



**भारतीय प्रौद्योगिकी संस्थान दिल्ली**  
**Indian Institute of Technology Delhi**  
**Hauz Khas, New Delhi-110 016.**  
Website :www.iitd.ac.in

**INDIAN INSTITUTE OF TECHNOLOGY DELHI**  
**HAUZ KHAS, NEW DELHI-110016**

**Dated: 09/06/2014**

**Open Tender Notice No. IITD/SPS-34/2014**

**Notice Inviting Quotations (NIQ) for INDIAN INSTITUTE OF TECHNOLOGY DELHI**  
**EMPLOYEES (Serving/Retired) HEALTH INSURANCE SCHEME**

PFC (Purchase finalization Committee), Indian Institute of Technology Delhi, Hauz Khas, New Delhi-110016 on behalf of Director invites online Item Rate Quotation work of the following work in two parts (Part-A Technical cum Commercial Bid, Part- B Price/ Financial Bid).

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

Tenderers can access tender documents on the website, fill them with all relevant information and submit the completed tender document online on the website <https://eprocure.gov.in/eprocure/app> as per the schedule given below:

## Schedule

Tender Reference No.	<i>IITD/SPS-34/2014</i>
Name of Organization	Indian Institute of Technology
Tender Type (Open/Limited/EOI/Auction/Single)	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)	Medical Insurance
Re-bid submission allowed (Yes/No)	YES
Is Offline Submission Allowed (Yes/No)	No
General Technical Evaluation Allowed (Yes/No)	No
Withdrawal Allowed (Yes/No)	Yes
Is Multi Currency Allowed	No (Only INR)
Payment Mode (Online/Offline)	NIL
Date of Issue/Publishing	09/06/2014 (14:00 Hrs)
Document Download/Sale Start Date	09/06/2014 (14:00 Hrs)
Document Download/Sale End Date	09/06/2014 (14:00 Hrs)
Clarification Start Date	09/06/2014 (14:00 Hrs)
Clarification End Date	25/06/2014 (11:00 Hrs)
Date for Pre-Bid Conference	25/06/2014 (11:00 Hrs)
Venue of Pre-Bid Conference	Senate Room, IIT Delhi, Hauz Khas, New Delhi -16
Last Date and Time for Uploading of Bids	03/07/2014 (15:00 Hrs)
Date and Time of Opening of Technical Bids	03/07/2014 (16:00 Hrs)
Tender Fee	Nil
No. of Covers (1/2/3/4)	2
Bid Validity days (180/120/90/60/30)	90 days
Address for Communication	Assistant Registrar (CDN), IIT Delhi, Hauz Khas, New Delhi-16

**Chairman Purchase Committee  
(Buyer Member)**

### **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:https://eprocure.gov.in/eprocure/app](https://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.

More information useful for submitting online bids on the CPP Portal may be obtained at:

<https://eprocure.gov.in/eprocure/app>

### **REGISTRATION**

- 1) Bidders are required to enroll on the e-Procurement module of the Central Public Procurement Portal ([URL:https://eprocure.gov.in/eprocure/app](https://eprocure.gov.in/eprocure/app)) by clicking on the link "Click here to Enroll". Enrolment on the CPP Portal is free of charge.
- 2) As part of the enrolment process, the bidders will be required to choose a unique username and assign a password for their accounts.
- 3) Bidders are advised to register their valid email address and mobile numbers as part of the registration process. These would be used for any communication from the CPP Portal.
- 4) Upon enrolment, the bidders will be required to register their valid Digital Signature Certificate (Class II or Class III Certificates with signing key usage) issued by any Certifying Authority recognized by CCA India (e.g. Sify / TCS / nCode / eMudhra etc.), with their profile.
- 5) Only one valid DSC should be registered by a bidder. Please note that the bidders are responsible to ensure that they do not lend their DSCs to others which may lead to misuse.
- 6) Bidder then logs in to the site through the secured log-in by entering their userID / password and the password of the DSC / eToken.

### **SEARCHING FOR TENDER DOCUMENTS**

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

## **PREPARATION OF BIDS**

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

## **SUBMISSION OF BIDS**

- 1) Bidder should log into the site well in advance for bid submission so that he/she upload the bid in time i.e. on or before the bid submission time. Bidder will be responsible for any delay due to other issues.
- 2) The bidder has to digitally sign and upload the required bid documents one by one as indicated in the tender document.
- 3) Bidder has to select the payment option as "offline" to pay the tender fee / EMD as applicable and enter details of the instrument.
- 4) 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.
- 5) 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.
- 6) The uploaded tender documents become readable only after the tender opening by the authorized bid openers.
- 7) Upon the successful and timely submission of bids, the portal will give a successful bid submission message & a bid summary will be displayed with the bid no. and the date & time of submission of the bid with all other relevant details.

