

Date: 25th January 2024

National Health Systems Resource Centre
NIHFW Campus, Baba Gang Nath Marg, Munirka, New Delhi -110067
Tel+ 91-11-26108983, 84, 92, 93, FAX +91-11-26108994
NHSRC WEBSITE: www.nhsrcindia.org

Tender Ref: NHSRC/2015-16/HR/INSURANCE

Date: 25th January 2024

Sub: HIRING OF INSURANCE COMPANY FOR PROVIDING GROUP PERSONAL ACCIDENTAL INSURANCE POLICY

REQUEST FOR PROPOSAL

1. On behalf of the Executive Director, NHSRC, the Indenter, Tenders are invited for hiring in a TWO BID SYSTEM for “Hiring of Insurance Company For Providing GROUP PERSONAL ACCIDENTAL INSURANCE POLICY” strictly subject to the Terms and Conditions of the Contract as notified in the tender document available on the official NHSRC website www.nhsrcindia.com NHSRC, NIHFW Campus, Baba Gang Nath Marg, Munirka, New Delhi -110067. Eligible and interested organisations may send their proposal by Speed Post/Registered Post/Courier or may drop it in the tender box kept at reception by 1500 hrs on 26th January 2024, addressing it to **The Principal Administrative Officer, National Health Systems Resource Centre, NIHFW Campus, Baba Gangh Nath Marg, Munirka, New Delhi – 110067**

2. Schedule to the Invitation of Tender

1.	Tender document download/Sale date/time	:	1000 Hrs. On 25 January 2024
2.	Pre bid meeting	:	12.00 Hs. On. 31 January 2024
3.	Tender document download/sale end date/time	:	1400 Hrs. On 14 February 2024
4.	Last date and time for receipt of bids	:	1500 Hrs. On 14 February 2024
5.	Date and time for opening of Prequalification-cum-technical bid	:	1600 Hrs. On 15 February 2024
6.	Date and time for opening of financial bid	:	1600 Hrs. On 22 February 2024
7.	Service to be provided	:	Hiring of Insurance Company for Providing Group Personal Accidental Insurance Policy
8.	Period / Extension of Contract	:	One year from the date of Award of contract
9.	Validity of tender offers	:	180 days from date of opening of prequalification-cum-technical bid
10	Performance Security total cost of Bid (for Finalised Bidder only)	:	Nil
11	For Requirement of Data of Age, etc. of NHSRC Personnel, email may be send to	:	nhsrc.insurance@gmail.com

Scope of work: To Provide Policy to the Personnel Working with NHSRC and Branch Office RRC-NE.

Duration: The duration of the contract will be one year from the date of award of contract to the successful bidder. The contract will be renewable subject to terms and conditions of the agreement between successful bidder and NHSRC.

ELIGIBILITY OF THE BIDDER

- (a) The bidder should provide Group Personal Accidental Insurance Policy to 120 NHSRC personnel for Rs. 5 lacs of sum insured (***As per Annexure A***).
- (b) The bidder shall have minimum 5 years of experience in execution of similar job.
- (c) The bidder should have pan India presence, including all North Eastern states.
- (d) The bidder should have strong network of hospitals across the country including North Eastern states and should provide a list of empanelled hospitals along with the proposal.
- (e) The bidder should provide Accidental Death AD. - Covers Death due to Accident - 100%
- (f) The bidder should provide Permanent Total Disability PTD. - Covers Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months - 100%
- (g) The bidder should provide Permanent Partial Disability PPD. - Covers Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body. (% of CSI, it varies from 1% to 75% as stated in PA Chart)
- (h) The bidder should provide Temporary Total Disability TTD. - Provides weekly benefit limited to 1% of 24 times of Monthly Salary OR 1% of CSI per week or Rs. 5000/- week for a maximum of 100 weeks or actual weekly wages, whichever is less due to inability of the Insured to engage in the occupation or employment or business temporarily due to Accident.
- (i) The bidder should provide Cost of Transporting Mortal Remains - Reimbursement of expenses upto Rs. 2500/- incurred for transportation of mortal remains to the city of residence where the final funeral ceremony is to be performed.
- (j) The bidder should provide Cost of Performance of Funeral Ceremony - Reimbursement of expenses upto Rs. 5000/- or Actual whichever is less, incurred for preparing the mortal remains for burial or cremation
- (k) The bidder should provide Accidental Medical Expenses - Covers reasonable charges incurred for the medical treatment for the injury sustained upto actuals or 40% of the valid claim amount or

10% of Capital Sum Insured or Actual whichever is less, in any one policy period provided a valid claim has been admitted in respect of the accident benefits. cover provided under the Policy.

