



NATIONAL INSTITUTE OF TECHNOLOGY DURGAPUR

MAHATMA GANDHI AVENUE, DURGAPUR-713209

(West Bengal), INDIA, www.nitdgp.ac.in

Office of Dean (Student Welfare)

Ref No.: NITD/DSW/HI/2023-24/01

Date: 23/06/2023

Notice Inviting Expression of Interest

E-Procurement

NOTICE INVITING TENDER NO.: NITD/DSW/HI/2023-24/01

Date: 23/06/2023

National Institute of Technology Durgapur is in the process of purchasing following item(s) as per details as given as under:

Service: for Special Contingency Insurance Coverage to the students of NIT Durgapur during the period from midnight of 2nd August,2023 to midnight of 1st August,2024.

Tender Documents may be downloaded from Central Public Procurement Portal <http://eprocure.gov.in/eprocure/app>. Aspiring Bidders who have not enrolled /registered in eprocurement should enrol/ register before participating through the website <http://eprocure.gov.in/eprocure/app>. The portal enrolment is free of cost. Bidders can access tender documents on the website (For searching in the CPPP site, kindly go to Tender Search option and type 'NIT'. Thereafter, click on "GO" button to view all NIT Durgapur tenders). Select the appropriate tender and fill them with all relevant information and submit the completed tender document online on the website <http://eprocure.gov.in/eprocure/app> as per the schedule given in the next page.

All quotations (both Technical and Financial should be submitted in the E-procurement portal).



Ref No.: NITD/DSW/HI/2023-24/01

Notice Inviting Expression of Interest

Date: 23/06/2023

E-Procurement

SCHEDULE

Name of Organization	National Institute of Technology Durgapur
Tender Number:	NITD/DSW/HI/2023-24/01
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
Source of Fund (Institute/Project)	Institute
Is Multi Currency Allowed	NO
Tender Documents	Tender Documents can be downloaded from the website www.nitdgp.ac.in (Link: Tenders). The same is also available on http://eprocure.gov.in/eprocure/app
Date of Issue/Publishing	23.06.2023 Time : 01:00 PM.
Document Download/Sale Start Date	23.06.2023 Time : 01:00 PM.
Bid Submission Start Date	23.06.2023 Time : 01:00 PM.
Document Download/Sale End Date	14.07.2023 Time : 01:00 PM.
Date for Pre-Bid Conference	03.07.2023 Time: 11:00 AM.
Venue of Pre-Bid Conference	Academic Board Room, Ground Floor, Main Academic Building, NIT Durgapur.
Last Date and Time for Uploading of Bids	14.07.2023 Time : 01:00 PM.
Date and Time of Opening of Technical Bids	18.07.2023 Time : 10:00 AM.
Date and Time of Financial Opening	19.07.2023 Time : 11.30 PM
Tender Fee	NIL
EMD	NIL
No. of Covers (1/2/3/4)	02
Bid Validity days (180/120/90/60/30)	120 days (From date of opening of price bid)
Address for Communication	The Chairman, Student's Special Contingency Insurance Tender Committee, Office of Dean (Student Welfare), Main Academic Building, NIT Durgapur, M. G. Avenue, Durgapur, Dist. Paschim Bardhaman, West Bengal, PIN-713209
Contact No.	9434788126
Email Address	http://www.nitdgp.ac.in

NIT Durgapur reserves the right to accept or reject any offer, without assigning any reason thereof, and to amend the terms and conditions before award of the contract.

Special Note: Keeping in view any unforeseen exigency/ crisis related to students' affairs of the Institute, the Institute authority reserves the right to change the dates and consequent time limits related to the tendering process as and when required.

TERMS AND CONDITIONS

Terms and conditions (Part-1) in connection with the rate per student per annum and with respect to the services to be provided for Special Contingency Insurance Coverage to the students of NIT Durgapur during the period **from midnight of 2nd August,2023 to midnight of 1st August,2024.**

1. The Insurance Company must be registered with Insurance Regulatory & Development Authority (IRDA) and duly authorized by the regulator to transact general insurance business in India.
2. The bidder must be in the above business for a period of at least TEN (10) completed financial years. Necessary documentary evidence shall be enclosed with the quotation.
The bidder must have written business amounting to Rs. 1,000 crores per year during the last financial year, i.e. 2021-2022. Audited abridged financial statements must be enclosed with the quotation.
3. All the participants in the bid must have an experience of similar kind of work related to provision of student health insurance/student group insurance for at least one-year duration with at least one of any Centrally Funded Technical Institute (CFTI)/ State Funded Technical Institute (SFTI)/Central University/ State Owned University during the last 3 to 5 years (which is essentially other than NIT Durgapur). Experience certificate for the same should be submitted.