### **ASSISTANCE TO BIDDERS**

- 1) 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.
- 2) 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 3070 2232.

### **General Instructions to the Bidders**

- 1) The tenders will be received online through portal <https://eprocure.gov.in/eprocure/app> . In the Technical Bids, the bidders are required to upload all the documents in .pdf format.
- 2) Possession of a Valid Class II/III Digital Signature Certificate (DSC) in the form of smart card/e-token in the company's name is a prerequisite for registration and participating in the bid submission activities through <https://eprocure.gov.in/eprocure/app> . Digital Signature Certificates can be obtained from the authorized certifying agencies, details of which are available in the web site <https://eprocure.gov.in/eprocure/app> under the link "Information about DSC".
- 3) Tenderer are advised to follow the instructions provided in the 'Instructions to the Tenderer for the e-submission of the bids online through the Central Public Procurement Portal for e Procurement at <https://eprocure.gov.in/eprocure/app> .



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Hauz Khas, New Delhi-110 016.

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**Notice Inviting Quotations (NIO) for INDIAN INSTITUTE OF TECHNOLOGY DELHI  
EMPLOYEES (Serving/Retired) HEALTH INSURANCE SCHEME**

**Online Bids** are invited (through E-procurement portal of Govt. of India) from General Insurance Companies (Licensed and Registered with IRDA) dealing with Health Insurance for implementation of Indian Institute of Technology Delhi Employee's (Serving/Retired) Health Insurance Scheme on Pan India basis.

Tender Document can be downloaded from the Central Public Procurement Portal of NIC (<https://eprocure.gov.in/eprocure/app>)

The technical and financial bids should be submit online by the bidder in two envelopes i.e. Technical and Financial Cover (in PDF format). The Technical bids will be evaluated by the Technical Bid Evaluation Committee duly constituted by IIT Delhi. Financial bids of only the technically accepted offers shall be opened before the successful bidders.

Assistant Registrar (CDN)  
Room No.:MZ113  
IIT Delhi, Hauz Khas  
New Delhi – 110 016  
Tele- 011 – 2659-7169 & 2569-1468  
Email: arcdn@admin.iitd.ac.in

Note : All correspondence/communication on the scheme should be made at the above address only.



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Hauz Khas, New Delhi-110 016.

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Coordination Section

## Online Bid Submission for INDIAN INSTITUTE OF TECHNOLOGY DELHI EMPLOYEES (Serving/Retired) HEALTH INSURANCE SCHEME

### **METHOD OF SUBMISSION OF BID AND OTHER CONDITIONS**

**The Online bids (complete in all respect) must be uploaded online in Two Envelops.** Failure to do so would result in rejection of such bids. All bids shall be prepared in English language only.

The last date for receipt of the bids and time for opening of the **PART-I** of the bids in the presence of the officials/representatives of the Insurance Companies who may wish to be present to attend the tender opening is already mentioned in the cover note. **PART-II** of the bid of the qualified Insurance Companies will be opened at a later date and the date of opening will be intimated to the short listed parties. Incomplete bids shall be summarily rejected.

**PART-I** – This should contain documents establishing the requirement of Un-priced Technical bid. Along with this unconditional acceptance of the General Terms & Conditions as per enclosed **Annexure-A** is to be submitted by the tenderer. Both these should be submitted online.

**PART-II** – This should contain financial bid for the type of policies detailed at **Annexure-B** and is to be submitted by the tenderer online along with **PART-I**. **PART II** bids of only those bidders would be opened who qualify in **PART I** as detailed in section 12.3 of General Terms and Conditions.

Both **PART I** and **PART II** should be submitted online.

#### **Amendment of bidding documents:**

- At any time prior to the deadline for submission of bids, IIT Delhi may, for any reason modify the Bidding documents, by amendment.
- The amendment will be notified either on the website or in writing/fax to all prospective bidders who have acquired the Bidding documents and amendments will be binding on them.
- In order to afford prospective bidders reasonable time to take the amendment into account in preparing their bids, IIT Delhi may or may not, at its discretion, extend deadline for the submission of the Bid.
- Any Oral statements/written statement made by the Bidder after submission of tender shall not be considered.