- (l) The bidder should provide Child Education Support - Provides for payment towards dependent child/children s tuition fees in case of accidental death or Permanent Total Disability for Rs. 10,000/- per child for max of 2 dependent children below the age of 25 years.
- (m) The bidder should provide monthly addition and deletion of NHSRC personnel to the Personal Accidental Policy on account of new joining's and exits.
- (n) The office should be available in Delhi NCR for coordination purpose.

TAX DEDUCTION AT SOURCE

TDS and GST on TDS or any other Tax deduction at source shall be governed as per GOI prevailing rules. Exemptions regarding TDS, etc, if any, needs to informed well in advance, else NHSRC will make the deductions as per government rules.

TERMS AND CONDITIONS

1. Purchase after/ downloading / getting the tender schedules, the Bidder should go through them carefully and then submit the documents as asked, otherwise, the bid will be rejected.
2. Bidder must unconditionally accept all terms and conditions stipulated in the original/downloaded tender document and submit/ the entire signed and stamped document.
3. The date & time of opening the tender is mentioned in the 'Schedule to the Invitation of Tender'. In case the date of opening of tenders is declared on a public holiday or non-working day inadvertently, the tenders shall be opened at the same time on the next working day.
4. All documents submitted by the bidder should be self-attested with seal of the bidder.
5. All pages of the bid including all enclosures should be numbered (except printed leaflets/catalogue) and must be duly filled in, signed, and stamped by the bidder or his authorized representative. Offers received without signature and seal on all pages are liable to be rejected.
6. Bidders are requested to check the website www.nhsrcindia.org regularly before due date of submission for any probable corrigendum which could be uploaded subsequently to this tender.
7. The tender Bids containing terms and conditions can be downloaded from the website www.nhsrcindia.org Tenders may be sent by registered post/or may be dropped in Tender Box at the NHSRC office by or before 1500 Hrs on 14th February 2024. NHSRC shall not be responsible for any postal delays.
8. Tenders shall be opened in the presence of tenderers or their authorised representatives. Only one representative from each bidder will be allowed during opening of the tender. If no representative of the bidder is present during the opening of the tender, then it will not be considered as disqualification of the bidder.
9. NHSRC shall not deal with any broker / agent regarding the payment of insurance premium or claims and would deal directly with the insurance company for any premium or claim related issues.
10. Original/downloaded tender document shall be duly filled in, signed and stamped by the bidder or his authorized representative.
11. Telegraphic/ Telex/ Fax/ Email and letterhead quotations are not acceptable and will be rejected.
12. It shall be presumed that the terms & conditions mentioned in the tender document have been duly accepted by bidder while submitting the bid. The bidder shall have no right to modify/ alter/ amend/

delete any terms/ conditions mentioned in tender document. Any failure on the part of the bidder to observe the prescribed procedure and any attempt to canvas for the work will prejudice the bidder quotation.

13. NHSRC reserves the right to reject, withdraw/ revoke/ cancel whole or any part of tender at any stage without assigning any reason.
14. Conditional Bids shall not be accepted.
15. The bid will be accepted in Two Separate Sealed envelopes super scribed
 - (a) FINANCIAL BID containing Price Schedule, and
 - (b) TECHNICAL BID containing with all the required documents.Both the envelope should be enclosed in a separate sealed envelope super scribed, as “TECHNICAL & FINANCIAL PROPOSALS FOR HIRING OF INSURANCE COMPANY FOR PROVIDING GROUP PERSONAL ACCIDENTAL INSURANCE POLICY” ADDRESSED to PAO, NHSRC, NIHFW Campus, Baba Gangnath Marg, Munirka, New Delhi-110067 on the bottom left-Hand Cover.
16. If the address, Telephone, email, or any information of two or more different bidders are found same or any similarity found during evaluation, the quotation provided by both the bidders will not be considered and both the bidders will be disqualified.
17. Annexures to this tender are not separate. Annexures to be considered part of this tender notice.

