

BRAHMAPUTRA VALLEY FERTILIZER CORPORATION LIMITED
NOTICE INVITING BID

1. Online Bids under Two Bid System are invited by Brahmaputra Valley Fertilizer Corporation Limited (BVFCL) for taking Group Mediclaim Insurance Policy for SERVING EMPLOYEES of BVFCL for the period from 16.06.2021/date of issue of work order whichever is earlier to 15.06.2021/for the period of one year. as per details given below:
 - 1.1. Tender Ref. No. : BVFCL / MEDICLAIM 2021–2022 /01 – SERVING EMPLOYEES and DEPENDANTS.
 - 1.2. Last Date and Time for receipt of offer: **10-06-2021 up to 11.00 A.M.**
 - 1.3. Techno-commercial bid opening date : **10-06-2021 up to 11.30 A.M..**
2. For any clarification please contact to M/s MSTC G.S. Road, Bhangagarh, Kamrup District, Guwahati - 781005 Assam Mobile 7501524754, Tel. 03612221199 Helpdesk Email-Id: sroy@mstcindia.co.in
3. Amendments if any, issued will be numbered consecutively and shall form part of the tender. Bidders are required to note down the amendments from website before submission of offer. BVFCL shall not be responsible if any bidder omits to notice any amendments.
4. Brahmaputra Valley Fertilizer Corporation Limited takes no responsibility for internet problem / server problem for non submission of online bids.
5. BVFCL may opt for any or none of the policy based on the premium quotes received. The evaluation of the bid shall be done on L-1 basis independently for the above policy of serving employees.

(P. C. Gupta)
DGM (Finance)

BVFCL/Mediclaim/2021-22/1

ONLINE BID DOCUMENTS FEWER THAN TWO BID SYSTEMS FOR TAKING GROUP MEDICLAIM INSURANCE POLICY FOR SERVING EMPLOYEES OF BVFCL FOR THE PERIOD from 16.06.2021/date of issue of work order whichever is earlier to 15.06.2022/for the period of one year.

METHOD OF SUBMISSION OF BID AND OTHER TERMS AND CONDITIONS

The online bids are to be submitted in two parts separately. Failure to do so would result in rejection of such bids. All online bids shall be prepared in English language only. The proposal, complete in all respects shall be submitted by the bidder, online on service provider website https://www.mstcecommerce.com/eprochome/mstc/buyer_login.jsp

PART-I - This should contain documents establishing the requirement of Un-priced online Techno - Commercial bids and General Terms & Conditions as per enclosed Annexure- I to VII which unconditional acceptance is to be submitted by the tenderer in separate envelop.

PART-II - This should contain online price bid for the type of policies detailed at Annexure -B and is to be submitted by the tenderer in separate envelop.

The last date & time for receipt of the online bids are **10-06-2021** upto **11.00** AM. PART-I (online Technical Bid) will be opened on the same day at **11.30** AM. PART-II (online Price Bid) of successful bidders will be opened after approval of competent authority. The date of online opening of Price Bid will be intimated to the short listed parties by the service provider M/s MSTC. Ltd.

Incomplete / online bids shall be summarily rejected.

(P.C.Gupta)
DGM (Finance)

Payment of Transaction fees of Rs 1627.00 (Rupees One thousand Six Hundred and Twenty Seven only) through NEFT/RTGS/IMPS in favour of MSTC Limited :

A/C No: 201001334297

IFS Code: INDB0000038

IndusInd Bank Limited

Branch: Guwahati Branch

Address: G.S. Road, Bhangagarh, Kamrup District, Guwahati - 781005 Assam

Mobile 7501524754, Tel. 0361222119

Note:

- a. GST @18% is inclusive of the above transaction fee.
- b. The transaction fee is non-refundable.
- c. The receipt of Transaction Fee payment along with Tender Event No must be mailed to pchitrnanjan@mstcindia.co.in, nmathur@mstcindia.co.in and sroy@mstcindia.co.in from your registered email ID.
- d. For any technical support Please Contact Mobile No +91-7501524754, MSTC Office Tel. 0361-2221199.

