



SPONSORED BY THE MINISTRY OF COMMERCE & INDUSTRY

*The Gem and Jewellery Export Promotion Council
(GJEPC), Mumbai*

E - Tender Document

Name of Work Providing Health Insurance benefit to registered workers of GJEPC

Estimated families to be covered 50,000 1,00,000

Issued by Office of Executive Director,
GJEPC, Tower A, AW1010, Bharat Diamond BKC, Bandra (E) Mumbai
400 051

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1. BRIEF TENDER NOTICE

The Gem and Jewellery Export Promotion Council, GJEPC

(A scheme to provide health insurance coverage to unorganized sector workers)

Competitive Quotations are invited from Insurance Companies (licensed with Insurance Regulatory and Development Authority) to provide health insurance to 50,00,00,000 GJEPC registered workers and their families.

The tender document for this may be downloaded from the website
<http://www.gjepc.org/>

A Technical bid and Financial bid is required in two separate covers meant for Technical and Financial bid duly subscribed and are to be put in a bigger cover which should also be sealed and duly subscribed.

The Technical and Financial bids will be evaluated by the Bid Evaluation Committee constituted by GJEPC. Financial bids of only the technically qualified offers shall be opened before the successful bidders for the awarding contract.

The completed technical & financial Bid documents should be submitted before 5.30 p.m. of 20/08/2014, at the following address:

Shri. Sabyasachi Ray
Executive Director,
GJEPC, Tower A, AW1010, Bharat Diamond BKC, Bandra (E) Mumbai
400 051

An ecopy/PDF version of the Technical Bid should also be sent via email to:
ed@gjepcindia.com & CC to abhizar.bootwala@gjepcindia.com

For any queries please contact:

Mr. Abhizar Bootwala
Manager (Projects)

The Gem & Jewellery Export Promotion Council

Telephone: + 91 22 265446700 | Email: abhizar.bootwala@gjepcindia.com

2. INTRODUCTION

The Gem & Jewellery Export Promotion Council

Established in 1966, the GJEPC has over the years effectively moulded the scattered efforts of individual exporters to make the Gem and Jewellery sector a powerful engine driving India's export-led growth. With more than 5300 members spread all over the country, the Council is primarily involved in introducing the Indian Gem & Jewellery products to the international market and leverage their international relationship to promote exports.

To achieve this, the Council provides market information to its members regarding foreign trade enquiries, trade and tariff regulations, rates of import duties, and information about jewellery fairs and exhibitions. This apex body of the Gem & Jewellery Industry is continuously working towards creating and retaining a pool of artisans, designers that are trained as per international standards so as to consolidate the Indian jewellery industry and establish it as a prominent global player in the jewellery segment

The Scheme

Council under its CSR wing proposes a Group Mediclaim scheme to provide Group Mediclaim insurance benefit the permanent work force of Gems and Jewellery Industry & their family members. Currently GJEPC proposes to enrol around 50,000- 1, 00,000 members (workers) in the Council's membership programme in the state of Gujarat & Mumbai who will be the first beneficiaries of the scheme. Upon successful launch, the scheme will be implemented in other states like Delhi, Kolkata, and rest of Maharashtra etc.

This scheme would be funded jointly by Council & the Traders. The responsibility of enrolment of work force would be on the appointed broker/consultant, however Council through its various platforms would be encouraging the traders to enrol their workers under the scheme.

3. GENERAL INFORMATION & DETAILS OF THE TENDER

Objective

To improve access of identified workers and their families to quality medical care for treatment of diseases involving hospitalization through an identified network of health care providers.

Beneficiaries

The scheme is intended to benefit the permanent registered workers of GJEPC .Therefore, tenders are invited to cover an estimated number of 50,000 / 1, 00, 000 families in Gujarat & Mumbai.

Size of Family

The size of the enrolled family unit can be up to a unit of four for availing benefit under the scheme.

Sum Insured-

Option to choose from Rs. 50,000 & Rs. 1, 00,000

Definition of Family

- a. A family would comprise the Head of the family, spouse, and up to two dependents.
- b. If the spouse of the head of the family is listed in the Beneficiary Database, the spouse shall mandatorily be part of the Beneficiary Family Unit.
- c. The head of the family shall nominate up to but not more than three dependants as part of the Beneficiary Family Unit, from the dependants that are listed as part of the family in the Beneficiary Database.

Period of Insurance

1 year from the date of payment of premium Policy to start with Gujarat & Mumbai.

