

INDIAN INSTITUTE OF SCIENCE EDUCATION AND RESEARCH PUNE

An Autonomous Institution, Ministry of Education, Govt. of India.



TENDER DOCUMENT

FOR

GROUP HEALTH INSURANCE POLICY FOR STUDENTS

IISER/PUR/0165/22

Dr. Homi Bhabha Road, Pune 411 008

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INDIAN INSTITUTE OF SCIENCE EDUCATION AND RESEARCH PUNE

Dr. Homi Bhabha Road. Pune -411008

[www.iiserpune.ac.in]

TENDER NOTICE

TENDER FOR GROUP HEALTH INSURANCE POLICY FOR STUDENTS

Indian Institute of Science Education and Research (IISER), Pune, an autonomous Institute established under Ministry of Education, Government of India. IISER is devoted to both teaching and research of the highest caliber in a totally integrated way. IISER, Pune invites tenders from IRDAI accredited Insurance companies.

IISER Pune invites online bids (e-Tender in two bid system) for GROUP HEALTH INSURANCE POLICY for IISER Pune students.

The Tender Document can be downloaded from Central Public Procurement (CPP) Portal <https://eprocure.gov.in/eprocure/app> or Institute website www.iiserpune.ac.in and bid is to be submitted **online only** through the E-procurement portal up to the last date and time of submission of tender. No manual bids will be accepted.

Technical Bid and Financial Bid in excel sheet and PDF format should be submitted in the E-procurement portal. Any queries relating to the process of online bid submission or queries relating to CPP Portal in general may be directed to the 24x7 CPP Portal Helpdesk. The contact number for the helpdesk is 0120-4200462, 0120-4001002, 91-8826246593.

Important Dates of Tender:

Sr.	Particulars	Date	Time
1	Date of Online Publication / Download of Tender	09/06/2022	18:00 hrs
2	Pre-Bid Meeting	16/06/2022	15.00 hrs
3	Bid Submission Start Date	23/06/2022	18:00 hrs
4	Bid Submission Close Date	29/06/2022	15:00 hrs
5	Opening of Technical Bids	01/07/2022	14:00 hrs

Pre Bid Meeting:

A Pre-bid conference will be held via video conferencing from IISER Pune, Purchase Section, Dr. Homi Bhabha Road, Pashan, Pune - 411008 on 16-06-2022 from 03:00 PM to 04:00 PM (IST). All prospective bidders are requested to kindly submit their queries and request for video conferencing credentials on email ID purchase@iiserpune.ac.in latest by 15-06-2022 02:00 PM. During the Pre-bid meeting the answers/clarifications to the queries will be made available and also uploaded on our website. No queries will be entertained after the Pre-bid meeting.

Amendment to Bidding Documents:

At any time prior to the due date for submission of bids, the Institute may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the bidding documents by amendment.

All prospective bidders who have down loaded the Tender Document should surf Institute website from time to time to know about the changes / modifications in the Tender Document. The changes / modifications would also be hosted on the website of the Institute and all prospective bidders are expected to surf the website before formulating and submitting their bids to take cognizance of the amendments.

The Director, IISER Pune reserves the right to amend or withdraw any of the terms and conditions mentioned in the tender document or to reject any or all tenders at any stage without giving any notice or assigning any reason and not bound to accept the lowest tender keeping in view the Interest of the Institute. The decision of the Director, IISER Pune in this regard shall be final and binding on all.

REGISTRAR

INSTRUCTIONS FOR ONLINE BID SUBMISSION

This tender document has been published on the Central Public Procurement Portal ([URL:https://eprocure.gov.in/eprocure/app](https://eprocure.gov.in/eprocure/app)) & Institute website www.iiserpune.ac.in . The bidders are required to submit soft copies of their bids electronically on the CPP Portal, using valid Digital Signature Certificates. The instructions given below are meant to assist the bidders in registering on the CPP Portal, prepare their bids in accordance with the requirements and submitting their bids online on the CPP Portal.

More information useful for submitting online bids on the CPP Portal may be obtained at: <https://eprocure.gov.in/eprocure/app> .

