INDIAN INSTITUTE OF TECHNOLOGY DELHI
Hauz Khas, New Delhi-110016

Notice Inviting Quotation (e-Procurement Mode)

Date: 03.06.2025

OPEN TENDER NOTICE NO.: IITD/KHOS(SP-5013)/2025

Subject: Notice Inviting Quotation from General Health Insurance Company for employees (Serving / Retired) & Students of INDIAN INSTITUTE OF TECHNOLOGY DELHI (IIT Delhi).

Indian Institute of Technology Delhi (IIT Delhi) is a premier autonomous statutory organization under the Ministry of Education, Government of India and established through the "Institutes of Technology Act, 1961", as amended by the "Institutes of Technology (Amendment) Act, 1963". In recognition of its excellence in higher education and research, the Institute was declared an "Institute of Eminence" by the Government of India.

Indian Institute of Technology Delhi invites tenders to offer Group Medical Insurance Policy from experienced and eligible Insurance companies, registered with the Insurance Regulatory and Development Authority of India (IRDAI on the terms and condition terms and condition set out in this Tender document and such other terms and conditions subject to which such information is provided.

Tender Documents may be downloaded from Central Public Procurement Portal http://eprocure.gov.in/eprocure/app and from the website of the IIT Delhi. Aspiring Bidders who have not enrolled / registered in e-procurement should enroll / register before participating through the website http://eprocure.gov.in/eprocure/app. The portal enrolment is free of cost. Bidders are advised to go through instructions provided at 'Instructions for online Bid Submission.

The tender document consists of

i. Schedule A: Instructions for Online Bid Submission
ii. Schedule B: General Terms and Conditions
iii. Schedule C: Details for Group Medical Insurance Coverage
iv. Schedule D: Details of Current Policy
v. Annexures

Tender Schedule

Name of Organization	Indian Institute of Technology Delhi
Tender Type (Open/Limited/EOI/Auction/Single/Global)	Open
Tender Category (Services/Goods/works)	Services
Type/Form of Contract (Work/Supply/ Auction/ Service/ Buy/ Empanelment/ Sell)	Service
Product Category (Civil Works/Electrical Works/Fleet Management/ Computer Systems)	Others
Is Multi Currency Allowed	Only INR
Date of Issue/Publishing	03.06.2025 (15:00 Hrs)
Document Download/Sale Start Date	03.06.2025 (15:00 Hrs)
Document Download/Sale End Date	24.06.2025 (15:00 Hrs)
Date for Pre-Bid Conference	09.06.2025 (15:00 Hrs)
Venue of Pre-Bid Conference	Senate Room, Main Building, IIT Delhi
Last Date and Time for Uploading of Bids	24.06.2025 (15:00 Hrs)
Date and Time of Opening of Technical Bids	25.06.2025 (15:00 Hrs)
No. of Covers (1/2/3/4)	02
Bid Validity days (180/120/90/60/30)	120 days (From last date of opening of tender)
Address for Communication	Mr. Manish Bharadwaj Assistant Registrar Hospital & Health Services, IIT Delhi, Hauz Khas, New Delhi 110016
Contact No.	011-26596673 / 26597700
Email Address	arhealth@admin.iitd.ac.in

Chairperson
(Medical Insurance Committee)

Schedule A

Instructions for Online Bid Submission

As per the directives of Department of Expenditure, this tender document has been published on the Central Public Procurement Portal (URL: http://eprocure.gov.in/eprocure/app.). 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.

A1. Registration

- Bidders are required to enroll on the e-Procurement module of the Central Public Procurement Portal (URL: http://eprocure.gov.in/eprocure/app.) by clicking on the link "Online Bidder Enrollment" on the CPP Portal is free of charge.
- As part of the enrolment process, the bidders will be required to choose a unique username and assign a password for their accounts.
- 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. 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.
- 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.
- Bidder then logs in to the site through the secured log-in by entering their user ID / password and the password of the DSC / e-Token.

A2. Searching for tender Documents

- There is 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.

- 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.
- 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.

A3. Preparation of Bids

- Bidder should take into account any corrigendum published on the tender document before submitting their bids.
- 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.
- 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 / RAR / DWF formats. Bid documents may be scanned with 100 dpi with black and white option.
- 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.

Note: My Documents Space is only a repository given to the Bidders to ease the uploading process. If Bidder has uploaded his document in My document Space, this does not automatically ensure these documents being part of Technical Bid.

A4. Submission of Bids

- Bidder should log into the site well in advance for bid submission so that they can 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.
- The bidder has to digitally sign and upload the required bid documents one by one as indicated in the tender document.
- A standard BoQ format has been provided with the tender document to be filled by all the bidders. Bidders are requested to note that they should necessarily submit their financial bids in the format provided and no other format is acceptable. Bidders are required to download the BoQ file, open it and complete the white colored (unprotected) cells with their respective financial quotes and other details (such as name of the bidder). No other cells should be changed. Once the details have been completed, the bidder should save it and submit it online, without changing the filename. If the BoQ file is found to be modified by the bidder, the bid will be rejected.
- 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.
- All the documents being submitted by the bidders would be encrypted using PKI encryption techniques to ensure the secrecy of the data. The data entered cannot be viewed by unauthorized persons until the time of bid opening. The confidentiality of the bids is maintained using the secured Socket Layer 128-bit encryption technology. Data storage encryption of sensitive fields is done. Any bid document that is uploaded to symmetric encryption using buyers/bid opener's public keys. Overall, the uploaded documents become readable only after the tender opening by the authorized bid openers.
- Upon the successful and timely submission of bids (i.e. after clicking "Freeze Bid Submission" in the portal), 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.
- The bid summary has to be printed and kept as an acknowledgement of the submission of the bid.
- The bid should be submitted in two bid system i.e. Technical Bid & Financial Bid.