Term of Contract

The Contract between the GJEPC and the broker shall become effective on the date of signing and shall continue to be valid and in full force and effect until expiration of the Policy Cover Period of the last Policy issued by the Insurer, including any renewal of such Policy, under the Contract or until early termination, whichever is earlier.

However, the cumulative term of the Contract shall **not exceed three Insurance policy years**, from the date of beginning of Insurance policy in the first year, excluding the period

before the insurance policy begins. The decision regarding extending the contract of the Insurance Company on a yearly basis will be taken by the GJEPC.

Benefit Package

Policy covers expenses which would require 24 hours of hospitalization due to an illness or accident.

- **In-patient Treatment** - Medical expenses for room rent, boarding expenses, nursing, ICU, medical practitioner, anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines, drugs and consumables, diagnostic procedures, cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.
- **Pre-hospitalization** - Medical expenses incurred due to an Illness 30 days immediately before the hospitalization.
- **Post-hospitalization** - Medical expenses incurred 60 days immediately after discharge post-hospitalization.
- **Emergency Ambulance** - Expenses upto Rs 1,000/- for utilizing ambulance services for transporting the insured person to the hospital in case of an emergency or from one hospital to another if the medical services required not available
- **Pre-existing diseases exclusion waiver**
- **30 days waiting period waiver**
- **1st & 2nd year exclusions waiver**

Exclusions

- War or any act of war, nuclear, chemical and biological weapons, radiation of any kind.
- Intentional self-injury or attempted suicide while sane or insane.
- Participation or involvement in dangerous and hazardous activities.
- Abuse of intoxicants or hallucinogenic substances such as drugs and alcohol.
- Psychiatric or mental disorders, congenital internal or external diseases
- AIDS and/or infection with HIV (Human immunodeficiency virus).
- Pregnancy (including voluntary termination), miscarriage.
- Dental treatment and surgery of any kind, unless requiring Hospitalization.

- Nasal septum deviation and nasal concha resection, circumcisions, laser treatment for correction of eye due to refractive error.
- Artificial limbs, crutches or any other external appliance and/or device

Payment of Premium

- The scheme will be funded partly by GJEPC and partly by Employer.
- GJEPC will bear 25 % of the funding to the scheme.
- Remaining funds shall be contributed by the Employers.
- After the initial launch of the project, GJEPC will take the project to the Government authorities seeking a grant for further funding for the project.

4. INSTRUCTIONS FOR PROPOSAL

1. The Broker/Consultant will assist the Council in Pre-placement, placement, post placement of the Group Medclaim Policy and other related aspects.
2. At any time prior to deadline for submission of proposal, the Council may for any reason, modify the requirements. The same would be communicated on the Council's website and through relevant channel.
3. The Council reserves the right to accept any or reject any or all the proposals in whole or part without assigning any reasons.
4. The Council will select only **One (1) Insurance Broking/Consulting Firm**, under contract and its decision would be treated as final.
5. Proposals need to be submitted in hard copy in a sealed envelope to the Council's office. Only detailed complete proposals in the form indicated, received prior to the closing time and date of the proposal shall be taken as valid.
6. No cost will be borne by the Council towards preparation and submission of the proposals.
7. The tenure of the Insurance Broking / Consulting Firm would be **three policy years** and may be renewed thereafter upon written instructions to the brokers/consultants.
8. The Council will evaluate the Proposals submitted by respondents in detail, based on the data submitted in the Annex.
9. Top three firms would be notified by 26th August 2014 and will be called by 30th August 2014 to make a presentation, where in final selection would be done.
10. **Proposals must reach Council office on or before closing hours of 20th August 2014, 17.00 hrs.**

5. ELIGIBILITY CRITERIA

- 1. Only well established and reputed Insurance Broking/Consulting Firms which are Registered/Issued License by Insurance Regulatory and Development Authority (IRDA) are eligible for engagement under contact.**
- 2. The firm should have a net worth of not less than Rs. 3 crores as on the date of application.**
- 3. The firm should have handled policies of similar nature i.e. where in the benefit is provided to the members other than employer/employee relation.**
- 4. The firm should be having their own IT platform to provide various data pertaining to the scheme for Council's use.**
- 5. The firm has to provide a dedicated Relationship Manager with adequate back office team capable of handling operational & claims related matters.**

6. COMPETENCY

Please provide the following information to analyze your competency in handling/understanding of the subject:

