



बाल्मर लॉरी एण्ड कंपनी लिमिटेड
(भारत सरकार का एक निर्यात)
Balmer Lawrie & Co. Ltd.
(A Government of India Enterprise)

**TENDER ENQUIRY FOR GROUP MEDICLAIM INSURANCE POLICY
FOR THE PERIOD FROM 01.04.2021 to 31.03.2022**

Date : 23-02-2021

Closing date of submission of bids : 05-03-2021 at 3:00 PM

Opening of bids : 05-03-2021 at 4:00 PM

BY SPEEDPOST & MAIL

BL/HR/CHR/OFFMED/LT/202021/0014

To,

All General Insurance Companies in India dealing with Medical Insurance

Dear Sir/Madam,

Sub: Group Mediclaim Insurance Policy for Officers and their Family from 01.04.2021 to 31.03.2022 (both days inclusive)

Balmer Lawrie is a Central Public Sector Enterprise under the Ministry of Petroleum & Natural Gas, Government of India. The Company has its Corporate Office at Kolkata with its business spread across the country. We would like to provide Inpatient/hospitalization Medical treatment for all our officers on regular rolls of the Company and their family on pan India under a Group Mediclaim Insurance Policy.

We invite you to submit your Offer for **medical Insurance cover for a period of one year effective from 01.04.2021** for all officers **[which as on date is 214]** and their family.

Important Dates & Time:-

Sr. No.	Particulars	Date	Time
1	Last date & time for submission of bid	05.03.2021	3:00 PM
2	Date & time for opening tender	05.03.2021	4:00 PM

The bids/offers received after the due date and time mentioned above will not be entertained under any circumstances. Incomplete and unsigned bids or the bids not in prescribed format will be rejected without assigning any reason. The bid/offers should be complete in all respects and submitted to –

Shri Siva Naga Kumar Cherukupalli
Sr. Manager(HR&OL)
Balmer Lawrie & Co.Ltd
21, N S Road
Kolkata-700 001

Scope of Cover :-

The Insurance Policy would cover the following:

Sum Insured:	Sum Insured – Rs. 4 lacs on family floater basis
Family	<ul style="list-style-type: none">a) Self + Spouse (restricted to 1) + 2 dependent children (upto 25 years) limited to 4 members on Family floater basis.b) In case the 2nd issue is twin, 3rd Child to be included in which case total number is restricted to 5 on Family Floater basis.
Coverage:	<ul style="list-style-type: none">a) All Pre-existing Diseases to be covered.b) Pre-health Check up waivedc) Waiver of Time exclusion for diseasesd) Medical Coverage from Day 1. Waiting period to be waived off.e) Room Rent per day: 1% of Sum Insured for Normal room & No ceiling for ICU/ICCU/ITU etcf) Pre & Post hospitalization period for claim up to 30 days & 60 days respectivelyg) New born baby to be covered from date of birth in the floater sum insuredh) Ambulance Costs limited to INR. 3,000/- per hospitalization (to and fro included)i) Day care surgeries and treatment including Chemo therapy, Dialysis etc. are covered. <u>List of day care treatment to be enclosed.</u>j) Maternity: Normal and Caesarean: INR.50,000 (including pre and post-natal expenses up to INR. 5,000) for first two living childrenk) No Age Limit for coveragel) Internal Congenital diseases to be covered.m) External congenital disease in case of Life threatening situation to be coveredn) Inclusion/deletion of employees and their family is to be done on prorata premium basiso) Midterm inclusion is allowed for new joiners with family. In such cases, pro-rata premium will be paid.p) If the employee gets married or has children during the insurance period, the spouse and children (restricted to 2 and upto 25 year age) will be covered. Pro-rata premium for such inclusion shall be paid.q) If there is separation of officers, pro-rata premium will be refundedr) Cataract Limit- INR. 30,000/- per eye.s) Lasik surgery treatment covered if power of eye is above +/- 7.5t) In case of complications at pre & post-surgery for maternity, full sum insured will be applicable instead of maternity limit.u) Terrorism and epidemic to be coveredv) Attempt to suicide/ suicide is not coveredw) 50% co pay for Cyber Knife treatment/ Robotic Surgery/ Bio absorbable Stent/ FAMETO Laser surgery/ Toric Lens/KT Laser prostatex) Cochlear Implant treatment shall be restricted to 50% of Sum Insuredy) Oral Chemotherapy to be coveredz) Portability Coverage with continuity benefit from Group to Individual in case of retirement and resignation from services for employees and its dependents. In such cases of extension of coverage, cost to be borne by the ex-employee.