A5. Technical Bid

The following documents are required to be submitted / uploaded in the technical bid:

i. Compliance Sheet (Annexure-1)
ii. Basic Details of Insurer (Annexure-2)
iii. Proof of IRDAI Registration.
iv. PAN and GST certificate of the organization
v. List of TPA in the panel of Insurer
vi. Self -Declaration Certificate (Annexure-3)
vii. Details of annual turnover of the organization/company for the past three financial years (viz., 2024-25, 2023-24 and 2022-23). Documentary proof in the form of an audited statement of annual accounts is required to be submitted.
viii. Experience certificates showing experience in providing Medical Insurance in minimum of three public/private/government organization/corporation for 1500 or more families under one group in the last five years (Annexure-4).
ix. Details for calculation of premium based on ICR, in case the policy is renewed after one year.
x. Declaration for providing Cashless facility in preferred hospital in Delhi/NCR as provided in Annexure-5

A6. Financial Bid

Bidders are requested to note that they should submit their financial bid in the BoQ format provided (Sheet-1 & Sheet-2) and no other format is acceptable (format is given in Annexure-6).

A7. Amendment of Tender Document

Before the deadline for submission of tenders, the IISc may modify the tender documents by issuing corrigendum / addendum. Such corrigendum/ addendum thus issued shall be part of the tender documents and shall be published online in e-Procurement portal. To give prospective Bidders reasonable time in which to take corrigendum/ addendum into account in preparing.

A7. Assistance to Bidders

- 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.
- 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 1800 233 7315.

Schedule B

General Terms and Conditions

B1. Eligibility to participate in the tender:

a) The bidder should be a registered Indian Insurer in accordance with the Insurance Act, registered and licensed by **IRDAI (Insurance Regulatory Development Authority of India)** as Medical/Health Insurer and should have a licence to carry out medical insurance business on a Pan India basis. The insurer must have its policy issuing office in Delhi City.

b) The Insurance Company shall be in the Medical Insurance business in India atleast for five years as on date of publishing the tender. The turnover in the medical insurance business during each of the **last three financial years (FY 2024-25, 2023-24, 2022-23) should have been minimum Rs. 100 Crores**.

c) The bidder should have undertaken Medical Insurance in minimum of **three public/private/government organization for 1500 or more families** under one group in the last five years. (Documentary evidence to be furnished).

d) The bidder has to submit self-declaration along with un-priced technical bid stating that they have not been Black-Listed/ De-listed by any Indian Institutional Agency/Government Department/ Public Sector Undertaking in the last three years. In case they have been Black-listed by any of the Institutions, details of the same be furnished. The bidder should provide copies/details of adverse judgments by a consumer court against the bidder, if any (Suppression of any information may lead to cancellationof the contract).

B2. Alternative / Conditional proposals:

The Insurer shall submit the tender that strictly complies with the requirements of the schedules. Any alternatives or modifications shall render the tender invalid; tenders with conditional offers will be invalid.

B3. Acceptance and rejection:

IITD reserves the right to shortlist / reject any or all tenders and accept the whole or any part of the tender without assigning any reason. A tender that does not fulfil any of the conditions as per the schedules or with incomplete documents in any respect will be rejected summarily.

B4. Brokerage:

No brokerage agency/consultancy charges are allowed as this will be a direct transaction between the Insurer and the IIT Delhi.

B5. Technical Evaluation Process & Final Selection:

The opening of the financial bid will be preceded by the evaluation of the Technical Bid. The evaluation of the Technical Bid will be done by the Committee constituted for this purpose. After evaluation is completed, all the Bidders who are qualified will be notified and will be intimated at the time of opening of the financial bid.

The IIT Delhi will evaluate and compare the quotation/offers as per comparative statement downloaded from e- procurement portal. Only the commercial/financial bids of technically qualified bidders would be considered for contract. The evaluation of the L-1 will be as per the prices quoted on the base policy of employee and base policy of student.

Total Premium for Evaluation = Premium for Employees Base Policy + Premium for Student Policy
* The applicable GST (%) should be mentioned additional.
*Top-up premium will not be considered for evaluation of L-1

In case of a tie with the lowest premium, the lowest bidders will be asked to discount the quoted premiums in a sealed cover (off-line) for final selection. This off-line reverse auction process will be repeated, if necessary, till the determination of bidder with lowest quoted premium.

Note: The quotation for Top-up will not be considered for evaluation of L-1, as Top-up will be the optional coverage for the beneficiaries of base policy.

B6. Award of Contract & Agreement:

The IIT Delhi will award the Contract to the successful Bidder whose has quoted the total lowest annual premium, provided further that the Bidder has been determined to be qualified to satisfactory perform the Contract. The selected Insurer shall sign an agreement with IITD, which will be executed as per the provisions of the Stamp Act.

B7. Period of policy:

The policy shall be issued for a period of 1 (One) year. The policy shall be effective from **02 August 2025 to 01 August 2026**. Upon satisfactory performance of the Insurer, the policies may be extended for a further period of 1 year at a time up to a maximum period of 5 years on mutually acceptable terms and premium rates.

B8. Grievance redressal and termination:

In case of grievances due to non-compliance with any of the provisions contained in this policy by the Insurer, IITD may adopt one of the options given below.

i. Grievance Machinery: Submit the matter to the Grievance Machinery of the Insurer by lodging the grievance on the portal of IRDAI.

ii. Ombudsman: IITD may approach the Insurance Ombudsman and get the grievance redressed.

