

**Balmer Lawrie & Co. Ltd.**  
[A Government of India Enterprise]  
21 Netaji Subhas Road, Kolkata 700 001

Tender Reference No. : BL/HR/CHR/CORKAV/LT/202122/0002  
Date : 8<sup>th</sup> June, 2021

Closing Date : 22<sup>nd</sup> June, 2021  
at 15.00 Hours

**NOTICE INVITING TENDER NO. BL/HR/CHR/CORKAV/LT/202122/0002**

**Sub: Inviting quotation for Group Insurance Policy for Corona Kavach**

BALMER LAWRIE & CO. LTD. [A Government of India Enterprise] is a well-established business conglomerate with its Corporate HO at Kolkata & business spread across the country. We provide Corona Kavach [COVID] insurance coverage for all our personnel. The Company has decided to seek quotations Corona Kavach Group Insurance Policy.

**Nature of Cover – Existing Personnel**

**Coverage—**

The proposed Insurance policy is dedicated to cover all personnel (regular employees including Probationers) and those engaged on Direct Contract and Fixed Term Contract basis, here in after referred to as 'Personnel', in accordance with the terms of the policy exclusively for the treatment of COVID.

**Period of Coverage – 9.50 months OR 12 months depending upon the discretion of the Company.**

**Corona Kavach Cover – for 1198 personnel (including personnel on regular rolls of the Company and those on Fixed term contracts and Direct contracts)**

**The extent of coverage is as follows:-**

Sl.No	Category of personnel	Plan of Coverage	Number falling under each group/category
1.	Category – I	5 Lakhs per personnel	575
2.	Category – II	3 Lakhs per personnel	623

**Salient Features -**

1. The Policy shall cover all personnel in the Permanent rolls of the Company, and Fixed Term Contract engagees including those engaged on Direct Contract as on the date of floating of tender.
2. The policy shall be exclusively for 'self' only (not for dependent family members).
3. Duration : The bidders are requested to quote for Corona Kavach Insurance Policy with duration of –

a) 9.5 months

AND/OR

b) 12 months

As per proforma marked as Part-B (Price Bid)



4. Management would have the discretion to decide on opting for a policy of 9.5 months OR for 12 months duration.
5. All expenses with respect to inpatient (hospitalization) and in-home COVID treatment shall be covered under the policy.
6. The Policy shall provide pan India coverage to the Personnel for treatment at any location in the Country irrespective of their place of posting.

#### Scope of Coverage –

##### Hospitalization expenses:

1. Expenses incurred on hospitalization for minimum period of 24 hours for COVID 19 treatment during policy period.
2. Age Limit- Entry age of Proposer should be between eighteen (18) years and sixty five (65) years.
3. Pre-Hospitalization/Home Care Treatment expenses for a period of 15 days prior to date of admissible Hospitalization/Home Care Treatment shall be covered. The Insurance company shall indemnify Post hospitalization/ Home Care Treatment medical expenses incurred, related to an admissible Hospitalization/ Home Care Treatment, for a fixed period of 30 days from the date of discharge from the Hospital/Home Care Treatment following an admissible Hospitalization/Home Care Treatment covered under the policy.

##### Note :

- a. Pre Hospitalisation - 15 days prior to the date of Hospitalisation
  - b. Post Hospitalisation – 30 days post discharge from Hospital
  - c. Pre Home Care Treatment – 15 days prior to diagnosis of Covid as per Covid Report
  - d. Post Home Care Treatment – 30 days post completion of the 14<sup>th</sup> day of Home Care Treatment
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4. Road Ambulance subject to a maximum of Rs.2000/- per hospitalization for the Ambulance services offered by a Hospital or by an Ambulance service provider, provided that the Ambulance is availed only in relation to Covid Hospitalization for which the Company has accepted a claim under section. This also includes the cost of the transportation of the Insured Person from a Hospital to another Hospital as prescribed by a Medical Practitioner.
  5. **Home Care Treatment** means treatment availed by the Insured Person at home for Covid on positive diagnosis of Covid in a Government authorized diagnostic Centre, which in normal course would require care and treatment at a hospital but is actually taken at home, maximum of 14 days per incident [Reference Note to para (3) above] provided that:
    - a) The Medical practitioner advises the Insured person to undergo treatment at home.
    - b) There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment.
    - c) Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained.
    - d) Insured shall be permitted to avail the services as prescribed by the medical practitioner.