- a) Detailed case study on special efforts and initiatives including and not limited to cost savings, and exceeding the expectations of the clients.**
- b) Provide details of 2 business references from existing clients**
- c) Provide details of your approach to quality and compliance monitoring, setting out the controls and procedures.**
- d) Provide any legal case lodged by your clients against you with the regulator (IRDA) or any other regulatory body.**
- e) Brief note on how the awareness of the scheme would be spread amongst the members, so that benefit can be extended to majority of members.**
- f) Flow chart providing detailed description of implementation of the scheme.**
- g) Disclose any existing or potential conflicts of interest between the scope of work required by Council and your firm's other business activities.**

7. SCOPE OF WORK

Insurance Broker or Consultant would be devising, implementing and overseeing the Conceptualization and initialization of the scheme. The following action items would be undertaken with the Council:

Pre Placement

1. Suggesting comprehensive/appropriate tailor made Group Mediclaim Scheme for members.
2. Designing of MOU/SLA/NDA for Insurers/TPA's.
3. Ensure data collation from traders.
4. Finalisation of terms/benefit under the scheme with Council considering cost and admissibility to the insurers.
5. Negotiating with insurance for the competitive pricing of the policy.
6. Evaluate final quotes and prepare a comparison.
7. Spreading awareness amongst traders and encourage them to enroll their workers into the scheme.
8. Collate data from traders, advise premium payable and get their consent for enrollment. Provide complete transition support to the traders.

Placement

1. Compile information on policies, summary plan descriptions, plan design and special provisions.
2. Shortlist insurers in consultation with Council for initiating proposal.
3. Ensure responses are received with the defined timelines and responses complied with the requirement.
4. Facilitate all rounds of meetings with vendors after inception of policy.
5. Adhere to all the timelines as set up in SLA.

Post Placement

1. Assist & provide contents for Council to update contents including process, timelines, coverage, FAQs, forms etc.
2. Monitoring TAT & delivery analysis of Insurers and TPA as per agreed SLAs and ensure that these are met.
3. Providing cashless cards to the traders/workers within 30 working days of enrollment.
4. Ensuring that enrollment data is provided to Council along with the premium charged for Council's records.
5. Review and address all disputed/rejected claims with insurer and revert to Council.
6. Timely settlement of claims as per defined TAT by the selected insurer and the TPA.
7. Regular Third Party Administrator data audit to ensure consistency between claims filed and claims cleared by the insurer.

8. ANNEXE I-FORMAT OF TECHNICAL BID

[On the letterhead of the Bidder]

From:

[insert name of Bidder]

[insert address of Bidder]

Date: [], 2014

To:

Mr Sabyasachi Ray

Executive Director,

GJEPC, Tower AW 1010

Bharat Diamond Bourse,

Bandra Kurla Complex

Mumbai – 400051,

**Sub: Common Technical Bid for Implementation GJEPC Scheme to its registered
50,000 / 1, 00, 000 workers**

Dear Sir,

With reference to your E-Tender Documents dated 1st August 2014 we, [*insert name of Bidder*], wish to submit our Technical Bid for the award of the Contract for the Implementation of the GJEPC Scheme to registered 50, 000 / 1, 00, 000 workers.

Details have been set out in **Annex I** to this Letter.

We hereby submit our Technical Bid, which is unconditional and unqualified. We have examined the Tender Documents issued by the GJEPC.

1. We acknowledge that the GJEPC will be relying on the information provided in the Technical Bid and the documents accompanying such Technical Bid for selection of the Eligible Bidders for the evaluation of Financial Bids, and we certify that all information provided in the Technical Bid is true and correct. Nothing has been omitted which renders such information misleading and all documents accompanying such Technical Bid are true copies of their respective originals.
2. We shall make available to the GJEPC any clarification that it may find necessary or require to supplement or authenticate the Technical Bid.
3. We acknowledge the right of the GJEPC to reject our Technical Bid or not to declare us as an Eligible Bidder, without assigning any reason or otherwise and we hereby waive, to the fullest extent permitted by applicable law, our right to challenge the same on any account whatsoever.

4. We undertake that:

- a) We satisfy the Qualification Criteria and meet all the requirements as specified in the Tender Documents.
- b) We agree and release GJEPC and their employees, agents and advisors, irrevocably, unconditionally, fully and finally from any and all liability for claims, losses, damages, costs, expenses or liabilities in any way related to or arising from the Tender Documents and/or in connection with the Bidding Process, to the fullest extent permitted by applicable law and waive any and all rights and/or claims I/we may have in this respect, whether actual or contingent, whether present or in future.