BVFCL is committed to a corruption free work environment. "All the above purchases, services and commitments of BVFCL will be honoured without the citizen having to pay any bribe'. In case any person demands any bribe, it is the duty of the responsible to inform the matter to vigilance office, BVFCL, Namrup, P. O. Parbatpur, Dist. Dibrugarh, Assam PIN; 786623. (Tel no: 0374-2507092 / 0374-2507167).

Yours faithfully,
For and on behalf of
Brahmaputra Valley Fertilizer Corporation Ltd

Enclosures:

Part –I (Online Techno commercial un-priced Bid)

1. General Terms & Conditions (Annexure-I).
2. Salient features and coverage of the Group Medclaim Policy (Annexure-II)
3. Deviation statement. (Annexure III)
4. Declaration Statement. (Annexure IV).
5. Certificate of declaration for confirmation of IRDA guidelines. (Annexure V)
6. Age profile of Serving Employees. Annexure VI (a)
7. Age profile of Dependents of Serving Employees Annex. VI (b)
8. List of Common Panel Hospitals (Annexure-VII)

Part- II (online Price Bid)

1. Format for submitting price bid in Annexure -B

GENERAL TERMS AND CONDITIONS

1. **Qualifying Requirements for the Insurance Companies**
 - 1.1 The bidder should be registered Indian Insurer in accordance with the Insurance Act, approved by IRDA (Insurance Regulatory Development Authority) as Mediclaim Insurer and should have a license to carry out Mediclaim insurance business in India.
 - 1.2 The Insurance Company shall be in the Mediclaim Insurance business in India at least for five years as on scheduled date of tender opening and will be preferred solvency margin 150% as per IRDA rule 2000.
 - 1.3 The Insurance Company should be having Mediclaim insurance participation in minimum two Indian Public Sector Undertaking and a leader of Mediclaim insurance at least in one Indian Public Sector Undertaking in the last five years. (Documentary evidence to be furnished).
 - 1.4 Tenderer has to online submit declaration along with un-priced techno commercial technical bid (Part-1) 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.
 - 1.5 Tenderer should have sufficient network hospital in Dibrugarh, Tinsukia, Guwahati, Jorhat, Sivsagar, Golaghat, Nagaon, Bongaigaon, Borpeta, Lakhimpur, Tezpur, Agartala, Siliguri, Kolkata, New Delhi, Patna, Lucknow, Kanpur, Chennai, Mumbai and CMCH Vellore out of our empanelled hospital as per Annexure-VII. It will be preferable empanelled hospital of corporation mentioned in annexure –VII match with network hospital of the tenderer. It is request to all insurers should upload their network hospital list at the time uploading tender. Network hospital list must be enclosed.
 - 1.6 Should the tenderer have any relation or relationship with any employee of the company or in the case of a firm or company, one or more of its partners / shareholders have relationship with an employee of BVFCL, the same shall be declared at the time of submission of tender, failing which the company may at its sole discretion reject the tender or if such facts subsequently comes to light, BVFCL reserves the right to take any other action as it deems fit in accordance with any applicable Law, Rules, Regulations of the like in force.
2. Offers shall be submitted with proper documentary evidence to substantiate fulfilment of the qualifying requirements as specified above.
3. Notwithstanding anything stated above, BVFCL reserves the right to assess the Mediclaim Insurer's capacity and capability to perform the Mediclaim Insurance business should the circumstances warrant, such an assessment in the overall interest of BVFCL. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the mediclaim insurance business.
4. Insurance Companies are to quote the premium in the enclosed format at Annexure - B.

5. **Part-I (Un-priced techno-commercial bid) / Part -II (Price bid)**

- 5.1 This is a two bid tender. On the date and time specified in the tender, Part-I (un-priced techno commercial bid) of the offers received will be opened online. The Part -II (Price bid) will be opened of only techno commercially acceptable bidder and date of opening of online price bid will be intimated to them by service provider M/s Next Tender India Pvt. Ltd.
- 5.2. Incomplete offers would be summarily rejected.
- 5.3. No extension of time shall be permitted for tender opening date extension.
- 5.4. Offers submitted against tender documents only will be considered and the offer shall be in the name of the insurer on whose behalf the tender document has been issued.
- 5.5. Any request for clarification received after the stipulated time will not be considered. BVFCL will issue clarification in writing only if deemed fit.
- 5.6. While submitting the bid, tenderers are requested to ensure that bids are in compliance to the regulations applicable under various statutes. Any fine, penalty or expenses due to breach arising thereon will be borne by the tenderer, BVFCL will bear no financial implication on this account.
- 5.7. BVFCL takes no responsibility for delays, for online bid submission and also reserve the right to reject any offer in part or full without assigning any reasons thereof.
- 5.8 Usage of corporate floater buffer is at the discretion of the corporation. Approved of Chief Medical Officer (CMO), BVFCL should be obtained for using buffer amount in each case.