**Precautions to be taken while submitting the bidding documents:** The bids may be cancelled and not evaluated if, the bidder fails to:

1. Clearly mention Technical/Financial Proposal on respective envelopes online.

2. Submit both envelopes (in PDF format on-line) containing Financial Proposal and Technical Proposal.
3. Give complete bids in all aspects.

**Note: Incomplete technical bids and financial bids with extra attachments/remarks are liable to be disqualified.**

**Notification of Award and Signing of Agreement:** The Notification of Award will be issued with the approval of the Tender Accepting Authority. The terms of Agreement will be discussed with the representatives of the successful Insurance Company and the Company is expected to furnish a duly signed Agreement proposed by IIT Delhi in duplicate within 7 days of declaration of 'award of contract', failing which the contract may be offered to the next bidder in order of merit.

Note: Terms can be amended by IIT Delhi before entering into the contract.

Assistant Registrar (CDN)  
Coordination Section

**Enclosures to the tender document:**

1. General Terms & Conditions (**Annexure-A**).
2. Salient features and coverage of the Group Medical Policy (**Annexure-B**).
3. Definition of dependents as per IIT Delhi norms. (**Annexure-C**).
4. Declaration Statement. (**Annexure-D**)
5. Certificate of declaration for confirmation of IRDA guidelines. (**Annexure-E**)
6. Age profile of Serving and Retired Employees and their families who have opted for medical insurance Scheme (**Annexure-F**).
7. List of preferred Hospitals suggested by IIT Delhi (**Annexure-G**).

**Part-I (Un-priced Technical Bid):** Format for submitting technical bid (**Annexure-I**)

**Part- II (Financial Bid):** Format for submitting financial bid (**Annexure-II**)



**GENERAL TERMS AND CONDITIONS****A1. Qualifying Requirements for the Insurance Companies**

A1.1 The bidder should be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and should have a license to carry out Medical insurance business on a Pan India basis.

Guideline issued by IRDA/TAC from time to time with regard to Insurer's responsibility & liability towards insured, shall be automatically applicable to this Insurance contract to the extent stipulated by IITD.

A1.2 The Insurance Company shall be in the Medical Insurance business in India at least for five years as on scheduled date of tender opening. The turnover in the medical insurance business during each of the last three financial years (FY 2011-12 to FY 2013-14) should have been Rs. **15 crores** or higher.

A1.3 The bidder should have undertaken Medical Insurance in minimum of three Indian Public Sector Undertakings (in catering to Health Insurance of 1500 families or more under one group) in the last five years. (Documentary evidence to be furnished).

A1.4 No brokerage/agency/consultancy charges are allowed as this will be a direct transaction between the Insurer and the IIT Delhi.

A1.5 The bidder has to submit declaration along with un-priced technical bid (**PART-I**) stating that they have not been Black-Listed/De-listed or are put to any holiday by any Indian Institutional Agency/Government Department/Public Sector Undertaking in the last three years. In case they have been Black-listed by any of the Institutions, details of the same be furnished. The bidder should also provide copies/details of adverse judgments by a consumer court against the bidder (if any). Suppression of information may lead to cancellation of the contract.

A2. Offers shall be submitted with proper documentary evidence to substantiate fulfillment of the qualifying requirements as specified above.

A3. Notwithstanding anything stated above, IIT Delhi reserves the right to assess the Medical Insurer's capacity and capability to perform the Medical Insurance business should the circumstances warrant or such an assessment is thought to be in the overall interest of IIT Delhi. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the medical insurance business.

**A4. Technical and Financial Bids**

A4.1 Technical bids should be submitted on-line in the E-procurement portal of NIC.

A4.2 Financial bids should be submitted on-line in the E-procurement portal of NIC.