4. Health Contingency Insurance:

Maximum sum of Insurance: Rs. 1,50,000/- per student per annum.

Health Insurance for Students Covering:

- a. Hospitalization, investigation and all other relevant charges must be covered.
- b. 30 days of pre and 60 days of post hospitalization expenses must be covered.
- c. Cashless Services must be available.
- d. Pre-existing diseases must be covered.
- e. Medical Card and Cashless facility in all the approved hospitals on pan India basis and particularly in Durgapur locality viz. Mission Hospital Durgapur/ Vivekananda Hospital Durgapur/ IQ City Hospital Durgapur/ Health World hospital Durgapur/ City Hospital & Clinic Durgapur/ Disha Eye Hospital Durgapur/ Gouri Devi Hospital Durgapur/ Nation Hospital Durgapur etc. must be provided to the students of NIT Durgapur under this scheme.

5) OPD Expenses:

Rs. 10,000/- per student per annum.

6) Personal Accident of Students:

Capital Sum Insurance Per Student is Rs.1,00,000.00 as Personal Accident tariff. It covers death and permanent total disablement due to accident by external means. The Insurance Company will pay the claim directly to NIT-Durgapur for the purpose of study expenses (semester fees and mess dues etc.).

7) Personal Accident of Parent/Guardian:

Capital Sum Insurance Per Parent or Guardian per student will be as Rs.1,50,000.00 It covers death and permanent total disablement due to accident by external means. The Insurance Company will make all arrangement to pay the study expenses (semester fees and mess dues etc.) directly to NIT-Durgapur.

8) Insurance Coverage of Cellular Phone:

Loss arising due to Burglary, Theft, Fire & Housebreaking during stay in Institute premises only max limit Rs. 15,000/- per student per annum.

9) Insurance Coverage of Laptop + External HDD:

Loss arising due to Burglary, Theft, Fire & Housebreaking and physical damaged etc. Max Limit Rs. 50,000/- per student per annum.

10) Limit of Bed Charges:

2% of sum assured per day and 4% sum insured per day in case of ICU/CCU. Limit of operation theatre charges to be decided on case to case basis.

11) Third Party Administrator (TPA) must have licence by Insurance Regulatory & Development Authority (IRDA), Govt. of India.

12) Claims:

All claims to be settled with the students and the hospital by the insurance company. Prior intimation must be sent to Dean (SW) through mail.

13) A helpdesk for the students:

Manned with a person conversant with all the formalities and service and languages like Bengali, Hindi English etc. must be set up by the insurance company/TPA at the Medical Unit of NIT Durgapur for handling all insurance related issues including reimbursement of claims during mutually agreed upon operating timing of the helpdesk.

A 24x7 toll-free number:

A 24x7 toll-free number has to be provided by the Insurance Company/TPA to facilitate the mechanism of clearance of claim and immediate hospitalization of the student.

14) The Insurance Card:

The Insurance Card will be issued to the individual student from such helpdesk within 10 working days from the date of submission of student details with prior notification to Chief Warden/Wardens of the respective hall of residence/students. In case of loss of insurance card, it has to be replaced by Insurance authorities within 72 hours of such report of loss. Further, the has to provide the cover for any exigencies that may arise between the day of start of the insurance policy and issuance of Insurance Card to the students. In other words, during the interim period the successful bidder will take care of all services for the insured students including but not restricted to cashless hospitalization claims, if any.

15) Estimated number of students under the coverage of policy will be approximately 4500 (Four Thousand Five Hundred) only.

16) In Case of unsatisfactory level of service provided by the Insurance Company/ Third Party Administrator (TPA) suitable penalty may be imposed by the Competent Authority of the Institute.

17) Any extra facilities and services which may be offered, other than the mandatory points as mentioned above, may be indicated.

18) Claim-dump of every month:

Within the 7th day of the next month, Claim-dump of every month (containing the names of the patient(s)/ claimant(s) and the expenditure(s) incurred) must be provided by the insurance company to

deansw@admin.nitdgp.ac.in , directly. Even if there is no claim/ settlement, a 'NIL' claim dump must be sent.

19) Mid-Term Inclusion to be added with following statement:

Mid-Term inclusions are to be arranged by the Insurance Company/ Third Party Administrator (TPA) on a pro-rata basis.

20) Payment will be made by NIT Durgapur through PFMS method on production of bill by the Insurance Company based on the Work Order issued by NIT Durgapur in this respect. Excess payment made by NIT Durgapur, if any, whenever revealed at later stage, must be refunded by the Insurance Company.