In case of unsatisfactory redressal of grievance at these levels, IITD reserves the right to terminate the policy at any time and seek the following:

(a) Premium Refund: The Insurer shall return a proportion of premiums(corresponding to the unexpired period of insurance) of individuals in thegroup against whom no claims are made.

(b) Any other action as deemed fit by the competent authority of IITD.

B9. Premium payment terms:

The final premium will be evaluated at the time of award of contract with respect to exact number of employee and student. Accordingly, the final premium may increase/decrease at the time of award of contract. The IITD shall pay the quoted premium in advance on quarterly basis.

Insurance company should raise an invoice for every quarter in advance and IIT Delhi would make the payment within 30 daysof raising of the invoice. This invoice should be accompanied by an electronic list (softcopy) of all the insured with their employee code number as well as age.

B10. Addition / Deletion:

IIT Delhi will send the list of employees, their dependent & students (who joins the institute/becomes eligible after initiation of policy) to be added/deleted to the policy on monthly basis. The premium for the mid-term inclusion will be on pro-rata basis. The insurer has to raise the separate invoice of net amount for such list considering all addition and deletion.

The employee who resigns/separated from the Institute during the policy period, has right to opt-out the policy subject to no claim has been made by the employee or its dependent family member. In such cases, insurer has to adjust/refund the premium on pro-rat basis for the balance tenure of policy.

In cases where the employee (serving/retired) dies while in service, the dependents of the deceased will have to be covered as dependents in the policy.

IIT Delhi is authorized to decide the eligibility of the employee, their dependent & student for addition/deletion in the policy as per prevailing guidelines of the institute. Insurers have no right to reject membership of a serving/retiredemployee and his/her dependents as defined by IIT Delhi.

B11. Performance Monitoring:

The insurer shall submit the monthly statement to the IITD with the following details:

(i) the claims made by the individuals of the group,

(ii) the date-wise settlements,

(iii) the respective amounts, and

(iv) details of grievances received, disposed, and pending under the policy.

B12. Important Instructions:

i. The bids are invited under two bid systems i.e. Technical Bid and Commercial Bid, documents are to be uploaded in the CPPP portal as mentioned in the compliance sheet (Annexure-1).

ii. All Bidders shall provide the required information accurately and enough as per details in Eligibility Criteria. The bidder should upload the copy of the technical bids and documents in the CPP portal and further documents as mentioned in the compliance sheet (Annexure-1) on or before the last date of submission of tender.

iii. Blacklisted contractors in State / Central Govt. Departments, Central / State PSUs, Autonomous Organizations/ Boards etc., are not eligible to quote, if found such tenders will be rejected.

iv. The successful Bidder shall execute an SLA within 15 days from the date of Receipt of intimation. The Tender Document and SLA will form part and parcel of the agreement, failing which the tender will deem to be get cancelled.

v. The rates quoted should be as per the financial bid only. The IIT Delhi reserves the right to accept / reject any or all the tenders without assigning any reasons.

vi. Conditional tenders will not be accepted and are liable for rejection.

vii. Bidders who meet the specified minimum qualifying criteria shall be eligible.

viii. Even though the Bidders meet the above criteria, they are subject to be disqualified if they have made misleading or false representations in the forms, statements and attachments submitted in proof of the qualification requirements.

ix. Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder.

x. IIT Delhi will reject a proposal / declare a firm ineligible for award if it determines that the Insurer/ Insurers have engaged in corrupt or fraudulent practices.

xi. IIT Delhi takes no responsibility for delays, loss or non-receipt of tender documents and also reserve the right to reject any offer in part or full without assigning any reasons thereof.

xii. IIT Delhi reserves the right to select the TPA from the list of such companies submitted by the successful bidder, including the present TPA acting on behalf of thecurrently operating insurance company and IIT Delhi.

xiii. IIT Delhi may at its discretion extend/ change the schedule of any activity and intimate the prospective bidders by notification through CPP Portal/IIT Delhi Website.

xiv. IIT Delhi reserves the rights to accept or reject any bids or accept all bids either in part or in full or to split the order, or to annul the bidding process without assigning any reasons thereof.

xv. The bid must be valid for 120 days from the date of opening of Technical Bids.

xvi. The bidder should also mention the percentage (%) of GST applicable.

xvii. Tax deductions at source – TDS and GST on TDS or any other TAX deduction at source shall be governed as per GOI prevailing rules.

B13. Disputes and jurisdiction:

Any legal disputes arising out of any breach of contract pertaining to this tender during the tendering process or during the policy period shall be settled in the court of competent jurisdiction located within the local limits of Delhi.

Schedule C
Details of Group Medical Insurance Coverage

C1. Policy Coverage

<table>
<tr><th colspan="3">Group Medical Insurance for Employee (Serving & Retired)</th></tr>
<tr><td>Total Sum Insured</td><td colspan="2">Rs. 6.00 lakh (Family Floater basis)</td></tr>
<tr><td>Corporate Buffer</td><td colspan="2">NA</td></tr>
<tr><td>Top-Up (Optional)</td><td colspan="2">Rs. 1.00 lakh – Rs. 20.0 lakh in the block of 1.00 lakh</td></tr>
<tr><td rowspan="5">Total No. of Beneficiaries
(The number of employees with their dependent family members and age band are given in Schedule -D)</td><td>Serving Employee</td><td>1212</td></tr>
<tr><td>Dependent of Serving</td><td>2697</td></tr>
<tr><td>Retired Employee</td><td>1632</td></tr>
<tr><td>Dependent of Retired</td><td>1050</td></tr>
<tr><td>Total Beneficiaries</td><td>6591</td></tr>
<tr><td>Family Definition</td><td colspan="2">Serving Employee: Family include employee, spouse, two dependent children and dependent parents / parent's in-laws as notified by IIT Delhi.