5. We represent and warrant that:

- a) We have examined and have no reservations to the Tender Documents, including all Addenda issued by GJEPC.
 - b) We are registered with the IRDA] / We are enabled by a central legislation to undertake the general insurance (including health insurance) business in India and we hold a valid registration as on the date of submission of this Bid.
 - c) We have not and will not undertake any canvassing in any manner to influence or to try to influence the process of selection of the Successful Bidder.
 - d) The Tender Documents and all other documents and information that are provided by the GJEPC to us are and shall remain the property of the GJEPC and are provided to us solely for the purpose of preparation and the submission of this Bid in accordance with the Tender Documents.
 - e) We undertake that we shall treat all information received from or on behalf of the GJEPC as strictly confidential and we shall not use such information for any purpose other than for preparation and submission of this Bid.
 - f) GJEPC is not obliged to return the Technical Bid or any part thereof or any information provided along with the Technical Bid, other than in accordance with provisions set out in the Tender Documents.
 - g) We have made a complete and careful examination of the Tender Documents and all other information made available by or on behalf of GJEPC.
 - h) We have satisfied ourselves about all things, matters and information, necessary and required for submitting an informed Bid and performance of our obligations under the Contract(s).
 - i) Any inadequacy, lack of completeness or incorrectness of information provided in the Tender Documents or by or on behalf of GJEPC or ignorance of any matter related thereto shall not be a basis for any claim for compensation, damages, relief for non-performance of its obligations or loss of profits or revenue from GJEPC or a ground for termination of the Contract.
 - j) Our Bid shall be valid for a period of 180 days from the Bid Due Date (20th August 2014)
6. We undertake that if there is any change in facts or circumstances during the Bidding Process, or if we become subject to disqualification in accordance with the terms of the Tender Documents, we shall advise GJEPC of the same immediately.

7. We are submitting with this Letter, the documents that are listed in the checklist to this Letter.
8. We undertake that if we are selected as the Successful Bidder we shall:
 - a) Sign and return an original copy of the NOA to the GJEPC within 7 days of receipt of the NOA, as confirmation of our acceptance of the NOA.
 - b) Not seek to materially negotiate or seek any material deviations from the final drafts of the Contract provided to us by the GJEPC in accordance
 - c) Execute the Contract with the GJEPC.
9. We hereby irrevocably waive any right or remedy which we may have at any stage at law or howsoever arising to challenge the criteria for evaluation of the Technical Bid or question any decision taken by the GJEPC in connection with the evaluation of the Technical Bid, declaration of the Eligible Bidders, or in connection with the Bidding Process itself, or in respect of the Contract(s) for the implementation of the GJEPC scheme to its registered workers.
10. We agree and undertake to abide by all the terms and conditions of the Tender Documents, including all Addenda, Annexures and Appendices if any.
11. This Bidding Process, the Tender Documents and the Bid shall be governed by and construed in all respects according to the laws for the time being in force in India.
12. Capitalized terms which are not defined herein will have the same meaning ascribed to them in the Tender Documents.

In witness thereof, we submit this Letter accompanying the Technical Bid under and in accordance with the terms of the Tender Documents.

Dated this [*insert date*] day of [*insert month*], 2014
[Signature]

In the capacity of

[Position]
Duly authorized to sign this Bid for and on behalf of

[Name of Bidder]

9. ANNEXI - DETAILS OF THE BIDDER

I. Details of the Company

- a. Name:
- b. Address of the corporate headquarters and its branch office head in the State, if any:
- c. Date of incorporation and/or commencement of business:

II. Details of individual(s) who will serve as the point of contact/communication for the GJEPC:

- a. Name:
- b. Designation:
- c. Company:
- d. Address:
- e. Telephone Number:
- f. E-mail Address:
- g. Fax Number:

III. Particulars of the Authorised Signatory of the Bidder:

- a. Name:
- b. Designation:
- c. Company:
- d. Address:
- e. Telephone Number:
- f. E-mail Address:
- g. Fax Number:

10. ANNEXE HFORMAT OF FINANCIAL BID

[On letterhead of the Bidder]

From

[Insert name of Bidder]

[Insert address of Bidder]

Date: *[insert date]*, 2014

To

Mr Sabyasachi Ray

Executive Director,

GJEPC, Tower AW 1010

Bharat Diamond Bourse,

Bandra Kurla Complex

Mumbai – 400051,

Dear Sir,

Sub: Financial Bid for Implementation of the GJEPC Scheme for its registered workers

With reference to your Tender Documents dated (1st August 2014) we, *[insert name of Bidder]*, wish to submit our Financial Bid for the award of the Contract for the implementation of the GJEPC Scheme for registered workers of GJEPC. Our details have been set out in our Technical Bid.