REGISTRATION :

1. Bidders are required to enroll on the e-Procurement module of the Central Public Procurement Portal ([URL:http://eprocure.gov.in/eprocure/app](http://eprocure.gov.in/eprocure/app)) by clicking on the link “Click here to Enroll”. Enrolment on the CPP Portal is free of charge.
2. As part of the enrolment process, the bidders will be required to choose a unique username and assign a password for their account.
3. Bidders are advised to register their valid email address and mobile numbers as part of the registration process. These would be used for any communication from the CPP Portal.
4. Upon enrolment, the bidders will be required to register their valid Digital Signature Certificate (Class II or Class III Certificates with signing key usage) issued by any Certifying Authority recognized by CCA India (e.g. Sify / TCS / nCode / eMudhra etc.), with their profile.
5. Only one valid DSC should be registered by a bidder. Please note that the bidders are responsible to ensure that they do not lend their DSCs to others which may lead to misuse.
6. Bidder then logs in to the site through the secured log-in by entering their user ID / password and the password of the DSC / eToken.
7. The CPP Portal also has user manual with detailed guidelines on enrollment and participation in the online bidding process. Any queries related to process of online bids or queries related to CPP Portal may be directed to the 24x7 CPP Portal Helpdesk.
8. The Institute will not be responsible for any type of technical issue regarding uploading of Tender on website.

SEARCHING FOR TENDER DOCUMENTS :

1. There are various search options built in the CPP Portal, to facilitate bidders to search active tenders by several parameters. These parameters could include Tender ID, organization name, location, date, value, etc. There is also an option of advanced search for tenders, wherein the bidders may combine a number of search parameters such as organization name, form of contract, location, date, other keywords etc. to search for a tender published on the CPP Portal.
2. Once the bidders have selected the tenders they are interested in, they may download the required documents / tender schedules. These tenders can be moved to the respective ‘My Tenders’ folder. This would enable the CPP Portal to intimate the bidders through SMS / e-mail in case there is any corrigendum issued to the tender document.

3. The bidder should make a note of the unique Tender ID assigned to each tender, in case they want to obtain any clarification / help from the Helpdesk.

PREPARATION OF BIDS :

1. Bidder should take into account any corrigendum published on the tender document before submitting their bids.
2. Please go through the tender advertisement and the tender document carefully to understand the documents required to be submitted as part of the bid. Please note the number of covers in which the bid documents have to be submitted, the number of documents - including the names and content of each of the document that need to be submitted. Any deviations from these may lead to rejection of the bid.
3. Bidder, in advance, should get ready the bid documents to be submitted as indicated in the tender document / schedule and generally, they can be in PDF / XLS formats. Bid documents may be scanned with 100 dpi with black and white option.
4. To avoid the time and effort required in uploading the same set of standard documents which are required to be submitted as a part of every bid, a provision of uploading such standard documents (e.g. PAN card copy, annual reports, auditor certificates etc.) has been provided to the bidders. Bidders can use "My Space" area available to them to upload such documents. These documents may be directly submitted from the "My Space" area while submitting a bid, and need not be uploaded again and again. This will lead to a reduction in the time required for bid submission process.

SUBMISSION OF BIDS :

1. Bidder should log into the site well in advance for bid submission so that he/she upload the bid in time i.e. on or before the bid submission time. Bidder will be responsible for any delay due to other issues.
2. The bidder has to digitally sign and upload the required bid documents one by one as indicated in the tender document.
3. The server time (which is displayed on the bidders' dashboard) will be considered as the standard time for referencing the deadlines for submission of the bids by the bidders, opening of bids etc. The bidders should follow this time during bid submission.
4. The uploaded tender documents become readable only after the tender opening by the authorized bid openers.
5. Upon the successful and timely submission of bids, the portal will give a successful bid submission message & a bid summary will be displayed with the bid no. and the date & time of submission of the bid with all other relevant details.
6. Kindly add scanned PDF of all relevant documents in a single PDF file of compliance sheet.
7. **Financial Bid to be submitted in excel sheet and Pdf format.**
8. **ASSISTANCE TO BIDDERS**
 - i. Any queries relating to the tender document and the terms and conditions contained therein should be addressed to the Tender Inviting Authority for a tender or the relevant contact person indicated in the tender.