INSTRUCTION TO THE BIDDERS

Before submitting a bid, bidders are expected to examine the Bid documents carefully, fully inform themselves of existing conditions and limitations including all items in the Bid documents. No consideration will be granted for any alleged misunderstanding or the materials to be furnished, work to be performed or actual considerations to complete all work and comply with conditions specified in the Bid document.

Any qualified deficiency, errors, discrepancies, omissions, ambiguities or conflicts in the Bid documents, or there be any doubts as to the meaning of a provision or requirement shall immediately brought to notice of tendering department in writing not less than 07 days prior to bid closing date.

A bidder can submit only one Bid.

BID SECURITY DECLARATION

The bidder in view of the office memorandum by Ministry of Finance, dated 12th November 2020, is not required to submit any Earnest Money Deposit.

In view of the said notification the bidder shall sign a “Bid Security Declaration” accepting that if the bidder withdraws or modifies their bid during the period of the validity of the bid, or if the L1 bidder is awarded the contract and bidder fails to sign the contract before the timeline defined in the request for proposal document, the bidder will be suspended for future bids for a period of two years.

ANNULMENT OF AWARD

Failure of the successful bidder to comply with the terms and conditions of the contract/work order shall constitute sufficient ground for the annulment of the award in which case NHSRC may award the contract to any other bidder at its own discretion or call for new bids.

SIGNING OF CONTRACT

The successful bidder shall execute an agreement for providing satisfactory cashless Group Accidental Policy.

CONFIDENTIALITY

The bidders will maintain total confidentiality and promise to not enter into any undisclosed agreement or understanding with other bidders with respect to prices, specifications, certifications & subsidiary contracts.

DISCLAIMER

The close relatives of NHSRC personnel are prohibited from participation in this tender. The close relatives for this purpose are defined as:

- (a) Members of a Hindu Undivided Family.
- (b) The one is related to the other in the manner as wife or husband, father, mother, sons(s), son's wife (daughter-in-law), Daughter(s) and daughter's husband (son-in-law), brother (s) and brother's wife (Sister-in-law), sister(s) and sister's husband (brother-in-law)
- (c) A declaration to this effect will be given by the bidder.

INDEMNIFICATION

The Bidder shall, at its own expense, defend and indemnify the owner against all third-party claims.

The Bidder shall expeditiously extinguish any such claims and shall have full rights to defend itself there from. The Indenter shall not pay any compensation to a third-party claim, the Bidder shall be fully responsible for the same, with all expenses inclusive of court and legal fees.

CRITERIA FOR EVALUATION OF TENDER

The Evaluation of the Tenders will be made (i) on the basis of Technical Information (Annex I) and (ii) then on the basis of Commercial/Financial Information (Annex II). The Commercial Bid of such firms found valid based on technical parameters will only be opened on the date/time and venue announced after opening of the Technical Bid only.

Principal Administrative Officer

TECHNICAL BID

BIO-DATA AND DETAILS OF EXPERIENCE ETC.

1. A) Name and address of Insurance company
- B) Address of Office
- C) Telephone / Fax No. (Office).....
- D) Telephone/fax No. (Res.).....
- E) E-mail address.....
2. a) Whether firm is Prop./Partnership//Pvt. Ltd./ Ltd.....
- b) PAN/TAN No.....
- c) Name of contact person for this Bid with his/her/their
 Telephone Nos.....Mobile No.....
- d) E-mail address of Person concerned.....
3. Date of commencement of business (Minimum experience should be 5 yrs.)
4. Number of offices in India
 a) Own offices
 b) Franchise (Name of companies)
 Please enclose list of offices/addresses.
5. Turnover during last 3 Financial Years:-
 A) 2020-21
 B) 2021-22
 C) 2022-23
6. Name and address of leading customers including Public Sector undertaking (Please submit proof of the same.)_____

7. Whether registered with Goods and Services Tax Authority?

IF YES, GST No.....

8. Whether Income Tax Payee? If so, Income Tax Return filed for the last 3 years should be submitted.

DATE:..... SIGNATURE_____

Name.....Address.....

With Rubber stamp.....

FINANCIAL BID

	Upto 120 Personnel
A. Annual Group Personal Accidental Insurance Premium (in Rs.)	
B. Discount (in %)	
C. GST (as applicable, in %)	

SIGNATURE

NAME

ADDRESS

SEAL