1. We hereby submit our Financial Bid, which is unconditional and unqualified. We have examined the Tender Documents, including all the Addenda.
2. We acknowledge that GJEPC will be relying on the information provided in the Financial Bid for evaluation and comparison of Financial Bids received from the eligible Bidders and for the selection of the Successful Bidder for the award of the Contract for the implementation of the GJEPC Scheme to registered workers of GJEPC. We certify that all information provided in the Financial Bid is true and correct. Nothing has been omitted which renders such information misleading.
3. We acknowledge the right of GJEPC to reject our Financial Bid or not to select us as the Successful Bidder, without assigning any reason or otherwise and we hereby waive, to the fullest extent permitted by applicable law, our right to challenge the same on any account whatsoever.
4. We acknowledge and confirm that all the undertakings and declarations made by us in our Technical Bid are true, correct and accurate as on the date of opening of our Financial Bid and shall continue to be true, correct and accurate for the entire validity period of our Bid.

5. We acknowledge and declare that GJEPC is not obliged to return the Financial Bid or any part thereof or any information provided along with the Financial Bid, other than in accordance with the provisions set out in the Tender Documents.
6. We undertake that if there is any change in facts or circumstances during the Bidding Process which may render us liable to disqualification in accordance with the terms of the Tender Documents, we shall advise GJEPC of the same immediately.
7. We are quoting the following Premium per enrolled Beneficiary Family Unit:

Premium for Group size of 50,000 and 1, 00,000 members

Standard Cover as offered above		Add on covers - Optional	
Sum Insured	Premium (Including tax)	Maternity Benefit @ 15% of Sum Insured	Personal Accident (Death + Permanent Total Disablement)
INR. 50,000			
INR. 1,00,000			

8. We acknowledge, confirm and undertake that:
 - a) The Premium quoted by us, is inclusive of all costs, expenses, service charges, taxes etc.
 - b) The terms and conditions of the Tender Documents and the Premium being quoted by us for the implementation of the Scheme are determined on a technically sound basis, are financially viable and sustainable on the basis of information and claims experience available in our records.
9. We hereby irrevocably waive any right or remedy which I/we may have at any stage at law or howsoever arising to challenge the criteria for evaluation of the Financial Bid or question any decision taken by GJEPC in connection with the evaluation of the Financial Bid, declaration of the Successful Bidder, or in connection with the bidding Process itself, in respect of the Contract and the terms and implementation thereof.
10. We agree and undertake to abide by all the terms and conditions of the Tender Documents, including all Addenda, Annexures and Appendices if any.
11. We have studied the Tender and all the information made available by or on behalf of GJEPC carefully. We understand that except to the extent as expressly set forth in the Contract, we shall have no claim, right or title arising out of any documents or information provided to us by GJEPC or in respect of any matter arising out of or concerning or relating to the Bidding Process.

12. We agree and understand that the Bid is subject to the provisions of the Tender Documents. In no case, shall we have any claim or right against the GJEPC if the Contract are not awarded to us or our Financial Bid is not opened or found to be substantially non-responsive.
13. This Bid shall be governed by and construed in all respects according to the laws for the time being in force in India. The competent courts at Mumbai will have exclusive jurisdiction in the matter.
14. Capitalized terms which are not defined herein will have the same meaning ascribed to them in the Tender Documents.

In witness thereof, we submit this Financial Bid under and in accordance with the terms of the Tender Documents.

Dated this [*insert*] day of [*insert month*], 2014

[*Signature*]

In the capacity of
[*Position*]

Duly authorized to sign this Bid for and on behalf of
[*Name of Bidder*]

11. DECLARATION

I / We do hereby declare that there is no case pending with the Policy / Court / IRDA / Regulatory authorities against the Proprietor / Firm / Partner / Director / Employee.

Also I / We have not been suspended / delisted / blacklisted by any other Govt. Ministry / Department / Public Sector Undertaking / IRDA / SEBI / Autonomous Body / Financial Institution / Court.

We certify that neither our firm nor any of the Partners / Directors / Employees are involved in any scam or disciplinary proceedings settled or pending adjudication.

We hereby undertake and confirm that we have understood the scope of work properly and shall carry out the work as mentioned.

Signature of the Authorised Signatory with Seal