6. **Bid Evaluation Process**

- A. The online price bids must be furnished only as per **Annexure-B**. All the bids should be unconditional. Conditional bids would be summarily rejected.
- B. The evaluation of bids shall be done on L-1 basis and the policy shall be taken from the bidder who stands L-1. BVFCL may opt not to take the policy based on the premium quotes received.
- C. BVFCL retains the right to negotiate with all or any of the bidders.
- D. The bidders are invariably required to quote as per price bid format Annexure-B.
- E. Should there be a tie in the quotations received from different insurance companies, BVFCL retains the right to choose the Lead Mediclaim Insurer as it deems fit.
- F. The acceptance of tender will rest with BVFCL and reserves full right to reject any or all tenders without assigning any reason whatsoever.
- G. The tenderers are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of tenders.
- H. Currency for price bids and payment shall be in Indian Rupees only.

7. Action against the Tenderer

Furnishing incorrect information in the offer, failure to act according to tender conditions, non-fulfilment of any or whole of the contract may entail black listing of Insurer in addition to taking other appropriate action against the Insurer.

8. BVFCL is committed to a corruption free work environment. All the above purchases / services and commitments of BVFCL will be honoured without the citizen having to pay any bribe. In case any person demands any bribe, it is the duty of the responsible to inform the matter to Vigilance Office, BVFCL, Namrup, P.O. : Parbatpur, Distt. Dibrugarh, Assam, Pin code: 786623.

9. A) Disputes:

In respect of all tender conditions, the decision of BVFCL 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 Dibrugarh (Assam) Courts only.

B) Arbitration

All matters, questions, disputes or differences, wherever arising between the parties, The demission of the corporation shall be final failing which the matter shall be referred to arbitration under the ICADR arbitration rules 1996.

10. General

- (i) Each page of the bid shall be signed by representative legally authorized to enter into commitment on behalf of the bidder. Tenders received without signatures shall be summarily rejected.
 - (ii) Insurer/Bidder/Tenderer shall mean the company who submits the tender and enters into contract with BVFCL and shall include their executors, administrators, and successors and permitted assignees.
 - (iii) It may be noted that no advisor / broker is involved in the tender.
 - (iv) TPA will be selected by BVFCL from empanelment list of TPA of insurer.
 - (v) Insurance companies are also requested to confirm the acceptance of all the terms and conditions of succeeding pages.
 - (vi) The new employees join to the BVFCL, the premium will be paid on pro rata basis.
 - (vii) The employees retired / resigned / death case etc., premium will be refunded on pro rata basis.
11. BVFCL shall always be at liberty to reject or accept any offer /offers or part thereof at its sole discretion. The submission of offer shall have no cause of action or claim against BVFCL 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 in connection with submission of offer or its

consideration by BVFCL, even though BVFCL may opt to modify/withdraw the Invitation to Tender or does not accept the offer or cancel the tender as a whole.

12. If the performance of the insurer will be satisfactory in all respects, BVFCL has the right to extend their tenure for another one year.

(Signature of Tenderer with seal)

SALIENT FEATURES AND COVERAGE OF THE GROUP MEDICLAIM POLICY

For the period from 16.06.2021/date of issue of work order whichever is earlier to 15.06.2022/for the period of one year.