Retired Employee: Family include Employee, Spouse & Divyang Children (if any) as notified by the IIT DELHI.</td></tr>
<tr><td>Room Rent / Ward Charges/ ICUCharges</td><td colspan="2">Room: 2.0 % of the Base Policy Sum Insured per day or actual, whichever is less.
ICU: 4.0 % of the Base Policy Sum Insured per day or actual, whichever is less.</td></tr>
<tr><td>Cataract Surgery</td><td colspan="2">Operation cost as well as actual cost of intra ocular lens (spectacle/ contact lens) limited to Rs. 50,000/- per eye.</td></tr>
<tr><td>Maternity Benefits</td><td colspan="2">Reimbursable maximum benefit up to Rs.75,000/- for normal delivery and Rs. 1,00,000/- for C-Section.
Note: Newborn babies shall be covered under a cashless facility from Day One (1) under family floater sum insured.</td></tr>
</table>

Modern Treatment (As per IRDAI)	The following treatment are covered up to Sum Insured of Employee (including Top-up) a) Uterine Artery Embolization and HIFU b) Balloon Sinuplasty c) Deep Brain stimulation d) Oral chemotherapy e) Immunotherapy- Monoclonal Antibody to be given as injection f) Intra vitreal injections g) Robotic surgeries h) Stereotactic radio surgeries i) Bronchical Thermoplasty j) Vaporisation of the prostrate (Green laser treatment or holmium laser treatment)
Special Treatment/Procedures	I-HOLEP [holmium operated enucleation of prostate)
	TAVR / TAVI -Transcatheter Aortic valve Replacement / Implantation
	Cyberknife Surgery
Note: All treatment /procedure shall be covered up to Total Sum Insured (Base+Top-up) without any Sub-limit.	

Note:

1. There shall be provision of Top-up for **employee's policy** with an option from minimum **Rs. 1.00 lakh** to maximum **Rs. 20.0 lakh** in the blocks of Rs. 1.00 lakh. The Top-up amount can be utilized (single/multiple times) on floater basis up to the amount opted by beneficiaries in case the basic sum-insured exhausted.
2. The Top-up is an optional facility for the beneficiaries of base policy and may be opted by them for any of the amount from Rs. 1.00 lakh to Rs. 20.0 lakh in the blocks of Rs. 1.00 lakh.
3. The terms & condition of the Top-up policy shall be same as that of Base Policy. Any additional terms & condition, if any, related to Top-up coverage should be intimated in the pre-bid meeting. After the award of contract, no additional terms and conditions will be accepted.

Student Policy	
Total Sum Insured	Rs. 2.00 lakh (Only Individual)
Corporate Buffer	Rs. 25.00 lakh with sublimit of Rs. 1.0 lakh per student to cover additional claim beyond Rs. 2.0 lakh i.e. up to 3.0 lakh
Top-Up	NA
Total No. of Student	13,310
Student Definition	Student for the purpose of this policy shall mean registered student of IIT Delhi.
Room Rent / Ward Charges/ ICUCharges	Room & ICU: Maximum Rs. 8,000/- or actual, whichever is less.
Maternity Benefits	Reimbursable maximum benefit up to Rs.75,000/- for normal delivery and Rs. 1,00,000/- for C-Section. **Note:** Newborn babies shall be covered as per IRDAI guidelines.
Modern Treatment	The following treatment should be covered as per IRDAI a) Uterine Artery Embolization and HIFU b) Balloon Sinuplasty c) Deep Brain stimulation d) Oral chemotherapy e) Immunotherapy- Monoclonal Antibody to be given as injection f) Intra vitreal injections g) Robotic surgeries h) Stereotactic radio surgeries i) Bronchical Thermoplasty j) Vaporisation of the prostrate (Green laser treatment or holmium laser treatment)
Note: All treatment / procedure shall be covered up to Total Sum Insured without any Sub-limit.	

C2. Inclusion of Third Child:

1. Only two dependent child criteria shall not be applicable in respect of where the number of children exceeds two as a result of second childbirth resulting in multiple births.
2. There shall be a provision to add third chid by serving employee in a family for insurance coverage on request of IIT Delhi. The Insurer may charge an additional premium for the addition of third child.

C3. Mid-term Inclusion:

The mid-term inclusion of employee with their dependent and student is allowed in the Base Policy and in the Top-up Policy subject to payment of premium on pro-rata basis. The mid-term inclusion of dependent is allowed in the following cases:

a) Spouse (on account of marriage during the policy term)
b) Newborn Child from day one
c) Parents/Parent-in-laws (The institute add the dependent after verification of all relevant documents of parents/parent-in-law, and therefore sometimes there is delay from the end of institute to add parent/parent-in law as a dependent)

Note: Insurer has no right to deny the inclusion of any student, employee, their dependent as notified by IIT Delhi.