- ii. Any queries relating to the process of online bid submission or queries relating to CPP Portal in general may be directed to the 24x7 CPP Portal Helpdesk. The contact number for the helpdesk is **0120-4200462, 0120-4001002, 91-8826246593**.

TECHNICAL BID

TENDER FOR GROUP HEALTH INSURANCE POLICY FOR STUDENTS

PROFORMA FOR EVALUATION OF TECHNICAL PERFORMANCE
OF THE TENDERING AGENCY / FIRM / COMPANY

Sr.	Particulars	Mention Details (Do not state <u>attached</u> / <u>enclosed</u> / <u>refer attached document</u> etc.). Highlight relevant portion of the attached document.
1	Name of the company Whether IRDA accredited Insurance company	Yes / No
2	Address of the Pune office of the company (within Pune / Pimpri-Chinchwad Municipal Corporation area). Name, designation of contact person. Land Line No Mobile No Email (Submit proof of address having name of the Company/Agency / Proprietor - Copy of Latest Corporation Tax Receipt OR copy of latest Land Line Telephone Bill OR copy of latest Electricity Bill, copy of the valid Shops and Establishment Registration certificate OR Copy of valid Lease Agreement etc.)	Submitted / Not Submitted Name of the Document Submitted : _____

Sr.	Particulars	Mention Details (Do not state <u>attached</u> / <u>enclosed</u> / <u>refer attached document</u> etc.). Highlight relevant portion of the attached document.
3	Legal status - Individual / proprietary / partnership firm / limited company / corporation, etc.) (Submit Copy of the appropriate registration certificate)	Legal Status : _____ Submitted / Not Submitted
4	Month and Year of commencement of Health insurance business.	
5	Statutory details of agency / firm / company (Photocopies of the Registration Certificate / Allotment letter in the name of the agency / firm / company issued by the concerned authority to be submitted): 1] Registration number of the firm issued under Maharashtra Shops and Establishment Act and date of issue. Copy of the Registration certificate valid as on date to be submitted. Renewal date to be highlighted. 2] In case of company, registration number issued by Registrar of Companies and date of issue. 3] Permanent Account Number (PAN). 4] GST - Registration number.	
6	The company should have an Average annual turnover of at least Rs. 15,90,000/- in the Health Insurance business alone for each of the last 3 financial years. Turnover Certificate specifically having mention of "Turnover from Health Insurance business alone" duly certified by the Chartered Accountant to be submitted. Please do not submit copies of balance sheet / IT returns.	Financial Year- 2019-20: Rs. _____ Financial Year - 2020-21 : Rs. _____ Financial Year - 2021-22 : Rs. _____
7	The company should have at least 3 years of experience in providing Student's Health Insurance services to Central Government Organizations / Central Government	

Sr.	Particulars	Mention Details (Do not state <u>attached</u> / <u>enclosed</u> / <u>refer attached document</u> etc.). Highlight relevant portion of the attached document.
	funded Autonomous Bodies / Central Government funded Academic Institutions / Central Government funded Research Laboratories / Central Government funded Research Institutes Submit details of present and past clients in the format provided (Annexure-3. Please use separate sheet if required). Please attach client certificates on their letterhead [Draft - Refer Annexure 3] which should have details about the type of health insurance services, a period of the contract awarded. Please do not submit Work Orders / Agreements. Client certificate as stated above only shall be considered.	Yes / No Submitted / Not Submitted
8	Cashless Treatment to be provided at least in the seven of the following Hospitals located in Pune: Cashless treatment means. No deposit/ treatment charges to be levied on the students at the time admission. No amount to be retained by the hospital at the time of discharge. Students are to be provided with medical treatment on their arrival at the hospital. • AIMS Hospital, Aundh. • Ruby Hall Clinic, Pune. • Deenanath Mangeshkar Hospital, Pune • Jupiter Hospital, Baner. • Jehangir Hospital, Pune. • Sahyadri Hospitals Pune • Aditya Birla Hospital, Thergaon, Pimpri-Chinchwad, • Global Hospital, Dattwadi, Pune • Sai Shree Hospital, Aundh, Pune • Medipoint Hospital, Aundh, Pune • Symbiosis Hospital, Lavale, Pune	Yes / No Submitted / Not Submitted