The salient features of policy is as per under

1. The duration of Insurance Policy is from 16.06.2021/date of issue of work order whichever is earlier to 15.06.2022/for the period of one year.. The Policy shall cover serving employees of the company and their dependents. Coverage of the policy is Rs **1.00 lakh** p.a. in respect of serving employee for self and their dependants (i.e. spouse, dependent children maximum to the age of 25 years or earlier in case of marriage of daughter / employment for sons and daughters and dependent parents). There is no age limit in case of unmarried daughters. Corporate policy buffer sum to be insured of Rs.15 Lac. Buffer will be used as per discretion of the Management. Corporate buffer is required and quotes should be submitted for the options in the Performa in Annexure-B.
2. The policy shall cover hospitalization as indoor patient only excluding domiciliary hospitalization. Coverage for pre 30 days and post (60 days) hospitalization expenses.
3. The policy shall not cover OPD treatment. All day care procedures (which involves less than 24 hours hospitalisation) to be cover.
4. Inclusion of pre-existing disease without any waiting period, as the corporation is under Group Medical Policy for last 5 years.
5. Maternity benefits extension without 9 months waiting period upto Rs. 35,000/- for both normal delivery and Rs. 70,000/- for caesarean up to two (2) child. Hospitalisation expenses incurred in connection with new born child right from the day 1 without any limit.
6. Cataract surgery: Cataract is capped upto Rs. 25,000/- per eye.
7. Treatment for infertility covered upto maternity limit
8. The policy shall cover Serving employees and their dependents. The number of serving employees, their dependents along with their age profile is given at enclosed annexure VI (a) & (b). The number of Serving employees may increase or decrease at the time of finalization of policy due to new employees joining and employees leaving the organization due to superannuation / resignation etc. If any dependent is excluded from our dependent list by mistake that should be considered on written confirmation from the competent authority of the corporation.
9. The employees are to be provided with room / bed in any hospital / nursing home by considering the room as per entitlement. The room rent entitlement shall be applicable for treatment taken from hospital / nursing home located in Assam, all capital of states / union territory and common panel hospital approved by the Company. List of common panel hospital enclosed at Annexure VII. There shall be no restriction on the rent during in ICU. If any medical treatment has been made in any where in India including company's approved hospitals, then bill up to 1.00 lakh (one lakh) will be reimbursable by the insurer. Room rent will be 2% of the sum insured for normal hospitalization and no cap for ICU. Policy should cover COVID-19 cases.

9.A.The Incremental Charges Condition: Incremental charges condition for room rent will not be applicable towards surgeons , anaesthetists, medical practitioners, consultants and specialists, blood oxygen charges dialysis, chemotherapy, radiotherapy and all relevant diagnostic tests and lab tests. All other expenses will be payable as per the entitled room category. In case insured opts for higher room rent category the difference between charges will need to be paid by insured.

9.B. Waiver of time exclusion for diseases (30days/ 1year /2years) 4.3 clause is waived off.

10. The premium to include cost of services offered by the Third Party administration (TPA) system, if any.
11. During the currency of the policy no revision in premium shall be considered by BVFCL on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority.
12. The insurance company will have no right to reject mediclaim membership of a serving employee and his / her dependents who have filled up the relevant mediclaim form.
13. Once assigned the mediclaim policy, the insurance company shall have no right to unilaterally terminate the operation of the policy in between during the policy period.
14. Some of the employees would like to have additional sum insured over and above the basic sum insurance (Rs. 1 lakh provided by the corporation) for additional coverage. The insurance company are required to submit (separately premium for each 'additional sum' Rs. 1 lakh and Rs. 2 lacs. The quote should be furnished in a separate sealed cover inside the finance bid envelop. It may be noted that lowest bidder will be determined base on the quote given for basic sum insure. Negotiation will be made with the seal bidder for the premium for the 'additional sum insurance coverage.

15. AMOUNT PAYABLE FOR ADMISSIBLE CLAIMS:

In the event of any claim becoming admissible under this policy, the Insurance Co. will pay the amount of such expenses as would fall under different heads mentioned below, and are reasonably and necessarily incurred thereof by or on behalf of such insured person.

- a) Room Boarding expenses as provided by the Hospital / Nursing home.
 - b) Nursing Expenses.
 - c) Surgeon, anaesthetist, Medical Practitioner, consultants, specialist fees, Attendants fees.
 - d) Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medical, Drugs, Diagnostic Material and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of pacemaker Artificial Lambs & Cost of Organs and similar expenses.
16. In case of employees of BVFCL obtains treatment from non network hospital during emergency or by virtue of their posting or while on tour / leave, claim shall be admitted in full.
 17. The policy shall cover baby dependent from zero date, further any addition/ deletion to the family/ or employee shall be advised within two month of the event.
 18. Mediclaim policy shall include all pre-existing diseases of serving employees.