Cashless or reimbursement facility shall be offered under home care expenses subject to claim settlement policy disclosed in the website.

e) In case the insured intends to avail the services of non-network provider claim shall be subject to reimbursement, a prior approval from the Company needs to be taken before availing such services.

In this benefit, the following shall be covered if prescribed by the treating medical practitioner and is related to treatment of Covid,

- a. Diagnostic tests undergone at home or at diagnostics centre
  - b. Medicines prescribed in writing
  - c. Consultation charges of the medical practitioner
  - d. Nursing charges related to medical staff
  - e. Medical procedures limited to parenteral administration of medicines
  - f. Cost of Pulse oximeter, Oxygen cylinder and Nebulizer.
  - g. Cost of Covid Test to be reimbursed by the Insurance Company provided tested positive.
6. One person can be extended hospitalization (including pre and post hospitalization treatment) and/or home care treatment (including pre and post home care treatment) for COVID related treatment more than once.
  7. AYUSH Treatment -The Company shall indemnify medical expenses incurred for in-patient care treatment for Covid on positive diagnosis of COVID test in a government authorized diagnostic centre including the expenses incurred on treatment of any comorbidity along with the treatment for Covid under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines during the Policy period up to the limit of Sum Insured as specified in the Policy Schedule in any AYUSH Hospital.
  8. Expenses related to the treatment of Covid within 15 days from the policy commencement date shall be excluded.
  9. Room, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home on actual.
  10. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) / HDU expenses on actual.
  11. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor / surgeon or to the hospital to be covered.
  12. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, ventilator charges, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities, PPE Kit, gloves, mask and such similar other expenses.
  13. Co morbidity to be covered.
  14. Hospital Cash- 0.50% of the sum insured per day for each 24 hrs. of continuous hospitalization. The benefit shall be payable maximum up to 15 days during a policy period in respect of every insured person (To be quoted separately). The total amount payable should not exceed 100% of Sum Insured within the policy period.
  15. Third Party Administration may be In-house or External as per the choice of the bidder.
  16. List of Claim Documents required to be shared while Submission of Techno-Commercial Bid
    - i) Reimbursement of Hospitalization Claims
    - ii) Home Care Treatment (Reimbursement Claim)



17. All medical / treatment related documents to be provided by the hospital to the patient / her/his family on the date of release.
18. Personnel joining the Company during the Insurance coverage period will be covered on payment of pro-rata premium by Balmer Lawrie. Similarly, personnel who exit from the services of the Company , in their case pro-rata refund of premium will be made by the Insurance Company to Balmer Lawrie

**Existing Policy Details as under;**

Insurer - Edelweiss General Insurance Company Ltd.

Policy Period – 12<sup>th</sup> October, 2020 to 23<sup>rd</sup> July, 2021

Existing TPA – Medi Assist Insurance TPA Ltd.

No. of Lives at Inception- 1336

No of Lives as on date- 1212

Net Premium at Inception (without GST) – Rs. 17,04,509/-

Net Premium as on 8<sup>th</sup> June, 2021 (without GST) – Rs. 15,70,812/-

Detail Claim MIS is attached as Annexure 3 in the Company Website: [www.balmerlawrie.com](http://www.balmerlawrie.com)