	aa) Policy covers hospitalization arising out of psychiatric/mental ailments within a limit of INR. 30,000 as well as treatment functional endoscopic sinus surgery within a limit of INR. 35,000/- (per hospitalisation) ab) Doctor visit during the period of hospitalization is capped at INR. 1200 per visit. ac) Covid test expenses covered in case of Hospitalization for non Covid treatment. ad) PPE Kit Expenses covered ae) For treatment at all listed hospitals of TPA/Insurance Company, cashless treatment to be extended af) Service charges on medical claims/bills not to be deducted
Claim Details	Claim MIS as on 23.02.2021 is attached as Annexure 3 on the Company Website

Tender Terms & Conditions:-

- 1. All General Insurance Companies in India having valid IRDA registration are eligible to bid. The bidder must enclose photocopy of valid IRDA Accreditation Certificate along with the Techno Commercial Bid (Part- A).***
- A bidder should have the provision for both internal/external TPA. The TPA should have all India presence with reputed empaneled hospitals pan India. The TPA should ensure that the Medical ID Cards for Officers and their eligible family members are issued immediately and not later than 15 days from the commencement of the policy cover.
- Reimbursement of medical claims should be settled within 7 working days from the date of submission of complete documents.
- The number of employees indicated under this policy is only provisional and Balmer Lawrie reserves its right to increase or decrease the same depending upon requirement during the award of insurance business. The list of employees along with their dependents to be extended coverage as on date is appended as Annexure 2 for information of the bidders on the Company Website www.balmerlawrie.com
- The employees and their dependents shall be provided hassle free cashless treatment against the Policy in case of Hospitalisation. Adequate measures in this regard shall be taken by the Insurance Company.
- Balmer Lawrie reserves the right to award and distribute the Insurance business to one or more Insurer/s.
- Notwithstanding anything stated above, Balmer Lawrie reserves the right to assess the Insurer's capacity and capability to perform the Insurance business, should the circumstances warrant. Such an assessment in the overall interest of Balmer Lawrie.
- Submitting the offer does not guarantee the acceptance of your offer. Balmer Lawrie reserves the right to accept or reject any or all offers or part thereof at its sole discretion, without assigning any reason whatsoever.
- Any offer received after the expiry of the time & date specified for receiving the offer is liable to be rejected without assigning any reasons.
- Insurance Company shall appoint dedicated personnel to liaison with Balmer Lawrie & Co. Ltd. in the matter of the Group Medclaim Policy, Hospitalization of employees & their dependents and all related issues arising out of the Policy and for its smooth implementation. Name, address, contact



number of such Nodal Person shall be made available to Balmer Lawrie & Co. Ltd. within 7 days from the issue of the Service Order.

11. During the tender opening one authorized representative of the bidder may be present.
12. The bid shall be opened at 3:00 PM on the date mentioned above. If the said date is declared as holiday, tender will be opened on the next working day at 3:00 PM.
13. The rate/commercial/technical offer of the firm should remain valid for 90 days from the date of tender opening.
14. Bids which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.
15. Bids sent by fax & email will not be accepted.
16. In case of differences arising in the terms & conditions of the tender documents with the firms, the decision of Balmer Lawrie & Co. Ltd. shall prevail.
17. Balmer Lawrie & Co. Ltd. reserves the right to modify/change/delete/add any further terms and conditions prior to issue of agreement
18. Balmer Lawrie & Co. Ltd. reserves the right to accept or reject any or all offers without assigning any reason(s) thereof.
19. A copy of this tender document along with the enclosures (list of employees and their dependents to be covered) is uploaded in our company website www.balmerlawrie.com under "Tenders=> Live Tenders".
20. All the pages of this tender document needs to be signed & stamped, signifying acceptance of all the terms & conditions.
21. Corrigenda/Addendum/Clarification (if any) in the tender will be published only on our website www.balmerlawrie.com
22. All bidders should forward a declaration in the enclosed format (Annexure-1), which should form a part of the Techno Commercial (Part - A) bid. Tenders received without this declaration will not be considered.
23. Terms of Payment
Total premium (all inclusive) shall be paid on finalization of order and acceptance by the bidder. Statutory deductions/ TDS as applicable shall be made during release of payments.
24. Risk & Cost:
If the service provider does not provide proper service during the contract period the same will be got done by M/s Balmer Lawrie & Co. Ltd. at the risk & cost of the service provider.
25. Force Majeure:
Any delay in or failure of the performance of either party hereto shall not constitute default hereunder or give rise to any claims for damages, if any, to the extent such delays failure of performance is caused by occurrences such as Acts of God or the public enemy expropriation or confiscation of facilities by Government Authorities, compliance with any order or request of any Governmental Authorities, was fires, floods, riots or illegal strikes.
26. No price Escalation:
No price escalation shall be entertained during the validity of the Insurance Coverage.