C4. Terms & Condition of Policy:

i. **Treatment system covered:** Beside Allopathic Treatment other systems of Treatment such as Homeopathy, Ayurvedic, Siddha, and Unani.

ii. **Upper limit on reimbursements:** Unless it is stated otherwise in any of the following clauses, the reimbursements shall be made as per actual without any upper limit up to the sum insured of the individuals.

iii. **Pre-existing diseases (PED):** All pre-existing conditions must be included.

iv. **Doctors' fee:** Surgeon, Anesthetist, Medical Practitioner, Consultants 'fees, Specialist fees, and any such fee paid to the doctor shall be reimbursed as per actual.

v. **Investigation, Treatment, Drugs, etc. charges:** MRI, PET Scan, CT Scan, Endoscopy, Ultrasound, Anesthesia, Dialysis, Chemotherapy, Radiotherapy, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines &

Drugs, Diagnostic Materials, X-ray, Artificial Limbs, Cost of Prosthetic devices implanted during the surgical procedure, relevant Laboratory/ Diagnostic test, X-Ray and any such medical expenses related to the treatment shall be reimbursed as per actual.

vi. **Domiciliary Hospitalisation:**

Medical treatment for a period exceeding three days for such illness/ disease/ injury, which in the normal course would require care and treatment at a hospital/nursing home as an in-patient but taken whilst confined at home in India under any of the following circumstances namely:

a. The condition of the patient is such that he/she cannot be moved to the Hospital/Nursing Home

(OR)

b. The patient cannot be moved to Hospital/Nursing home due to lack of accommodation in any hospital in that city / town / village.

vii. **Day Care Treatment:**
Coverage of the day care must include the treatment or diseases as per standard list/IRDAI guidelines.

viii. **Waiting Period**:
1st Year/2nd Year/3rd Year/4th Year/30 Days/90 Days/any other waiting period waived off for all conditions/cases.

ix. **Pre-hospitalization:** Pre-hospitalization medical charges up to 30 days period immediately before the insured's admission to the hospital for that illness shall be covered.

x. **Post-hospitalization:** Post-hospitalization medical charges up to 60 days period immediately after the insured's discharge from a hospital shall be covered.

xi. **Ambulance service:** Ambulance service @ 1% of the sum insured or actual, whichever is less, for every shifting of a patient from residence to hospitalvice-versa or from one Hospital/Nursing Home to another Hospital/ Nursing Home in connection to hospitalization must be allowed.

C5. ID card:

Identity Cards shall be issued by the Insurer/ TPA to all the persons covered under the policy a week before the date of commencement of the policy. In the case of employees, a separate ID card must be issued to each member of the family. In the case of family membersof IIT Delhi employees, any ID Card such as Driving License, Voter ID, PAN Card, Passport, Student ID Card accompanied by the employee's ID Card should be honored.

C6. Hospital agreed tariff:

For any treatment if there is package/tariff agreed by TPA / Insurer and the Hospital, the list of same shall be provided as and when required to the Institute by the insurer to whom the contract / tender has been awarded.

C7. Third Party Administrator (TPA) / In-house Claim Management Team:

Mandatory TPA/ In-house Claim Management: An agency licensed by Insurance Regulatory and Development Authority of India (IRDAI) must be engaged by the Insurer as TPA for providing Cashless facility and or reimbursement of claims to insured persons under this policy. Choice of TPA mustbe with IIT Delhi from the list provided by the Insurer in **Schedule B**. If not, the insurer must engage In-house Claim Management team.

Helpdesk at IIT Delhi: For smooth processing of claims, a staff of TPA / In-house Claim Management team must be stationed at the Health Unit of IIT Delhi located in the IIT Delhi Hospital on a regular basis. For this purpose, unless otherwise decided by IIT Delhi, a seating place / room with a table and chair shall be provided by IIT Delhi during the policy period.

C8. Cashless Treatment:

i. **Network Hospitals:** Insurer must provide a list of its Network Hospitals, where Cashless facility can be availed through its TPA, which will help the insured to avail hospitalization benefits without any advance payment. Cashless treatment means a facility whereby the TPA/ In-house Claim Management team agrees on the insured's request, to settle the admissible claim directly with the network hospital. Any expense in excess of the admissible claim amount will, however, is borne by the insured himself/herself.

   Claims in respect of Cashless access services will be through the agreed list of the network of hospitals/nursing homes provided by the Insurer/TPA. The TPA/ In-house Claim Management team shall, upon getting verbal or written requisition (over 24x7 toll-free phone/email/SMS/website, etc.) from the individual insured/Hospital where treatment is to be done, will issue a pre-authorization letter/guarantee of payment letter to the hospital /nursing home mentioning the sum guaranteed as payable and also the ailment for which the person is seeking to be admitted as a patient. The pre-authorization should contain the following:

a) Package/Tariff rates agreed between TPA/Insurer and hospital for the treatment for which beneficiary is eligible.
b) The amount for which TPA/Insurer is agreed for the treatment.
c) The reason for denying any treatment/procedure or part of it.

Note: It is responsibility of TPA/Insurer to resolve the queries of the hospital/doctors for treatment. The patient is not supposed to get any delay in the treatment/discharge due to communication gap between TPA and Hospital.

ii. **Non-Network Hospitals or Non- Cashless Treatment:**

In case of non-cashless treatment, as per the policy conditions, reimbursement shall be made by the Insurer/TPA. In case of planned hospitalization, the insured individuals shall intimate to TPA/ In-house Claim Management team prior to treatment. In case of emergency, the intimation shall be made within 24 hours of hospitalization. For all such contact with TPA, the modes of communication will be over 24x7 toll-free phone/email/SMS/website, etc. For reimbursement against such treatment, the following documents are to be submitted to the TPA/ In-house Claim Management team within 30 (thirty) days from the date of discharge from the hospital.