Sr.	Particulars	Mention Details (Do not state <u>attached</u> / <u>enclosed</u> / <u>refer attached document</u> etc.). Highlight relevant portion of the attached document.
9	In case the tender is signed by the person other than the sole proprietor / owner, authorization given by the Executive Body authorizing the officer / partner for signing the tender documents for this tender to be submitted on letter head.	Submitted / Not Submitted / Not Applicable
10	Please submit Claim Settlement Policy	Submitted / Not Submitted
11	Domiciliary Hospitalization	Covered / Not Covered
11	Coverage of Pre Existing diseases	Covered / Not Covered
12	1st year and 2nd year exclusions	Waived coverage from day 1 for all illness Yes / No
13	Psychiatric disorder cover of Rs 30,000 per student	Covered / Not Covered
14	Cashless facility	Applicable / Not Applicable
15	30 Days Pre and 60 Days post hospitalization Expenses coverage	Covered / Not Covered
16	Room Rent Limit per day - No capping	Yes / No
17	ICU Rent Limit per day - No capping	Yes / No
18	Corporate Buffer -	Rs 10,00,000/- limit upto sum insured. Included / Not included
19	30 days waiting Period	Waived - no waiting period Yes / No
20	Any Service Charges on Medical Bills Should not be deducted from the individual Claim	Yes / No
21	TPA Services Involved (if any) and Name and contact details to be submitted. List of Network of Authorized hospitals to be provided and updated monthly.	Submitted / Not Submitted
22	Submit affidavit in the prescribed format (Annexure-1) on non-judicial stamp paper	Submitted / Not Submitted

Sr.	Particulars	Mention Details (Do not state <u>attached</u> / <u>enclosed</u> / <u>refer attached document</u> etc.). Highlight relevant portion of the attached document.
	of Rs. 100/- duly attested by a Magistrate/Notary Public	
23	Submit acceptance certificate (Annexure-2) on a letter head in the prescribed format.	Submitted / Not Submitted
24	All pages of the tender and draft agreement signed?	Yes / No

Signature : _____

Name : _____

Date : _____

Seal of contracting agency/firm/company

GENERAL TERMS AND CONDITIONS

- The Contracting Company should have its office in Pune / Pimpri-Chinchwad Municipal Corporation area.

Techno-Commercial Contact

Assistant Registrar (S&P)

Indian Institute of Science Education and Research Pune

Dr. Homi Bhabha Raod, Pashan

Pune-411008

Tel No: 020 2590 8017

- At the first stage, the Technical Bids shall be opened on due date and technical evaluation shall be carried out based on the Technical Bid Proforma, documents submitted in support, tendered terms, conditions, eligibility etc. Tenderer who submits Financial Bid with Technical Bid shall be disqualified.
- Bidders technically disqualified shall be intimated.
- The Financial bids of only those tenderers will be opened who are declared qualified by the Technical Evaluation Committee. If tenderer quote NIL charges / consideration, the bid shall be treated as unresponsive and will not be considered. In case of multiple tenderer emerging as Lowest I (L I), the contract shall be then awarded to the tenderer amongst L I with highest average annual turnover of last three years.
- The tender is not transferable under any circumstances.
- Telegraphic, conditional or incomplete tenders will not be accepted. Canvassing of any kind, direct or indirect, shall lead to disqualification of the tenderer.
- Tender in any form other than the prescribed form issued by IISER Pune shall not be considered and will be summarily rejected.

SPECIFIC TERMS AND CONDITIONS

1. The company should be IRDAI accredited Insurance Company.
2. The company should have at least 3 years of experience in providing Student's Health Insurance services to Central Government Organizations / Central Government funded Autonomous Bodies / Central Government funded Academic Institutions / Central Government funded Research Laboratories / Central Government funded Research Institute.
3. Agency must fulfill all the requirements given in the Technical Bid and terms and conditions of the tender.
4. **Photocopies & supporting documents submitted on CPP Portal should be legible.**
5. The decision of the Director, IISER Pune with regard to the determining of quality of work/services done by the contractor or his employees shall be final and acceptable to the contractor. The Director, IISER Pune reserves the right to get the work/services so rejected done/replaced at his own level at the risk and cost of the contractor after giving him a notice in writing and the expenditure incurred on this count shall be recovered from the contractor from his outstanding dues.