- A4.3 This is a two part E-tender. On the date and time specified in the tender, **PART I** (Un-priced technical bid) of the offers received will be opened online. The **PART II** (Financial Bid) will be kept un-opened and financial bids of only the technically accepted offers would be opened. Date and time of the opening of financial bids will be intimated separately to the short listed bidders.
- A4.4 If the bidder desires to be present at the time of opening (on-line), he shall depute his representatives (not more than two persons) with due authorization for participating in the tender opening.
- A4.5 Incomplete offers would be summarily rejected.
- A4.6 No extension of time at the request of the any bidder shall be permitted for submission of E-Tender Documents and/or E-Tender opening date.
- A4.7 Any cutting or overwriting should be attested by the authorized person of the bidder with full signature and seal.
- A4.8 Offers submitted against tender documents only will be considered and the offer shall be in the name of the insurer on whose behalf the tender document has been issued. The insurer has to give an undertaking they have submitted their bid as a single entity only and have not formed a consortium for the scheme.
- A4.9 Any request for clarification received after the stipulated date and time will not be considered. IIT Delhi will issue clarification in writing only if deemed fit.
- A4.10 While submitting the bid, tenderers are requested to ensure that bids are in compliance to the regulations applicable under various statutes. Any fine, penalty or expenses due to breach arising thereon will be borne by the tenderer; IIT Delhi will bear no financial implication on this account.
- A4.11 IIT Delhi takes no responsibility for delays, loss or non-receipt of tender documents or any letters sent by post/courier either way and also reserve the right to reject any offer in part or full without assigning any reasons thereof.
- A4.12 IIT Delhi shall always be at liberty to reject or accept any offer or offers or part thereof at its sole discretion. The submission of offer shall have no cause of action or claim against IIT Delhi for rejection of offer. The Insurer, whose offer is not accepted shall not be entitled to claim any costs, charges and expenses incidental to or incurred in connection with submission of offer or its consideration by IIT Delhi, even though IIT Delhi may opt to modify/withdraw the Invitation to Tender or does not accept the offer or cancel the tender as a whole.
- A4.13 Canvassing, Fraud and Corrupt practices**
- Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be.

**“Corrupt practice”** means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official.

**“Fraudulent practice”** means a misrepresentation of facts in order to influence Tender process or an execution of a contract to the detriment of the scheme and includes collusive practice among bidding Insurers/Authorized Representative (prior to or after bid submission) designed to establish bid prices at artificially non-competitive levels and to deprive the scheme the benefit of free and open competition;

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

IIT Delhi will declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if it at any time determines that the bidding Insurer/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing, a contract.

A4.14 Any conditional bid or a bid that is not in the prescribed Performa will not be accepted.

A4.15 Each paper of Bid Document must be signed by the competent authority of the Bidder. Any document/ sheet not signed shall tantamount to rejection of Bid.

- A5. The salient features of policy are as per **Annexure-B** enclosed.
- A6. The Premium to include cost of services offered by Third Party Administrator (TPA) for all claims settled by the insurance company. For claims prepared by insurance company but to be reimbursed by IIT Delhi due to exhaustion of buffer amount, fee per transaction for preparation of claim should be quoted.
- A7. During the validity of the current policy, no revision in premium shall be considered by IIT Delhi on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority.
- A8. The period of insurance contract will be for one year from the effective date of award of contract. Extension of the contract beyond the current period either on the same terms or with some enhanced premium should be separately quoted by the insurance company in the financial bid. In case the insurance company wants to modify the premium for the extended period, it has to give a notice of at least 4 months prior to the expiry of the current contract period.
- A9. Premium on pro-rata: Premium for deleted employee gets relieved to be refunded on pro-rata basis. IIT Delhi will delete the names as when and when the insured person(s) became ineligible for insurance coverage or is deceased. IIT Delhi will add names of employees and his/her dependents into the database as and when they join the Institute during the policy year. The insurance company should authorize the IIT Delhi official to add/delete names.
- A10. The existing Insurance Company serving IIT Delhi will be given the first right to match the lowest quotes in case it is not the lowest bidder.
- A11. The insurance company will have no right to reject membership of a serving or retired employee and his/her dependents as defined by IIT DELHI whose membership has been approved by IIT DELHI.

- A12. Premium shall be paid on quarterly basis. Insurance company should raise an invoice for every quarter in advance and IIT DELHI would make the payment within 30 days of raising of the invoice. This invoice should be accompanied by an electronic list (soft copy) of all the insured with their employee code number as well as age. Adjustments to the premium for the previous quarter due to additions/deletions should be invoiced separately. Reconciliation of the premium paid to the insurance company would be carried out at the end of the contract period.
- A13. Once assigned the health insurance for any given period, the insurance company shall have no right to unilaterally terminate the operation of the policy during this period. **In case the insurance company fails to provide the service (implying reimbursements) to the community at large (not referring to odd individual disputed claims) for a period of time of say two months as per the terms of this agreement, IIT DELHI reserves the right to levy a penalty of 100% on all premiums paid.**

