medical expenses per annum for students. (Hospitalization Medical Expenses for Grevious injuries due to Accidents and incurred as inpatient only).

Personal Accident: Rs. 5,00,000 as Accidental Death Only

- 2. For the prospective bidders of the companies, it is mandatory that they must submit the bifurcated quotation containing the amount of premium along with the taxes Et any other charges separately against the Mediclaim Insurance coverage of Rs. 1.00 Lakh on cashless basis.
- 3. Bid should contain all the features which will be provided to students in prescribed amount of Rupees One Lakh per student.
- 4. One dedicated executive to deal/guide the students in case of need.
- The Policy shall cover hospitalization of all the students (as per point 1 above) in case of surgeries/procedures etc. along with any exigency which do not require hospitalizations but are generally covered by medical / Health Insurance policies as day care procedures,
- 6. It is expected that Insurance Company will have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility (List of paneled hospitals should be enclosed).
- 7. It is clarified that depending on the satisfactory performance, the contract can be renewed at the discretion of IIITK for a period of one year and subsequently followed for maximum of three years. Renewal will be decided by IIITK on a year to-year basis for a total of three years after initial one year.
- 8. In case, any student is referred to an outside specialist doctor for consultation or a pathology test, the expenditure thereon shall also be eligible for reimbursement under this policy.
- 9. The scheme has to necessarily cover all pre-existing illnesses of the insured students.
- 10. There will be no age limit on the insured covered by this scheme.
- 11. For the new students who may join the Institute from time to time, identical coverage has to be made available from the day one of joining though the premium paid may be based on the fractional period involved. The students leaving before completing an academic year shall also enjoy the insurance coverage for the entire academic year.
- 12. In case, the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed under this policy scheme.
- For all claims (other than cashless ones), the claim would be expected to be submitted to the Insurance Company directly by the student within 45 days of discharge from the hospital. Such claim should be settled within 30 days of submission and payment will be made directly

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- to the insured. An interest of 2% p.m. on the reimbursement amount has to be paid by Insurance Company to the Student for any delay beyond this in reimbursement.
- The Insurance Company shall arrange to issue membership card to each insured student directly at their cost. The Insurance Company needs to ensure that any student with their valid identity card issued by IIITK should get treatment for all emergency cases at various network hospitals without any difficulty.
- 15. Exclusions: Exclusions, if any, should be clearly specified by the Insurance Company as part of the Technical Bid.
- 16. In continuation to S.No.13, please explain the "settlement procedure" in detail including maximum period of time required for settlement in the Technical Bid.

Canvassing, Fraud and Corrupt practices

Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be. "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official. "Fraudulent practice" means a misrepresentation of facts in order to influence Tender process or an execution of a contract to the detriment of the scheme and includes collusive practice among bidding Insurers/Authorized Representative (prior to or after bid submission) designed to establish bid prices at artificially noncompetitive levels and to deprive the scheme the benefit of free and open competition; IIITK will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices. IIITK will declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if it at any time determines that the bidding Insurer/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing a contract.

Disputes

In respect of all tender conditions, and / or any matter connected therewith the decision of IIITK shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Kolkata courts only. In case of dispute of any claim, a committee consisting of the representative of the insurance company and IIITKalyani will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities. Finally, all disputes or difference arising out of this tender, terms Et conditions or any matter relation to this tender shall be resolved through arbitration. The Director of Institute or his nominee shall be sole arbitrator who will decide the dispute as per the provision of "The Arbitrator Et Conciliation Act 1996".