27. Jurisdiction:

Any legal dispute that may arise will be settled within the jurisdiction of Court of Kolkata

28. Arbitration:

Dispute Resolution: All disputes, differences and questions of any nature including interpretation of this Agreement or arising out of or in connection with this Agreement or as to the rights, duties or liabilities under it of the Parties shall be referred to Arbitration.

The procedure of the Arbitration shall be governed under the Arbitration and Conciliation Act, 1996 (as amended) and the rules thereunder as may be in force from time to time. The Arbitration proceedings shall be conducted in English language. The Seat of Arbitration shall be at Kolkata. The fees of the arbitrator will be divided equally. The Sole Arbitrator shall be appointed from the panel of arbitrators which shall be provided by the Balmer Lawrie & Co. Ltd. to the Lessor and he/she shall assign reasons to the award.

29. Termination of Contract:

Balmer Lawrie & Co. Ltd. may terminate the agreement by giving a written one-month advance notice to the Service Provider, if :

- i. The Service Provider becomes bankrupt or is otherwise declared insolvent.
- ii. The Service Provider being a company is wound up voluntarily or by the order of a court or a receiver, or manager is appointed on behalf of the debenture holders or circumstances occur entitling the court or debenture holders to appoint a receiver or a manager, provided that such termination will not prejudice or affect any right of action or remedy accrued or that might accrue thereafter to the Purchaser.
- iii. The quality of services rendered to Balmer Lawrie & Co. Ltd. gets degraded.
- iv. The Service Provider resorts to any deviation from the contract or violates the contract.

In the event that the contract is terminated, pro-rata premium will have to be refunded to Balmer Lawrie & Co. Ltd. by the Service Provider within ten working days.

Documents to be submitted by the bidders along with their Techno Commercial (Part-A) bid :

1. The bidder must enclose photocopy of valid IRDA Accreditation Certificate.
2. Declaration by the Bidder : Annexure - 1
3. The bidder must enclose proof of settlement of Rs. 15 lakhs (cumulative amount) and above during each of the last two Financial Years i.e. 2019-20 and 2020-21.
4. The bidder must enclose its Income Tax Return acknowledgement for FY 2019-2020
5. All the pages of the Tender Document needs to be necessarily signed, signifying acceptance of all the terms and conditions which is to be enclosed along with the Bid.
6. List of day care treatment to be submitted.

Procedure for Submission of Bid :-

- a. Please note that the offer shall be submitted in two parts comprising of : Part A : "Techno-Commercial Offer" and Part B : "Price Bid". Both the offers shall be given in the prescribed format enclosed.



- b. Each part shall be separately sealed in separate envelope and to be super scribed as "Techno-Commercial Offer" and "Price Bid" as applicable. Both the envelopes shall be sent to the Company in common envelope sealed and super scribed as "Quotation for Group Mediclaim Insurance Cover" dated 23.02.2021 due on 05.03.2021 and addressed to :-

All quotations should be addressed by 3:00 PM on 05.03.2021 to:

Shri Siva Naga Kumar Cherukupalli
Sr. Manager(HR&OL)
Balmer Lawrie & Co.Ltd
21, N S Road
Kolkata-700 001

Please also note that we have appointed **M/s Marsh India Insurance Brokers Pvt Ltd** as our official Consultant / Advisor to facilitate services related to our Insurance matters.


For any queries / details, you may contact - Shri Vishal Gupta, Assistant Vice President at: Mobile No. 9073394929 Mail : vishal.gupta@marsh.com or Shri Sashi F. Lakra, Assistant Manager (HR), Balmer Lawrie & Co. Ltd. at 033 2225742 ; Mail : lakra.sf@balmerlawrie.com on all working days from Monday to Friday.

The last date for submitting your offer at Balmer Lawrie, Kolkata at the above mentioned address is 05.03.2021 before 3.00 P.M. and the same would be opened at 4:00 PM on 05.03.2021 before the representative of participating insurers if they are present.

Any postal delay will not be considered. Quotations received after due date and time will not be considered.

Any extension of time for bidding will be notified only through the company website www.balmerlawrie.com. All bidders to refer to the website from time to time.

For **BALMER LAWRIE & CO. LTD.**


23/02/2021
Siva Naga Kumar Cherukupalli
Sr. Manager(HR&OL)

BY EMAIL & SPEEDPOST

To

All General Insurance Companies in India

Sir/Madam,

You are requested to submit your most competitive offer within the stipulated date and time as specified, and in the manner and method prescribed super scribing in the envelope. Do clearly mention the coverage being offered as per our requirement, also mention if any coverage from our wish list is not offered.