(a) Claim form filled and signed by the insured.
(b) Copy of doctor's advice.
(c) Copy of a discharge certificate from the hospital.
(d) Bills/receipts/cash memos in originals from the hospitals supported by copies of doctor's prescriptions.
(e) Copies of diagnostic test reports supported by the advice of the attending medical practitioner/ surgeon justifying such diagnostics.
(f) Although the above documentation is customary for hospitalization, in the case of Government Hospitals like AIIMS Delhi, Safdarjung Hospital etc., the documents provided by the hospital should be considered as sufficient for reimbursement purposes.

Note: The documents and bills related to the rejected claims should be returned in original to the concerned person within 15 (fifteen) days directly by the TPA/ In- house Claim Management team.

C9. Definitions:

Pre-existing Disease/ Condition: It means any sickness/illness which existed prior to the effective date of this insurance, whether the insured person had any knowledge of symptoms related to the sickness/illness. Complications arising from a pre-existing condition will also be considered as a part of that pre-existing condition.

Hospital/ Nursing Home means any institution in India established for indoor care and treatment of sickness and injuries and which has been registered either as a hospital or nursing home with the local authorities and is under the supervision of a registered and qualified medical practitioner. For the purpose of this definition, the term Hospital/ Nursing Home/ Day Care Center shall not include an establishment, which is a place of rest, a place for the aged, a place for drug addicts or place for alcoholics, a hotel or any other like place.

Network Hospital and Non-Network Hospital: Network Hospital shall mean the hospital, day care center, nursing home or such other medical aid provider that has agreed with the TPA/ In-house Claim Management team to provide cashless access services to policyholders. Non-network Hospital, on the other hand, means any other hospital/nursing home/day care center, or such other medical aid provider, who has not agreed to provide cashless access services but gives treatment.

Doctor/Medical Practitioner means a person who holds a degree/diploma of a recognized institution and is registered by the Medical Council of the respective State of India.

Surgical Operation means manual and/or operative procedures for correctionof deformities/defects, repair of injuries, cure of diseases, relief of suffering, and prolongation of life.

Hospitalization shall mean admission in any Hospital/Nursing Home in India upon the written advice of a Medical Practitioner for a minimum period of 24 consecutive hours. (The time limit of 24 hours will not be applicable for surgeriesthat require less than 24 hours of hospitalization due to advancement in Medical Technology- minor surgery & Day care surgery).

Schedule D
Details of Current Policy

The institute has medical health policy for its employee (serving & retired) and students by National Insurance Company (NIC) Limited. The current ICR of both policies and previous policy can be found in the below link:

https://owncloud.iitd.ac.in/nextcloud/index.php/s/NFaaXctSbFaxt8m

The number of employees and student covered in the current policy is as in the table below

S. No.	Category of Beneficiary	No. of Beneficiary
Employee Policy		
1.	Serving Employee	1212
2.	Retired Employee	1632
3.	Dependent of Serving Employee	2697
4.	Dependent of Retired Employee	1050
Student Policy		
	Student	13,310

Age-Wise Break-up of the beneficiaries in the Current Employee Policy						
AGE BREAKUP	SERVING	DEPENDENTS OF SERVING	RETIRED	DEPENDENTS OF RETIRED	SERVING & RETIRED	DEPENDENTS OF SERVING AND RETIRED
	(1)	(2)	(3)	(4)	(5) = (1) + (3)	(6) = (2) +(4)
0-10 Yrs		555				555
11-15 Yrs		222				222
16-18 YRS.		129				129
19 Yrs		42				42
20 Yrs		30				30
21-25 yrs	3	135			3	135
26-30 yrs	87	132		2	87	134
31-35 yrs	225	187		4	225	191
36-40 yrs	261	215		3	261	218
41-45 Yrs	188	160	1	1	189	161
46-50 Yrs	155	129	1	5	156	134
51-55 Yrs	113	161	4	43	117	204
56-60 Yrs	133	148	48	175	181	323
61-65 Yrs	47	138	279	266	326	404
66-70 Yrs		129	424	216	424	345
71-75 Yrs		90	322	160	322	250
76-80 Yrs		51	268	117	268	168
>80 Yrs		44	285	58	285	102
Total	**1212**	**2697**	**1632**	**1050**	**2844**	**3747**

Annexure-1

Compliance Sheet

Please ensure the of the following information / document has been provided by writing "Yes/No" and upload the relevant document in Technical Bid.

Sr. No.	Description	Compliance (Yes/No)
1	Details of Insurer (Annexure-2)	
2	Proof of IRDAI registration and office at Delhi	
3	Proof of PAN & GST Certificate.	
4	Self-Declaration Certificate regarding Non-Blacklist (Annexure-3)	
5	Details of turnover for last three consecutive financial years i.e. 2024-25, 2023-24, 2022-23 in medical insurance business in India. (Attach documentary proof in the form of an audited statement of annual account)	
6	Details of experience of Medical Health Insurance in minimum of three public/private/government organization for 1500 or more families under one group in last five years. (Fill Annexure-4 and upload the documentary evidence in technical bid).	
7	Details for calculation of premium based on ICR, in case the policy is renewed after completion of one year tenure. (Details should be provided on organization letterhead)	
8	Cashless facility in preferred hospital in Delhi / NCR as provided in Annexure-5.	
9	We understand all terms & condition and accept the same as mentioned in the tender document.	
10.	We understand and accept the definition of eligible employee, dependent & student of IIT Delhi for policy purpose.	