19. **MEMBERSHIP CARD:** The underwriter shall arrange to issue membership card to each serving employee through BVFCL
20. Insurance Co. shall provide a statement of employee wise Mediclaim settled in respect of serving employees at the end of each month in soft copy to DFM (Finance), Corporate Office Namrup.

21. HOSPITALIZATION PERIOD:

Expenses on Hospitalization will be admissible only if hospitalization is for a minimum period of 24 hours.

- A) However this time limit will not apply to following specific treatments taken in the Network Hospital / Nursing Home where the Insured is discharged on the same day. Such treatment will be considered to be taken under Hospitalization Benefit.

- Haemo Dialysis
- Parenteral Chemotherapy
- Radiotherapy
- Eye Surgery
- Lithotripsy (kidney stone removal)
- Tonsillectomy
- D&C
- Dental surgery following an accident
- Hysterectomy
- Coronary Angioplasty
- Coronary Angiography
- Surgery of Gall bladder, Pancreas and bile duct
- Surgery of Hernia
- Surgery of Hydrocele
- Surgery of Prostate
- Gastrointestinal Surgery
- Genital Surgery
- Surgery of Nose
- Surgery of throat
- Surgery of Appendix
- Surgery of Urinary System
- Treatment of Fractures / dislocation excluding hair line fracture, contracture releases and minor reconstructive procedures of limbs which otherwise require hospitalization
- Arthroscopic Knee surgery
- Any surgery under General Anaesthesia
- Or any such disease / procedure agreed by TPA / Company before treatment

- B) Further if the treatment / procedure / surgeries of above diseases are carried out, in Networked specialized Day Care Centre which is fully equipped with advanced technology and specialized infrastructure where the insured is discharged on the same day, the requirement of minimum beds will be overlooked provided following conditions are met.

- i. The operation theatre is fully equipped for the surgical operation required in respect of sickness / ailment / injury covered under the policy.
 - ii. Day Care nursing staff is fully qualified.
 - iii. The doctor performing the surgery or procedure as well as post operative attending doctors are also fully qualified for the specific surgery / procedure.
- C) The condition of minimum 24 hours hospitalization will also not apply provided
- i. The treatment is such that it necessitates hospitalization and the procedure involves specialized infrastructural facilities available only in hospitals.
- BUT
- ii. Due to technological advances hospitalization is required for less than 24 hours
- AND / OR
- iii. Surgical procedure involved has to be done under General Anaesthesia.

Additional benefits that can be given without any additional premium loading.

- i. Lasik Surgery is covered if correction index is +/- 6.5 D.
- ii. Internal congenital disease is covered and external congenital disease is covered in life threatening situation for new born as well.
- iii. Ayurvedic treatment will be covered in a government Hospital, on the prescription of a registered medical practitioner up to full Sum insured.

22.Exclusions:

- i. Injury or disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not) or by nuclear weapons / materials.
- ii. Circumcision (unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to any accident), vaccination, inoculation or change of cosmetic or of aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- iii. Surgery for correction of eye sight cost of spectacles, contact lenses, hearing aids etc.
- iv. Any dental treatment or surgery which is corrective, cosmetic or of aesthetic procedure, filling of cavity, root canal including wear and tear etc unless arising from disease or injury and which requires hospitalization for treatment.
- v. Convalescence, general debility, "run down" condition or rest cure, congenital external diseases or defects or anomalies, sterility, any fertility, sub-fertility or assisted conception procedure, venereal diseases, intentional self – injury / suicide, all psychiatric and psychosomatic disorders and diseases / accident due to and or use, misuse or abuse of drugs / alcohol or use of intoxicating substances or such abuse or addiction etc.