A14. **Bid Evaluation Process**

- A14.1 The financial bids must be in the given format i.e. .PDF. All the bids should be unconditional. Conditional bids would be summarily rejected.
- A14.2 IIT DELHI may opt for any or none of the policy based on the premium quotes received. The evaluation of financial bids shall be done on L-1 basis among all the companies that qualify the technical bid. Rates to be quoted are exclusive of the service tax. Service tax applicable shall be as per the prevailing rates.
- A14.3 Technical bids would be evaluated by a committee constituted for this purpose. Whether a bidder qualifies or not would depend on the following ten factors:
- i. Panel of recognized hospitals in NCR including all major specialties (All the hospitals in Annexure-G are in the preferred list).
  - ii. All India coverage in terms of recognized hospitals.
  - iii. Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.
  - iv. Coverage of ailments/surgeries etc. requiring one day or more of hospitalization. What is not covered under standard treatment protocols should be specified.
  - v. Coverage of other procedures/surgeries/ailments etc that require one day or less of hospitalization.
  - vi. Exclusions (if any) from the reimbursable expenses.
  - vii. Ceilings (if any) within the insured amount under individual expense heads (like room rent etc.) including the minimum period of pre and post hospitalization expenses covered in the scheme. Note that the pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively.
  - viii. Whether additional individual family top-up insurance coverage is provided for and if yes the ceiling on this amount.
  - ix. Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment and ceiling if any.
  - x. Any other terms & conditions not included in the factors listed above but looks significant to the committee once technical bids are opened.
- A14.4 IIT DELHI retains the right to seek clarification after the technical bids are opened. A pre-bid conference is scheduled to clarify the tender document clauses. The bidders may

also be asked to make presentations. Each of the technical bids after opening would be evaluated by a committee and marked “acceptable” or “unacceptable” for each of the above mentioned factors (item 12.3). **Only those bids that score “acceptable” on all the factors would be considered to have passed the technical screening.** The decision of the evaluation committee in this regard would be final.

A14.5 Notwithstanding anything contained in this document, the acceptance of tender will rest with IIT DELHI and it reserves full right to reject any or all tenders without assigning any reason whatsoever.

A14.6 The tenderers are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of tenders.

A14.7 Currency for financial bids and payments shall be made in Indian Rupees only.

**A15. Action against the bidder**

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

**A16. Disputes**

In respect of all tender conditions, the decision of IIT DELHI shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Delhi Courts only.

In case of dispute of any claim, a committee consisting of the representative of the insurance company and IIT DELHI will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.

**A17. General**

A17.1 Tenders should be submitted on-line through the individual bidders digital signature certificate.

A17.2 Insurer/Bidder/Tenderer shall mean the company who submits the tender and enters into contract with IIT DELHI and shall include their executors, administrators, and successors and permitted assignees.

A17.3 It may be noted that no advisor/broker is involved in the tender.

A18. TPA services being offered by the Insurance Co. should be able to provide a 24x7 telephone facility to cater to all the members.

A19. Confidentiality of all IIT DELHI information/documents to be ensured at all times.

**SALIENT FEATURES OF THE GROUP MEDICLAIM POLICY FOR THE YEAR  
2014-2015**

- B1. The Policy shall cover both Serving & retired-employees of IIT DELHI. Assured Coverage of the policy in respect of serving as well as retired employees and their dependents (defined as per Annexure C) is Rs. 2.00 Lakh per annum.
- B2. Policy further envisages a Corporate buffer of Rs 25 Lakh with family floater of Rs 1.00 Lakh per family in addition to the assured cover of Rs. 2.0 Lakh as per item 1. For this purpose initially a buffer amount of Rs. 25 lakh will be released to the insurance company. After every three months expenditure out of buffer amount will be reviewed and the amount spent till that quarter will be released to the insurer so that the buffer amount will be raised to Rs.25 Lakh.
- B3. Even if the buffer amount is completely exhausted in a specific insured period, the Insurance Company will still evaluate the expenditure and calculate the amount to be reimbursed as per its norms. This would be used by IIT DELHI to directly reimburse the insured up to Rs 2 Lakh per family per year as it is committed to providing the same cover to all its members irrespective of the time of their ailment/treatment. The Insurance Company can quote a transaction fee for evaluating these expenditure bills and preparing the claim beyond the buffer amount.
- B4. The Policy shall cover hospitalization as indoor patient as well as other surgeries/procedures etc. that do not require hospitalization but are generally covered by health insurance policies as day care procedures.
- B5. It is expected that Insurance Company will have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility.
- B6. The preferred list of Hospitals in NCR prepared by IIT DELHI is included in Annexure-G and technical bid should include information on which of these are empanelled by the Insurance company.
- B7. IIT DELHI has a well equipped 20 bed hospital within its campus with 10 doctors and a pharmacy for OPD treatment as well as other minor ailments. All the insured would continue to have free access to this facility for OPD treatment.**
- B8. The scheme has to necessarily cover all pre-existing illnesses of the insured employees and retired employees.
- B9. There will be no age limit on the insured covered by this scheme.
- B10. The policy shall cover both serving and retired employees. The number of serving employees, their dependents and retired-employees and their dependents along with their age profiles are given as enclosed in **Annexure-F**.
- B11. The number of serving employees and retired employees may change overtime and thus the quotation should clearly indicate the premium for different age groups.