(Signature of the Authorized Official with Stamp)
Name:
Designation:

Basic Details of Insurer

1	**Name of the Insurer:**			
	Complete Address:			
	Phone No.		**Email ID**	
2	**Name of Contact Person / Representative of Insurer and Designation**			
	Phone No.:		**Mobile No.:**	
3	**General Nationalized Insurance Company's Registration** IRDAI Reg. No.- PAN No. - GST Registration No. - (Enclose self-attested relevant document / certificates)			
4	**Audited Annual Turnover of last Three Financial Years** FY 2024 – 25 : FY 2023 – 24 : FY 2022 – 23 : (Attach audit certified copy as a proof clearly showing financial turnover with profit-loss statement.)			
5	**Names and Contact Details of two clients (for reference) for whom such group insurance policies have been issued.** i) ii			
6	**Claim Settlement Ratio (CSR)**	**FY 2024-25**	**FY 2023-24**	**FY 2022-23**

(Signature of the Authorized Official with Stamp)
Name:
Designation:

SELF-DECLARATION

(on company Letterhead)

To,

Assistant Registrar
Hospital & Health Services,
Indian Institute of Technology Delhi
Hauz Khas, New Delhi-110016

I____ hereby certify that our Offer against the NIQ ________________________ does not amount to any breach of IRDA guidelines. Further, I hereby declare that

(a) I/our firm/our company is not insolvent.

(b) There is no vigilance and / or court case pending against me/our firm /our company.

(c) No inquiry or investigation is pending against me our firm/ our company from any statutory regulatory and / or investigation agency.

(d) I/our firm/our company have/has not been blacklisted by any Government body/ PSB/PSU neither indefinitely nor in the last three years.

(e) I/our firm/our company have/has all necessary licenses, permissions, consents, no objections, approvals as required under law for carrying out its business.

Yours faithfully,

(Signature of the Authorized Official with Stamp)
Name:
Designation:

Details of Clients of the Insurer

(On Company Letterhead)

Sr. No.	Name of the Client (Public/Private/Government)	Total number of families insured	Name of the contact person with Mobile number	Year(s) of operation

(Signature of the Authorized Official with Stamp)
Name:
Designation:

LIST OF PREFERED HOSPITALS IN Delhi & NCR Region for Cashless Facilities.

1 All Government Hospitals in Delhi NCR and Outside.
2 Sita Ram Bhartiya Institute of Science & Research, Qutab Institutional Area, New Delhi.
3 Batra Hospital and Research Centre, MB Road, New Delhi.
4 Deepak Memorial Hospital & Medical Research Centre, 5 Institutional Area,Vikas Marg, Delhi.
5 Kailash Hospital & Research Centre Ltd., Group of Hospitals in Delhi & NCR.
6 Mata Chanan Devi Hospital, Janakpuri, New Delhi.
7 Jaipur Golden Hospital, Rohini, New Delhi.
8 Sir Ganga Ram Hospital, New Rajinder Nagar, New Delhi.
9 Medanta, Medicity Sector-38, Gurugram, Haryana 122001.
10 Dharamshila Cancer Hospital & Research Centre, Dharamshila Marg, Vasundhara Enclave, Delhi.
11 Fortis Group of Hospital in Delhi & NCR.
12 Max Group of Hospital in Delhi & NCR.
13 National Heart Institute, 49-50, Community Centre, East of Kailash, New Delhi-110065.
14 Primus Super Speciality Hospital Chandragupt Marg Chanakyapuri, New Delhi-110021.
15 St. Stephen’s Hospital, Tis Hazari Delhi.
16 Holy Family Hospital, New Delhi.
17 Indrarastha Apollo Hospital, Sarita Vihar, Delhi-Mathura Road, New Delhi.
18 Pushpawati Singhania Research Institute for Liver (PSRI), Sheikh Sarai-11, New Delhi-110017.
19 Venu Eye Institute & Research Centre, Okhla, New Delhi.
20 Vidya Sagar Institute of Mental Health & Neuroscience (VIMHANS).
21 Rajiv Gandhi Cancer Institute & Research Centre, Rohini, New Delhi.
22 R.G. Stone Urological Research Institute, Group of Hospitals in Delhi & NCR.
23 Indian Spinal Injuries Centre Heart Command & Research Centre, Sector-C, Vasant Kunj, ND.
24 Lions Kidney Hospital & Urology Research Institute, Opp. B-Block, New FriendsColony, ND.
25 Centre for Sight, A-23 Green Park, Aurobindo Marg, New Delhi-110016.
26 Akash Hospital, 90/43, Malviya Nagar, New Delhi-110017.
27 Aakash Healthcare, Dwarka, New Delhi-11075
28 Maharaja Agrasen, Panjabi Bagh
29 MGS Hospital, Punjabi Bagh
30 Yashoda Super Speciality Hospital & Groups
31 Venkateshwar Hospital, Sector-18A, Dwarka, New Delhi-110075
32 MGS Super Speciality Hospital, 35137, Rohtak Road, West Punjabi Bagh, New Delhi- 110026
33 Marengo Asia Hospitals & Groups
34 Madhukar Rainbow Children’s Hospital & Birth Right, Malviya Nagar, ND-110017.

We certify that cashless medical insurance will be provided at all the above hospitals.

(Signature of the Authorized Official with Stamp)
Name:
Designation:

Format of BoQ for Commercial/Financial Bid

Bidders are requested to note that they should submit their financial bid in the BoQ format provided in the Sheet-1 & Sheet-2. The format of BoQ in the Sheet-1 & Sheet-2 is given below.