The premium shall be quoted in PART-B in both words and figures. Any correction / overwriting / scoring / cancellation should be counter-signed. If there is any difference in words and figures, the figures in words will supersede figures. In case of illegibility, the interpretation of Balmer Lawrie shall be final. All entries shall be in English language only.

Balmer Lawrie reserves the right to award and distribute the Insurance business to one or more Insurer/s.

Notwithstanding anything stated above, Balmer Lawrie reserves the right to assess the Insurer's capacity and capability to perform the Insurance business, should the circumstances warrant, such an assessment in the overall interest of Balmer Lawrie.

Submitting the offer does not guarantee the acceptance of your offer. Balmer Lawrie reserves the right to accept or reject any or all offers or part thereof at its sole discretion, without assigning any reason whatsoever.

Any offer received after the expiry of the time & date specified for receiving the offer is liable to be rejected without assigning any reasons.

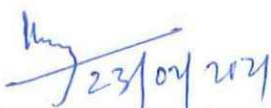
A copy of this tender document along with the enclosures (list of employees and their dependents to be covered) is uploaded in our company website www.balmerlawrie.com under "Tenders => Live Tenders".

All the pages of the Tender Document needs to be signed & stamped, signifying acceptance of all the terms and condition.

The price bid indicating your quote has to be as per the proforma attached as PART-B.

Yours faithfully,

For Balmer Lawrie & Co.Ltd


(Siva Naga Kumar Cherukupalli)
Sr. Manager(HR&OL)

PART - A

TENDER NO. - BL/HR/CHR/OFFMED/LT/202021/0014

Quotation for providing Group Mediclaim Insurance coverage for all officers and their family members

Shri Siva Naga Kumar Cherukupalli
Sr. Manager(HR&OL)
Balmer Lawrie & Co.Ltd
21, N S Road
Kolkata-700 001

We are glad to submit our Techno Commercial Offer for Group Mediclaim Insurance Policy against your Tender Enquiry No. BL/HR/CHR/OFFMED/LT/202021/0014 dated 23.02.2021 due on 05.03.2021.

1. Particulars of Company

a] Name of the Organization :

b[i] Address :
[Registered Office]

Postal Code :

State :

b[ii] Address :
[Kolkata Office]

Postal Code :

State :

c[i] Telephone :

c[ii] Mobile :

c[iii] Email :

c[iv] Website :

da[i] Contact person Name :

Mobile No

da[ii] :

Email :

db[i] Contact person Name :

Mobile No

db[ii] :

Email :

e[viii] MICR Code :

Encl. : Copy of Notice Inviting Tender No. BL/HR/CHR/OFFMED/LT/202021/0014 dated 23.02.2021 duly signed and sealed.

PART - B

TENDER NO. - BL/HR/CHR/OFFMED/LT/202021/0014
Quotation for providing Group Mediclaim Insurance coverage for all officers

Shri Siva Naga Kumar Cherukupalli
Sr. Manager(HR&OL)
Balmer Lawrie & Co.Ltd
21, N S Road
Kolkata-700 001

Dear Sir,

We are glad to offer our best premium as given below for Insurance coverage of 576 No. of lives as per requirement:-

Serial No.	Particulars	Details
1	No. of Lives Covered	576 Lives <u>(Employees 214)</u> (Dependents 362) (Total 576)
2	Total Sum Insured (In Rupees) (Rs. 4 Lakhs x <u>No. of employees covered</u>)	
3	Net Premium (In figures)	Rs.
4	GST Premium	Rate % _____ Amount in figures _____
5	Total Premium Payable	(In figures) Rs.
		(In words) Rs.
6	Deviations if any	

[Authorized Signatory with Official Seal]

Date _____

Declaration by the Bidder

To,
Shri Siva Naga Kumar Cherukupalli
Sr. Manager(HR&OL)
Balmer Lawrie & Co.Ltd
21, N S Road
Kolkata-700 001

Dear Sir,

Sub : Tender for Group Medclaim Insurance Policy for Officers and their family members

Ref : Notice inviting Tender No. BL/HR/CHR/OFFMED/LT/202021/0014

With reference to the above, I am/we are offering our competitive prices for Group Medical Insurance Policy for Balmer Lawrie & Co. Ltd.

I/We hereby reconfirm and declare that I/We have carefully read and understood the above referred tender document including instructions, terms & conditions, specifications, schedule and all the contents stated therein and I/We accept the same.

I/We hereby declare that my/our firm has not been blacklisted/suspended by any department/unit/Autonomous Body/PSU of Central/State Government.

Thanking you,

Yours faithfully,

(Signature of the Bidder)

Name : _____

Designation : _____

Mobile No : _____

Date : _____

Stamp : _____