- B12. For the new employees who may join the Institute from time to time, identical coverage has to be made available from the day one of joining though the premium paid may be based on the fractional period involved.
- B13. In case the insured obtains treatment from a non-network hospital during emergency, the claim shall be admitted in full.
- B14. For all claims (other than cashless ones) the claim would be expected to be submitted to the insurance company directly by the employee (serving / retired) within 45 days of discharge from the hospital. Such claim should be settled within 30 days of submission and payment will be made directly to the insured. An interest of 2% p.m. on the reimbursement amount due to employee (serving / retired) would be payable beyond this period.
- B15. **No claim shall be** lodged for bills upto Rs 250/-.
- B16. The policy shall cover maternity related medical expenses as well as health insurance of new born babies from zero date.
- B17. All new employees with their dependent family members and all existing insured with their new born and newly wedded spouse are to be considered for midterm inclusion from day one. Such addition shall be informed by the members within two months of the event along with an authorization from IIT DELHI.
- B18. The insurance company shall arrange to issue membership card to each insured person/family directly at their cost. The process can be facilitated by IIT Delhi.
- B19. Exclusions: **Exclusions if any should be clearly specified by the insurance company as part of the technical bid.**

**INDIAN INSTITUTE OF TECHNOLOGY, DELHI  
HAUZ KHAS, NEW DELHI-110016**

**Definition of Eligible Dependents as per IIT Delhi Norms**

- I. Eligible dependents in case of serving employees are defined by IIT Delhi as follows.
- C1. Eligible Family members:  
The term 'Family' shall mean spouse of the employee and parents, children and step children wholly dependent on the member of staff. For the purposes of determining dependency, the following will be the criteria:-
- (a) Son - Till he starts earning or attains the age of 25 years whichever is earlier.
  - (b) Daughter - Till she starts earning or gets married whichever is earlier irrespective of the age limit.
  - (c) Parents- Who are residing with the staff member and whose income from all sources including pension does not exceed Rs.3500/- p.m. plus DA as applicable from time to time.
- A female employee can choose either her parents or her parents-in-laws to claim medical facilities.
- C2. Serving employees where spouse of the employee is also employed:
- (a) when both husband and wife are employed in the Institute, either of them can choose to claim the medical facilities on behalf of self and family, by declaring the fact, through a joint declaration.
  - (b) When the spouse of a staff member is employed in a State / Central /Govt./another Autonomous/ Corporate body, he/she can choose to claim the medical facility if it is not available or when it is available for self only. A letter to this effect should be produced from the employer.
- II.. Eligible dependents in case of retired employees are defined by IIT Delhi as follows.
- Only self and spouse of the retired employee are eligible..



The following declaration should be given on the letter head of  
the bidder

**DECLARATION SHEET**

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

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

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

I, further specifically certify that my company meets/is having undertaken Medical Insurance in minimum of three Indian Public Sector Undertakings in the last five years. (Clause A1.3 of **Annexure A**).

I, further specifically certify that my company has not been Black Listed/De Listed or put to any Holiday by any Institutional Agency/ Govt. Department/ Public Sector Undertaking in the last three years. (Clause A1.4 of Annexure A) and there is no adverse judgments by a consumer court against us.