**Other 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).*
2. A bidder should have the provision to engage an internal/external TPA of their choice. The TPA should have all India presence with reputed empaneled hospitals pan India. The TPA should ensure that the Medical ID Cards for personnel are issued immediately and not later than 15 days from the commencement of the policy cover.
3. Reimbursement of medical claims should be settled within 7 working days from the date of submission of complete documents.
4. The number of personnel 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 personnel to be extended coverage as on date is appended as Annexure 2 for information of the bidders on the Company Website [www.balmerlawrie.com](http://www.balmerlawrie.com)
5. The personnel shall be provided hassle free cashless treatment against the Policy in case of Hospitalization. Adequate measures in this regard shall be taken by the Insurance Company.
6. Balmer Lawrie reserves the right to award and distribute the Insurance business to one or more Insurer/s.
7. Notwithstanding anything stated above, Balmer Lawrie & Co. Ltd. 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.
8. Submitting the offer does not guarantee the acceptance of your offer. Balmer Lawrie & Co. Ltd. reserves the right to accept or reject any or all offers or part thereof at its sole discretion, without assigning any reason whatsoever.





9. Any offer received after the expiry of the time & date specified for receiving the offer is liable to be rejected without assigning any reasons.
10. Insurance Company shall appoint dedicated personnel to liaison with Balmer Lawrie & Co. Ltd. in the matter of the Corona Kavach Insurance Policy, Hospitalization/Home Care Treatment of personnel 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 (Techno-Commercial Bid & Price Bid Opening) one authorized representative of the bidder may be present.
12. The Techno Commercial bid shall be opened at 4:00 PM on the last date of receipt of quotations. If the said date is declared as holiday, tender will be opened on the next working day at 4:00 PM.
13. The Price Bid shall be opened on the date and time as specified by Balmer Lawrie & Co. Ltd. and communicated through its official consultants M/s Marsh India Insurance Brokers Pvt. Ltd.
14. The rate/commercial/technical offer of the firm should remain valid for 90 days from the date of tender opening.
15. Bids which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.
16. Bids sent by fax & email will not be accepted.
17. 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.
18. Balmer Lawrie & Co. Ltd. reserves the right to modify/change/delete/add any further terms and conditions prior to issue of agreement
19. Balmer Lawrie & Co. Ltd. reserves the right to accept or reject any or all offers without assigning any reason(s) thereof.
20. A copy of this tender document along with the enclosures (list of personnel to be covered) is uploaded in our company website [www.balmerlawrie.com](http://www.balmerlawrie.com) under "Tenders=> Live Tenders".
21. All the pages of this tender document needs to be signed & stamped, signifying acceptance of all the terms & conditions.
22. Corrigenda/Addendum/Clarification (if any) in the tender will be published only on our website [www.balmerlawrie.com](http://www.balmerlawrie.com)
23. 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.
24. 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.



**25. 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.

**26. 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.

**27. No price Escalation:**

No price escalation shall be entertained during the validity of the Insurance Coverage.

**28. Jurisdiction:**

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

**29. 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.

**30. 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.

**31. The Company reserves the right to opt for coverage for 9.5 months OR 12 months as per discretion of the Company.**





**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 Covid Claims of Rs. 20 lakhs (cumulative amount) during the last Financial Year i.e. 2020-21.
4. 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.

**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 Corona Kavach Insurance Policy" dated 8<sup>th</sup> June, 2021 due on 22<sup>nd</sup> June, 2021 and addressed to :-

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

**Any postal delay will not be considered. Quotations received after 3:00 PM on 22<sup>nd</sup> June, 2021 shall not be considered.**


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, Vice President at: Mobile No. 9073394929 Mail : [vishal.gupta@marsh.com](mailto:vishal.gupta@marsh.com) or Shri Sashi F. Lakra, Assistant Manager (HR), Balmer Lawrie & Co. Ltd. at 033 22225742 ; Mail : [lakra.sf@balmerlawrie.com](mailto: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 22<sup>nd</sup> June, 2021 before 3.00 P.M.** and the same would be opened (Techno-Commercial Bid only) at 4:00 PM on 22<sup>nd</sup> June, 2021 before the representative of participating insurers if they are present.

Any extension of time for bidding will be notified only through the company website [www.balmerlawrie.com](http://www.balmerlawrie.com) . All bidders to refer to the website from time to time.

For BALMER LAWRIE & CO. LTD.