- vi. All expenses arising out of any condition directly or indirectly caused by, or associated with Human T-cell Lymphotropic virus Type – III (HTLD – III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of similar kind commonly referred to as AIDS, HIV and its complications including sexually transmitted diseases.
- vii. Expenses incurred at Hospital or Nursing Home primarily for evaluation / diagnostic purposes which is not followed by active treatment for the ailment during the hospitalized period.
- viii. Expenses on vitamins and tonics etc unless forming part of treatment for injury or disease as certified by the attending physician.
- ix. Naturopathy treatment, unproven procedure or treatment, experimental or alternative medicine and related treatment including acupressure, acupuncture, magnetic and such other therapies etc.
- x. Expenses incurred for investigation or treatment irrelevant to the diseases diagnosed during hospitalization or primary reasons for admission. Private nursing charges, Referral fee to family doctors, out station consultants / surgeons fees etc.
- xi. Genetical disorders and stem cell implantation / surgery.
- xii. External and or durable medical / non medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, infusion pump etc. Ambulatory devices i.e. walker, crutches, belts, collars, caps, splints, slings, braces, stockings etc of any kind, diabetic foot wear, glucometer / thermometer and similar related items etc and also any medical equipment which is subsequently used at home etc.
- xiii. All non medical expenses including personal comfort and convenience items or services such as telephone, television, Aya / barber or beauty services, diet chare, baby food, cosmetic, napkins, toiletry items, etc. guest services and similar incidental expenses or service etc.
- xiv. Change of treatment from one pathy to other pathy unless being agreed / allowed an recommended by the consultant under whom the treatment is taken.
- xv. Treatment of obesity or condition arising there from (including morbid obesity) and any other weight control programme, services or supplies etc.
- xvi. Any treatment required arising from Insured's participation in any hazardous activity including but not limited to scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing etc. unless specifically agreed by the Insurance Company.
- xvii. Any treatment received in convalescent home, convalescent hospital, health hydro, nature care clinic or similar establishments.
- xviii. Any stay in the hospital for any domestic reason or where no active regular treatment is given by the specialist.
- xix. Outpatient diagnostic, Medical or Surgical procedures or treatments, non-prescribed drugs and medical supplies, Hormone replacement therapy, Sex change or treatment which result from or is in any way related to sex change.

- xx. Massages, steams bathing, shirodhara and alike treatment under ayurvedic treatment.
 - xxi. Any kind of service charges, surcharges, admission fees / registration charges etc. levied by the hospital
 - xxii. Doctor's home visit charges, attendant / nursing charges during pre and post hospitalization period.
 - xxiii. Treatment which is continued before hospitalization and continued even after discharge for an ailment / disease / injury different from the one for which hospitalization was necessary.
22. HOSPITAL / NURSING HOME: means any institution in India established for indoor care and treatment of sickness and injuries and which either

A) Is duly licensed and registered as a Hospital or Nursing Home with the appropriate authorities and is under the supervision of a registered and qualified medical Practitioner.

OR

B) In areas where licensing and registration facilities with appropriate authorities are not available, the institution must be one recognized in locality as Hospital / Nursing Home and should comply with minimum criteria as under:

- i. It should have at least 15 in - patient medical beds in case of Metro cities, A Class cities & B class cities or 10 in-patient medical beds in case of C class cities. Classification of cities shall be as per Govt. of India Notification issued in this respect from time to time.
- ii. Fully equipped and engaged in providing Medical and Surgical facilities along with Diagnostic facilities i.e. Pathological test and X-ray, ECG etc. for the care and treatment of injured or sick persons as in - patient.
- iii. Fully equipped operation theatre of its own, wherever surgical operations are carried out.
- iv. Fully qualified nursing staff under its employment round the clock.
- v. Fully qualified Doctor n (s) should be physical in-charge round the clock.

23. **Claim Ratio:**

Claim Ratio of our Insurance Company is _____.

(Signature of Tenderer with seal)

DEVIATION STATEMENT

(Please strike off the clause that is not applicable and tick the other)

1. THIS IS TO DECLARE THAT WE DO NOT HAVE ANY DEVIATIONS FROM THE STIPULATIONS OF YOUR TENDER AND ACCORDINGLY ACCEPT ALL THE STIPULATIONS WITHOUT ANY RESERVATIONS WHATSOEVER.