6. JURISDICTION

The contract will be subject to Pune Jurisdiction, In case of any dispute, only Pune Court will have jurisdiction.

REGISTRAR

SCOPE OF WORK

The total student strength for the academic year 2022-23 is 1500 approx. It may increase depending on number of student admitted.

IISER Pune would like to have Mediclaim policy for our students for one year period to provide Health and Personal accident cover to the students.

(A) Hospitalization expenses of the student, in case of illness and injury

Rs 2.0 lakh per year

(B) Personal Accident death /permanent disability of the student

Rs.2,00,000/-

- **The following covers are required**

- .1.1 All pre-existing disease are covered from day one of policy start without any waiting period.
- .1.2 A cover of Rs 30,000 for psychiatric disorders.
- .1.3 30 Days Pre and 60 Days post hospitalization Expenses coverage should be there.
- .1.4 There is no capping on Room Rent in case of normal and ICU hospitalization.
- .1.5 **Corporate Buffer - Rs 10.0 lakhs- limit upto sum insured.**
- .1.6 Ambulance Charges - upto Rs 2000 for transferring the sick student for better treatment to another higher care hospital/Nursing Home.
- .1.7 No separate charges or extra capping on over all Doctor fees, medicine cost, surgeon fees. It is further clarified that no other charges associated to Room Rent should be capped.
- .1.8 Internal Congenital diseases cover.
- .1.9 Cashless Access Service: The policy should be serviced by the authorized TPA's for hospitalization and it should be Cashless facility 24 x 7 . The Company should nominate one person who can be contacted by IISER Pune during any incident of hospitalization in approved Hospital/Nursing Home.
- .1.10 In Pune at least seven major multi-specialty hospitals cashless facilities should be provided. All transactions with these hospitals should be totally cashless. No deposit/ treatment charges to be levied on the students at the time admission and no amount to be retained by the hospital at the time of discharge. Students are to be provided with medical treatment on their arrival.

Cashless Treatment to be provided at least in the seven of the following Hospitals located in Pune.

- AIMS Hospital, Aundh.
- Ruby Hall Clinic, Pune.
- Deenanath Mangeshkar Hospital, Pune
- Jupiter Hospital, Baner.

- Jehangir Hospital, Pune.
- Sahyadri Hospitals Pune
- Aditya Birla Hospital, Thergaon, Pimpri-Chinchwad,
- Global Hospital, Dattwadi, Pune
- Sai Shree Hospital, Aundh, Pune
- Medipoint Hospital, Aundh, Pune
- Symbiosis Hospital, Lavale, Pune

- .1.1 All Hospital Service Charges should be covered.
- .1.2 Dental treatment only in case of an Accident, It is further added that this only indicative and any Hospitalization or no Hospitalization claim resulting out of dental diseases should be covered by the insurer company.
- .1.3 New students joining the Institute become automatically covered under the scheme from their date of joining the Institute and the premium amount will be paid by the Institute.
- .1.4 Any student getting himself treated in any other hospital not included in the TPA list shall also be given reimbursement of the expenditure on submission of the documents.
- .1.5 Any Service Charges on Medical Bills - Should not be deducted from the individual Claim.

- **PERIOD OF CONTRACT:-** The Contract shall be initially for a period of one year, subject to satisfactory performance of services and compliance of all terms and conditions of the tender / agreement. The contract is extendable beyond one year up to three years based on satisfactory performance and approval of the competent authority.



PRICE SCHEDULE

Financial Bid

Only premium charges are to be quoted. Institute shall bear the liability of applicable Tax and other statutory charges as applicable from time to time on the bills payable by the Institute. TDS will be recovered as per the prevailing rate on gross billed amount.