**(Signature of the Tenderer)**

**(Official Seal of the company)**

The following declaration should be given on the letter head of  
the bidder

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

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

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

**(Signature of the Tenderer)**

**(Official Seal of the company)**

ANNEXURE- F

**AGE PROFILE OF SERVING AND RETIRED EMPLOYEES AND THEIR DEPENDENTS WHO HAVE OPTED FOR MEDICAL INSURANCE BY 1/08/2014**

	Serving Employees	Dependents of Serving Employees	Retired Employees	Dependents of Retired Employees
0-10 Yrs	0	279	0	0
11-15 Yrs	0	166	0	0
16-18 Yrs	0	201	0	0
19 Yrs	0	64	0	0
20 Yrs	0	86	0	0
21-25 Yrs	3	554	0	0
26-30 Yrs	21	195	0	0
31-35 Yrs	74	99	0	0
36-40 Yrs	117	97	0	1
41-45 Yrs	92	130	0	6
46-50 Yrs	136	265	0	19
51-55 Yrs	318	295	0	46
56-60 Yrs	387	165	0	134
61-65 Yrs	93	81	201	155
66-70 Yrs	0	56	251	176
71-75 Yrs	0	60	198	99
76-80 Yrs	0	73	142	26
>80 Yrs	0	78	35	4
<b>Total →</b>	<b>1241</b>	<b>2944</b>	<b>827</b>	<b>667</b>

**LIST OF PREFERED HOSPITALS IN NCR REGION**

- 1 All Government Hospitals in Delhi NCR and Outside.
- 2 Sita Ram Bhartiya Institute of Science & Research, Qutab Institutional Area, New Delhi.
- 3 Mool Chand KR. Hospital, Lajpat Nagar, New Delhi.
- 4 Batra Hospital and Research Centre, MB Road, New Delhi.
- 5 G. M. Modi Hospital, Saket, New Delhi.
- 6 Deepak Memorial Hospital & Medical Research Centre, 5 Institutional Area, Vikas Marg, Delhi.
- 7 Kailash Hospital & Research Centre Ltd., Group of Hospitals in Delhi & NCR.
- 8 Mata Chanan Devi Hospital, Janakpuri, New Delhi.
- 9 Jaipur Golden Hospital, Rohini, New Delhi.
- 10 Sir Ganga Ram Hospital, New Rajinder Nagar, New Delhi.
- 11 Bensups Hospital, Sector 12 Dwarka, New Delhi-110075.
- 12 Medanta Medicity Sector-38, Gurgaon, Haryana 122001.
- 13 Dharmasila Cancer Hospital & Research Centre, Dharmasila Marg, Vasundhara Enclave, Delhi-110096.
- 14 Fortis Group of Hospital in Delhi & NCR.
- 15 Max Group of Hospital in Delhi & NCR.
- 16 National Heart Institute, 49-50, Community Centre, East of Kailash, New Delhi-110065.
- 17 Primus Ortho & Spine Hospital Chandragupt Marg Chanakyapuri, New Delhi-110021.
- 18 Escort Hospital in Delhi & NCR.
- 19 Narender Mohan Hospital Heart Centre, Mohan Nagar, Gaziabad-200117.
- 20 St. Stephen's Hospital, Tis Hazari Delhi.
- 21 Holy Family Hospital, New Delhi.
- 22 Orthonova Hospital(Opposite IIT Main Gate), Hauz Khas, New Delhi-16
- 23 Indraprastha Apollo Hospital, Sarita Vihar, Delhi-Mathura Road, New Delhi.
- 24 Pushpawati Singhania Research Institute for Liver, Renal 7 Digestive Diseases, Press Enclave Marg, Sheikh Sarai-11, New Delhi-110017.
- 25 Rockland Hospital, B-33-34, Qutab Institute Area, New Delhi-110016.
- 26 Venu Eye Institute & Research Centre, Okhla, New Delhi.
- 27 Vidya Sagar Institue of Mental Health & Neuro-Science(VIMHANS).
- 28 Rajiv Gandhi Cancer Institute & Research Centre, Rohini, New Delhi.
- 29 RG. Stone Urological Research Institute, Group of Hospitals in Delhi & NCR.
- 30 Indian Spinal Injuries Centre Heart Command & Research Centre, Sector-C Vasant Kunj, New Delhi-110070.
- 31 Lions Kidney Hospital & Urology Research Institute, Opp. B. Block, New Friends Colony, New Delhi.
- 32 Centre for Sight, A-23 Green Park, Aurobindo Marg, New Delhi-110016.
- 33 North Point Hospital, S-375, Panchsheel Park, New Delhi-110017.
- 34 Akash Hospital, 90/43, Malviya Nagar, New Delhi-110017.
- 35 Maharaja Agrasen, Panjabi Bagh

## Annexure I

### INDIAN INSTITUTE OF TECHNOLOGY DELHI HAUZ KHAS, NEW DELHI - 16

#### **PART-I (Un-priced Technical Bid)**

Format for submitting technical bid

The technical bid consists of three parts.

**PART-I A:** General qualifying criteria as listed in item 1 under “General terms and conditions” of the tender document. Bidder should support documentary evidence to support their claims.