OR

2. WE HAVE NOTICED THE FOLLOWING CONTRADICTION/ DISCREPANCIES IN/ BETWEEN THE TENDER STIPULATIONS.

(Signature of Tenderer with seal)

DECLARATION SHEET

I, _____ hereby certify that all the information and data furnished by me with regard to this tender specification _____ are true and complete to the best of my knowledge. I have gone through the specification, conditions and stipulations in detail and agree to comply with the requirements and intent of specification.

I, further certify that I am the duly authorized representative of the under mentioned tenderer.

I, further certify that my company meets all the conditions of eligibility criteria laid down to take part in the tender.

I, further certify that my company is in the mediclaim insurance business in India at least for 5 years as on schedule date of tender opening.

I, further certify that my company's partner / shareholders have no relation / relationship with any employee of BVFCL.

I, further specifically certify that my company is having Mediclaim insurance participation in minimum two Indian Public Sector Undertaking and a leader of Mediclaim insurance at least in one Indian Public Sector Undertaking in the last five years. (Clause 1.3 of Annexure I).

I, further specifically certify that my company has not been Black Listed / De Listed or put to any Holiday by any Institutional Agency / Govt. Department / Public Sector Undertaking in the last three years. (Clause 1.4) of Annexure-I).

I, further Specifically certify that my company should have solvency margin 150% at par IRDA rule 2000 (Clause 1.2) of Annexure-I.

(Signature of Tenderer with seal)

**CERTIFICATE OF DECLARATION FOR CONFIRMATION OF IRDA
GUIDELINES**

I, _____ hereby certify that our offer no.....dated.....against tender specification No..... does not amount to any breach of IRDA guidelines. I further confirm that in the event of disclosure at a later stage that the same are not in line with IRDA Guidelines & BVFCL is put to any disadvantage or face cancellation of the Policy or any claim becomes substandard/untenable, the whole liabilities arising out of this shall lie squarely on us.

I, further certify that I am the duly authorized representative of the Insurer and competent to agree as above.

(Signature of Tenderer with seal)

Annexure VI (a)

**AGE PROFILE OF SERVING EMPLOYEES IN RESPECT OF ALL UNITS/OFFICES AS ON
01-05-2021**

AGE (Years)	Upto 35 Yrs	36-40 Yrs	41-45 Yrs	46-50 Yrs	51-55 Yrs	More Than 55 Yrs	TOTAL (Nos)
	72	83	45	22	55	216	493

Annexure VI (b)

**AGE PROFILE OF DEPENDENTS OF SERVING EMPLOYEES IN RESPECT OF ALL UNITS/OFFICES
AS on 01.05.2021**

Age Group	<10Yrs	11-15	16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	>71	TOTAL
	164	44	90	124	46	46	21	48	102	105	45	65	42	137	1079

(Signature of Tenderer with seal)

Annexure - VII

COMMON PANEL OF HOSPITALS

1. AIMS, New Delhi
2. CMCH Vellore
3. Dibrugarh
 - AMCH
 - Aziz Diagnostic & Hospital
 - Brahmaputra Hospital
 - Sanjibani Nursing Home
 - Shristi Medical & Research Centre
 - Dr Damani's Nursing Home
 - Urovision Hospital
 - Marwari Arogya Bhawan
 - G.M.R.I Hospital
 - Srimanta Sankardev Hospital
 - MGM Hospital
 - Astha Hospital
 - Archana Trauma Hospital & Research Centre
 - J.J. Memorial Hospital
 - V.G. Hospital(Mercy Home)
 - GM Hospital
4. Chandrapabha Eye Hospital, Jorhat
5. Guwahati: GMCH

(Signature of Tenderer with seal)

Annexure-B

PRICE BID FOR MEDICLAIM POLICY FOR SERVING EMPLOYEES FOR THE PERIOD from 16.06.2021/date of issue of work order whichever is earlier to 15.06.2022/for the period of one year.					
S.No	Particulars	Sum insured per family premium for Rs 1 lakh insurance.	Extra policy Buffer for Rs.15 lakhs **	GST (Rs.)	Total Premium (Rs.)
1	2	3	4	5	6

** Note-Buffer will be used as per discretion of the Management.

(Signature of Tenderer with seal)