Sheet-1

Validate Print Help e BoQ

Tender Inviting Authority: Indian Institute of Technology Delhi

Name of Work: Tender for IIT Delhi Group Medical Insurance

Contract No: IITD/KHOS(SP-)/2025

Name of the Bidder/ Bidding Firm / Company :

PRICE SCHEDULE

(DOMESTIC TENDERS - RATES ARE TO GIVEN IN RUPEES (INR) ONLY)

(This BOQ template must not be modified/replaced by the bidder and the same should be uploaded after filling the relevant columns, else the bidder is liable to be rejected for this tender. Bidders are allowed to enter the Bidder Name and Values only)

NUMBER #	TEXT #	NUMBER	NUMBER #	NUMBER #	TEXT #
Sl. No.	Item Description	Total number of Beneficiaries as per current/active policy	Total Annual Premium (Exclusive of GST)	TOTAL AMOUNT Without Taxes	TOTAL AMOUNT In Words
1	2	7	7	13	15
1	Details :				
1.01	Premium for employee (serving and retired) policy for Base Coverage of Rs. 6.00 lakhs as per tender documents	6591.00		0.00	INR Zero Only
1.02	Premium for Student Policy for Base coverage of Rs. 2.00 lakhs with an corporate buffer of Rs. 25 lakhs to cover additional medical expense with a sub-limit of Rs. 1.00 lakh per student, if base SI get exhaust.	13310.00		0.00	INR Zero Only
Total in Figures				0.00	INR Zero Only
Quoted Rate in Words		INR Zero Only			

BoQ1 sheet 2

Note:

Break-up of premium for employee policy (age band wise) to be furnished in additional sheets, which will be used for calculation the exact premium at the time of inception of policy and further calculation of premium in case of mid-term addition/deletion to the policy.

The premium for student policy is to be per student basis and should be furnished in the additional sheet for calculation of exact premium at the time of inception of the policy and further calculation of premium in case of mid-term addition/deletion to the policy.

Sheet-2

Name of Work: Tender for IIT Delhi Group Medical Insurance

Contract No: IITD/KHOS(SP-)/2025

Name of the Bidder/ Bidding Firm / Company :

PRICE SCHEDULE

(DOMESTIC TENDERS - RATES ARE TO GIVEN IN RUPEES (INR) ONLY)

(This BOQ template must not be modified/replaced by the bidder and the same should be uploaded after filling the relevant columns, else the bidder is liable to be rejected for this tender. Bidders are allowed to enter the Bidder Name and Values only)

NUMBER #	TEXT #	NUMBER #	NUMBER #	TEXT #
Sl. No.	Details : Top-Up Coverage for Employee Policy (Over and Above the base coverage of Rs. 6.00 lakh)	Premium per Family/Employee (Exclusive of GST)	TOTAL AMOUNT Without Taxes	TOTAL AMOUNT In Words
1	2	7	13	15
2	Rs. 1 lakh		0.00	INR Zero Only
3	Rs. 2 lakh		0.00	INR Zero Only
4	Rs. 3 lakh		0.00	INR Zero Only
5	Rs. 4 lakh		0.00	INR Zero Only
6	Rs. 5 lakh		0.00	INR Zero Only
7	Rs. 6 lakh		0.00	INR Zero Only
8	Rs. 7 lakh		0.00	INR Zero Only
9	Rs. 8 lakh		0.00	INR Zero Only
10	Rs. 9 lakh		0.00	INR Zero Only
11	Rs. 10 lakh		0.00	INR Zero Only
12	Rs. 11 lakh		0.00	INR Zero Only
13	Rs. 12 lakh		0.00	INR Zero Only
14	Rs. 13 lakh		0.00	INR Zero Only
15	Rs. 14 lakh		0.00	INR Zero Only
16	Rs. 15 lakh		0.00	INR Zero Only
17	Rs. 16 lakh		0.00	INR Zero Only
18	Rs. 17 lakh		0.00	INR Zero Only
19	Rs. 18 lakh		0.00	INR Zero Only
20	Rs. 19 lakh		0.00	INR Zero Only
21	Rs. 20 lakh		0.00	INR Zero Only
Total in Figures			0.00	INR Zero Only

BoQ1 sheet 2

Note:
The quotation for Top-up policy will not be the part of Commercial bid/Financial Bid. The total premium quoted in the sheet-1 only be considered for evaluation of lowest premium (L-1).

BID SUBMISSION

Online Bid Submission:

The Online bids (complete in all respect) must be uploaded online in **two** Envelops as explained below: -

Envelope – 1 (Following documents to be provided as single PDF file)			
Sl. No.	**Document**	**Content**	**File Types**
1.	Technical Bid	Compliance Sheet (Annexure -1)	.PDF
2.		Basic Details of Insurer (Annexure-2)	.PDF
3.		Proof of IRDAI Registration	.PDF
4.		PAN and GST certificate of the organization	.PDF
5.		List of TPA in the panel of Insurer	.PDF
6.		Self -Declaration Certificate (Annexure-3)	.PDF
7.		Details of annual turnover of the organization/company for the past three financial years (viz., 2024-25, 2023-24 and 2022-23). Documentary proof in the form of an audited statement of annual accounts is required to be submitted.	.PDF
8.		Experience certificates showing experience in providing Medical Insurance in minimum of three public/private/government organization/corporation for 1500 or more families under one group in the last five years (Annexure-4)	.PDF
9.		Details for calculation of premium based on ICR, in case the policy is renewed after one year.	.PDF
10.		Declaration for providing Cashless facility in preferred hospital in Delhi/NCR as provided in Annexure-5	.PDF
Envelope – 2			
Sl. No.	**Document**	**Content**	
1.	Financial Bid	Price bid should be submitted in given BOQ_XXXX.xls format. (***Note: -Comparison of prices will be done ONLY on the bids submitted for the Main Equipment and anything asked as 'Optional' in the specs is not to be included for overall comparison.)*** Bids for optional items are to be submitted in 'sheet2_Quote for optional items'	.XLS