S/N	Particulars	Total Premium (in Rs.) per student
01	Premium for coverage of Rs.2,00,000/- per student for a period of one year for approx. Students and corporate buffer of Rs.10,00,000/- limit upto sum insured	
02	Premium for Personal Accident death /permanent disability of the student for Rs 2,00,000/- cover	
03	GST	
	TOTAL (inclusive of GST)	

Group Name	
Commencement Date	25 th August 2022
Period of coverage	One year
Claim Ratio	
Year 2017-18	55%
Year 2018-19	72%
Year 2019-20	103%
Year 2020-21	240%
Year 2021-22	140%
Insured Group Details	
Student strength	1500 approx.
Sum Insured	Rs. 2,00,000 per student
Coverage & Benefits Details	
Domiciliary Hospitalization	Covered
Coverage of Pre Existing	Covered
Psychiatric disorder cover of Rs 30,000 per student	Covered
Cashless facility	Applicable
30 days waiting Period	Waived - no waiting period
1st year and 2nd year	Waived coverage from day 1 for all illness
30 Days Pre and 60 Days post hospitalization Expenses coverage	Covered
Room Rent Limit per day	No capping
ICU Rent Limit per day	No capping
Corporate Buffer	Rs 10,00,000/- limit up to sum insured.
Other Conditions	New students joining the Institute become automatically covered under the scheme from their date of joining the Institute and the premium amount will be paid by the Institute. There is no internal ceiling of treatment.
TPA	TPA Services Involved (if any) and Name and contact details to be submitted. List of Network of Authorized hospitals to be provided and updated monthly.

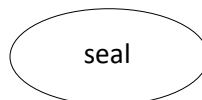
Cashless facility	Cashless treatment at least seven major Hospitals located in Pune. No deposit/ treatment charges to be levied on the students at the time admission. No amount to be retained by the hospital at the time of discharge. Students are to be provided with medical treatment on their arrival at the hospital.
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.

(Signature of the Authorized Person)

Date:

Name _____

Mobile No. _____



(COVERING LETTER)

(To be submitted along with technical bid on letter head)

The Registrar

Indian Institute of Science Education and Research,
Dr. Homi Bhabha Road,
Pune 411 008

Subject: Tender for Group Health Insurance Policy for Students

Reference: Tender Notice published in Daily newspaper / Institutes website / CPP Portal dated _____,

Sir,

With respect to the tender notice published in above mentioned Daily newspaper / Institutes website / CPP Portal, I / We hereby submit my / our tender in a required format.

I / We will adhere to the requirements prescribed by IISER Pune. I / We have carefully gone through the requirements, evaluation criteria, terms and conditions and prescribed formats carefully and I / We accept the same without any alterations/modifications.

Yours Sincerely,

Signature : _____

Name : _____

Seal of contracting agency/firm/company

(To be furnished on non-judicial stamp paper of Rs. 100/- duly attested by a Magistrate/Notary Public)

(To be submitted along with technical bid)

AFFIDAVIT

I/We (Name)_____ Contractor/Partner/Sole Proprietor (strike out which is not applicable of (Firm) _____ do hereby solemnly affirm and declare that the individual/firm/companies are not black listed by any Government Department / Autonomous body / Private Organization.

DATE, THE day of 2022

DEPONENT

ADDRESS _____

VERIFICATION

Verified that the content of above affidavit is true and correct to the best of my/our knowledge and belief. No part of it is false and nothing has been kept concealed there from.

DATE, THE day of 2022

DEPONENT

ACCEPTANCE CERTIFICATE

(To be submitted along with technical bid on letter head)

I..... (Designation)..... of

(Name of the Company)

Have read and understood and hereby accept the terms and conditions of the tender and agreement for the group health insurance policy for students.

Signature : _____

Name : _____

seal of contracting agency/firm/company

Date:

Place:

DRAFT FORMAT OF CLIENT CERTIFICATE

[To be submitted on client's letter head. Certificate may be in any format but should have following minimum details]

Date :

TO WHOMSOEVER IT MAY CONCERN

This is to certify that (Name of Agency)_____ is / was engaged by us for group health insurance policy for students with effect from_____ to _____.

Details of the manpower provided by the Agency are as under:

Sr	Type of Services	Period (DD/MM/YY)		Number of students
		From	To	

During the period of contract, services provided by the Agency has been: Poor / Satisfactory / Good / Very Good / Outstanding (Strike out whichever is not applicable)

Signature of Authorized Signatory

Name : _____

Designation : _____

Company Seal / Stamp