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SECTION - II GENERAL CONDITIONS OF THE CONTRACT

- 1. The agreement for hiring of agency shall come into force immediately after it is executed and shall remain in force for the period agreed upon.
- 2. PAYMANT: IIIT Kalyani will only be liable to pay fixed monthly charge. Payment will be made by cheque/online month wise on submission of bill and documents.
- PENALTY CLAUSE: IIIT Kalyani reserves the right to check and inspect the service on regular basis by the authorized Officials / Expert Committee. In case of any deficiency or deviation in services from the clauses mentioned in the EOI/Agreement may impose penalty on the service provider for those deficient services. The penalty will be decided by the expert committee of the IIIT Kalyani and the decision will be binding on the service provider.
- 4. TERMINATION: The Agreement may be terminated by giving three months' notice by the either party to the Agreement. However, during such notice period the service along with all ongoing facilities shall remain in the possession of IIIT Kalyani.
- 5. Eligible and competent agencies dealing with Medical/Health Insurance are requested to submit their offer in prescribed application form under two bid systems in the standard formats prescribed in the Tender documents, displayed as TECHNICAL BID Annexure: 1 & FINANCIAL BID as Annexure: 2
- 6. All the requisite information should be filled up in prescribed form and the filled up application form, relevant information and required document should clearly readable and all the pages of the document should be signed by authorized signatory.
- 7. PREPRATION OF BIDS: The offer/bid should be prepared in two bid systems (i.e.) in prescribed format as technical bid and financial bid. The technical bid should consist of all technical details along with commercial terms and conditions and supporting documents. Financial bid should indicate only price.
- 8. Technical Bid shall contain papers regarding:
 - a. Filled up application for TECHNICAL BID FOR PRE-QUALIFICATION Prescribed as Annexure-"I" duly signed on each page by the authorized signatory of the bidder as a mark of acceptance of all conditions of the EOI.
 - b. Income Tax /PAN Registration Certificates
 - c. All other requisite documents in support of Bid
- 9. Financial Bid: The Financial has to be submitted in the format as prescribed TENDER FORM as FINANCIAL BID ANNEXER "II".
- 10. These envelopes should be securely sealed separately and clearly marked as "Envelope No:1–Technical Bid" and "Envelope No:2– Financial Bid" respectively.
- 11. The envelopes containing the technical bid and financial bid, shall be placed into an outer envelope and sealed. This outer envelope shall bear the submission address and "EOI FOR SELECTION OF AGENCY FOR PROVIDING MEDICAL INSURANCE SCHEME FOR IIIT KALYANI STUDENTS". It will also mention the name of the agency with address.
- Technical bids submitted by the bidders would be examined and their premises would be inspected by the expert committee constituted by the IIIT Kalyani.
- 13. The financial bids of only those bidders will be opened whose premises have been found to comply with the technical requirements and essential features of the hostel.

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FORMS

Form-A: Undertaking

UNDERTAKING

- 1. I/We undertake that I/we have carefully studied all the terms and conditions and understood the parameters of the proposed work of the Indian Institute of Information Technology, Kalyani and shall abide by them.
- 2. I/We also undertake that I/we have understood all terms and conditions and shall conduct the work strictly as per the parameter.
- 3. I/We further undertake that the information given in this tender is true and correct to the best of my/our knowledge and belief in all respects and I/we hold the responsibility for the same.
- 4. I/We undertaking to the effect that the firm is neither court case/police complaint/black listed by any Govt. of WB/aided/autonomous institution nor any criminal case is registered against the firm.

Date:

Signature of the Tenderer with seal

Form-8: Details of the Organization/Service provider [to be submitted in the Organizational letter head)

Description	Information
Name of the Firm	
Year Of Establishment	
Complete Address with contact number and email id.	
Trade License Number (Copy should be enclo≤ed)	
Permanent Account Number (copy should be enclosed)	
GST Registration Number	
Proof of payment of Income Tax (last three years)	
Copy of IT return for last three years	

Declaration: - I hereby certify that the information furnished in this document is complete and correct to the best of our knowledge. I understand that in case, any deviation is found in the above statement at any stage, the company will be blacklisted and will not be allowed to have any dealings with IIIT, Kalyani.

Date:

Signature of the Tenderer with seal

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Form-C: Technical Data Sheet (to be submitted in the organizational letter head)

SI. No.	Particulars	Data/Value	Marking convention in	
			the supporting	
			document	
01	Firm's Experience in Years		Annexure C-01	
02	Average Annual Financial turn-over (gross) of the Firm in the last three financial years		Annexure C-02	

Declaration: - I hereby certify that the information furnished in this document is complete and correct to the best of our knowledge. I understand that in case any deviation is found in the above statement at any stage, the company will be black listed and will not be allowed to have any dealings with the Hostel and IIIT, Kalyani.

Date:

Signature of the Tenderer with seal

Form-D: Details of all Works of similar Class Completed during the last three years as on the last date of submission

SI.N o	Name of work and locatio n	Owner or sponsoring organizatio n	Nature of the sponsoring organizatio n	Scope of work	Date of commencemen t as per contract	End date of contrac t	Stipulate d period	Contact details of the refernc e person	Remark s

Necessary supporting d	locuments must	be attached

Date:

Signature of the tenderer with Seal

of m 3, 2023

Form-E: Financial Bid

Table A: For 350 students

SI. No.	Particulars	Amount of Premium (Rs.)	Taxes applicable as per Govt. norms (Rs.)	Grand Total (Rs.)	

Date:

Signature of the tenderer with seal