**PART-I B:** This is the checklist of essential conditions to be satisfied as per IIT Delhi requirements.

**PART-I C:** Technical Bid Details (Reference to documentation to evaluate technical bids – Item A14.3 of Annexure-A)

#### **PART-I B: Checklist of Essential Conditions**

Please ensure acceptance of the following conditions by checking (writing) ‘yes’ against each of them

S.No.	Item	Check
1	Coverage for pre-existing diseases/conditions without any waiting time	
2	Day one coverage for new employees and their Dependents	
3	Day one coverage for the new born	
4	The pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively	
5	No age limit for the insured	
6	Cashless facility up to the assured amount in all panel hospitals	
7	Acceptance of the condition to prepare claims for IIT DELHI reimbursement even when the buffer is exhausted	

**Signature of the Tenderer**

**(Official Seal of the company)**

**Part I (Contd.)**  
**PART-I C: Criteria for Technical Evaluation**

Technical bids would be evaluated by a committee constituted for this purpose. Whether a bidder qualifies or not would depend on the following ten factors (Refer to item A14,3 of Annexure-A). Either supply separate annexures to your technical bid document or specifically indicate which section of your tender document explicitly addresses these.

S.No.	Item	Reference
1	Panel of recognized hospitals in NCR including all major specialties (All the hospitals in Annexure-G are in the preferred list and your bid should specifically indicate which of them are empanelled)	
2	All India coverage in terms of recognized hospitals	
3	Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.	
4	Coverage of ailments/surgeries etc. requiring one day or more of hospitalization	
5	Coverage of other procedures/surgeries/ailments etc that require day come procedures	
6	Exclusions (if any) from the reimbursable expenses	
7	Ceilings (if any) within the insured amount under individual expense heads (like room rent etc.)	
8	Whether you allow insured to top-up their cover through additional payment	YES/NO
	If yes then maximum limit for the cover (figure in Lakhs of Rupees)	
	Incremental cover amounts (figure in Lakhs of Rupees)	
9	Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment	
10	Other terms & conditions not included in the factors listed above	

**Signature of the Tenderer**

**(Official Seal of the company)**

## Annexure II

### Part- II (Financial Bid)

#### FINANCIAL BID FOR INDIAN INSTITUTE OF TECHNOLOGY DELHI EMPLOYEES (Serving/Retired) HEALTH INSURANCE SCHEME

	Serving Employees	Dependents of Serving Employees	Retired Employees	Dependents of Retired Employees	Premium for Serving/Retired Employee (in Rs)	Premium for Dependent of serving/ retired employee (in Rs.)	Total Premium For Serving/Retired Employees	Total Premium For Dependent of Serving/Retired Employee	Total Premium (in Rs.)
A	B	C	D	E	F	G	H=(B+D)*F	I=(C+E)*G	J=(H+I)
0-10 Yrs	0	279	0	0					
11-15 Yrs	0	166	0	0					
16-18 Yrs	0	201	0	0					
19 Yrs	0	64	0	0					
20 Yrs	0	86	0	0					
21-25 Yrs	3	554	0	0					
26-30 Yrs	21	195	0	0					
31-35 Yrs	74	99	0	0					
36-40 Yrs	117	97	0	1					
41-45 Yrs	92	130	0	6					
46-50 Yrs	136	265	0	19					
51-55 Yrs	318	295	0	46					
56-60 Yrs	387	165	0	134					
61-65 Yrs	93	81	201	155					
66-70 Yrs	0	56	251	176					
71-75 Yrs	0	60	198	99					
76-80 Yrs	0	73	142	26					
>80 Yrs	0	78	35	4					
Total →	1241	2944	827	667					
Total Premium →									

- The numbers are based on the total number of serving and retired Staff Members who have all accepted the Medical Scheme. These numbers may change if more people opt for the scheme and that is likely.
- Total premium to be quoted to exclude service tax. Service tax at prevailing rates would be added to this amount.

Apart from the premium amount please quote the following. **Note these factors would not be used for evaluating the lowest bidder.**

1. Bill preparation charges per transaction when the claims are prepared for reimbursement by IIT Delhi (Applicable only when both the assured amount for a particular claimant as well as the total buffer amount is exhausted). Specify charges either as a flat rate per transaction or as a percentage of the claim amount.
2. Separately attach a table (along with Annexure-II, Part-II PDF document) for additional premium for topping up their insurance amount ceiling by individual members
3. Separately attach (along with Annexure-II, Part-II PDF document) a bid for premium beyond the contract period i.e. for extension period.