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

**PART - A**

**TECHNO COMMERCIAL OFFER**

**Shri Siva Naga Kumar Cherukupalli**  
**Senior Manager (HR &OL)**  
**BALMER LAWRIE & CO. LTD.**  
**21 Netaji Subhas Road,**  
**Kolkata 700 001**

We are glad to submit our Techno Commercial Offer for Corona Kavach\_Group Insurance against your Tender Enquiry No. BL/HR/CHR/CORKAV/LT/202122/0002 due on 22<sup>nd</sup> June, 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 :

da[ii] Mobile No :

Email :

db[i] Contact person Name :

db[ii] Mobile No :

Email :

e[i] GST No :



e[ii] PAN No :  
 e[iii] Bank Name :  
 e[iv] Bank Address :  
 e[v] Branch :  
 e[vi] A/c No :  
 e[vii] IFSC Code :  
 e[viii] MICR Code :

**2. Service offered**

[a] Name of the Policy : GROUP POLICY FOR CORONA KAVACH [COVID-19]  
 [b] Total number. of personnel covered : 1198  
 [c] Validity of the plan : **9.50 OR 12 months as per discretion of Balmer Lawrie & Co. Ltd. However, bidders are requested to quote for 9.5 months or 12 months or both.**

**3. Covid Claims settled during the last Financial Year i.e. 2020-21 : (Amount in INR)**

[a] Covid Claims settled during Financial Year 2020-21 :  
**[Proof of Settlement to be provided]**

**4. Valid IRDA Accreditation Certificate : [Enclosed photocopy]**

We are agreeable to all the Terms & Conditions set out in the Tender and submit herewith signed and sealed copy of the Tender Notice no. BL/HR/CHR/CORKAV/LT/202122/0002 as our token of acceptance of all terms and conditions of the Tender.

**(Authorised Signatory)  
 with seal**

Date :

Place :

**Encl. : 1. Copy of Notice Inviting Tender No. dated duly signed and sealed.  
 2. Valid IRDA certificate  
 3. Proof of Settlement of Covid Claims as mentioned in point 3 [a] above**

**PART – B**  
**PRICE BID**

1. Total No. of personnel covered : 1198 nos.
2. Total Sum assured (Rs.) : 47,44,00,000
3. Validity of the plan : 9.50 OR 12 months as per discretion of Balmer Lawrie & Co. Ltd.
4. Net premium

	Category of personnel (1)	Plan of Coverage (2)	Sum Assured (in Rs) (3)	Quote 1 (in Rs. Excluding GST) for 9.5 months (4)	Quote 2 (in Rs. Excluding GST) for 12 months (5)
A	Category – I	Rs. 5 Lakhs per personnel (575 personnel)	28,75,00,000 (575 nos x Rs 5 lakhs)		
B	Category – II	Rs. 3 Lakhs per personnel (623 personnel)	18,69,00,000 (623 nos x Rs 3 lakhs)		
C	Hospital Cash Premium	As per base sum insured mentioned above			
D	TOTAL (A+B+C)				
E	GST 18 [%] Please specify % of GST also		Amount (in Rs.)		
F	Other charges , if any (Please indicate separately)		Amount (in Rs.)		
G	Total premium [TOTAL + GST + Other Charges] [D]+[E]+[F]		Amount in Figures (Rs)		
			Amount in Words (Rs)		

**Note:**

- a) Bidders are requested to preferably quote against both the Columns (4) and Column (5).
- b) However, the bidders may also quote for either 9.5 months or 12 months at their discretion.
- c) Balmer Lawrie & Co. Ltd. reserves the right to decide on the duration of the policy term i.e. 9.5 months OR 12 months.
- d) Accordingly, based on the decision of Balmer Lawrie & Co. Ltd. as stated at ( c ) above, the Total Premium [Row (G)] would be the deciding factor for determining L-1.

(Authorised Signatory)  
with Name ,designation and seal

Date :

Place :



Declaration by the Bidder

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

Dear Sir,

Sub : Tender for Corona Kavach Insurance Policy for personnel

Ref : Notice inviting Tender No. BL/HR/CHR/CORKAV/LT/202122/0002

With reference to the above, I am/we are offering our competitive prices for Corona Kavach 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 : \_\_\_\_\_