21) Any bidder, if found involved in any legal complicity or any other kind of dispute with the NIT Durgapur, will automatically become ineligible to participate in the bidding process. Further, if any successful bidder/vendor who has previously worked/ been working at present at National Institute of Technology, Durgapur, fails to comply with the terms of the Tender Document and the corresponding Work Order, they will automatically be disqualified from participating in the tendering process.

22) Only one single bid will be accepted from a single bidding Insurance Company.

23) If a successful bidder will operate through a TPA, the contact and other details of the concerned TPA should be submitted along with the bid.

24) Solvency Ratio for bidder must be greater than 1.5 (Please attach supporting document).

25) At any time prior to the deadline of submission of bid, the Institute may, for any reason, whether as its own initiative or in response to clarification required by prospective bidder/s, modify the tender document by amendment.

26) The amendment will be published in Institute's website only. In order to afford prospective bidders reasonable time in which to take the amendment into account in preparing their bid, the Institute may at its discretion extend the deadline for the submission of tender.

27) The bids must be clearly filled or typed and digitally signed legibly giving full address of the bidder. Alteration if any, unless legibly attested by the tenderer with his full signature and stamp, will otherwise invalidate the tender.

28) Director, NIT Durgapur reserves the right to accept a quotation in part or in full or to reject all quotations or any of the quotations received, for non-compliance of any of the above conditions or instructions for any other reason without assigning any reason thereof.

29) Changes, if any: Keeping in view any unforeseen exigency/crisis related to students' affairs of the Institute, the Institute authority reserves the right to change the dates and consequent time limits related to the tendering process as and when required.

30) Feedback Form:

A student feedback mechanism will be implemented during the period of contract on a mutually agreed basis.

31) Any dispute must be settled in the court of Durgapur Jurisdiction only.

32) All the pages of this tender document should be signed as read and accepted by the bidder.

INFORMATION TO BE PROVIDED BY THE BIDDERS

Special Contingency Insurance Coverage to the students of NIT Durgapur during the period from
midnight of 2nd August,2023 to midnight of 1st August,2024.

1. The Name of the Insurance Company and the address of the Registered & Head Office of the company (PLEASE MENTION)

2. Name and Address of the local office of the bidder with name and phone number of the contact person:

3. License No. (PLEASE MENTION):
(Please attach supporting document)

4. PAN Card details of the bidder:

5. GST Registration details of the bidder:

Read and accepted.
(Signature and Seal of the Bidder)

COVERGE DETAILS:

Coverage Details in connection with the rate per student per annum and with respect to the services to be provided for Special Contingency Insurance Coverage to the students of NIT Durgapur during the period **from midnight of 2nd August,2023 to midnight of 1st August,2024.**

Coverage required:

Scope of Coverage	Sum Assured per student per annum (Rs.)
Health Insurance for students	1,50,000.00
OPD expenses for students	10,000.00
PA coverage for Students	1,00,000.00
PA coverage for Parents (per parent per student)	1,50,000.00
Accidental Physical Damage of laptop (Hardware only) and burglary and theft within campus	50,000.00
Burglary and theft of mobile phone of student within campus	15,000.00

- ❖ Coverage of pre-existing diseases **from the day 1** of the policy period.
- ❖ **Limit of Bed Charges:**

2% of sum assured per day and 4% sum insured per day in case of ICU/CCU. Limit of operation theatre charges to be decided on case to case basis.
- ❖ Cashless claim settlement with **30 days pre and 60 days post hospitalization** expenses.
- ❖ The **age band** of the students are given in **Annexure-A**. List of the students and parent/guardian will be provided to the company who would be awarded the contract.
- ❖ Claims emanating under Hospitalization and OPD sections of students will be settled **directly with the medical establishment** where the student prefers to undergo treatment or reimbursed to the student directly if the relevant medical establishment is not a network medical establishment of the relevant insurer.
- ❖ Claims emanating under PA section of students and parents must be settled **directly with the concerned student and / or parent.**

- ❖ Claims emanating under section covering laptops and mobiles of the student must be settled **directly with the concerned student.**
- ❖ The prescribed **compliance sheet format** is given in **Annexure-B.** Bidders are to adhere to the prescribed format only.
- ❖ The prescribed **Mandatory Documents format** is given in **Annexure-C.** Bidders are to the prescribed format only.
- ❖ The prescribed **financial quotation format** is given in **Annexure-D (Excel Sheet attached).** Bidders are to adhere to the prescribed format only.

Read and accepted.

(Signature and Seal of the Bidder)

ANNEXURE-A

Annexure to the Coverage Details in connection with the rate per student per annum and with respect to the services to be provided for Special Contingency Insurance Coverage to the students of NIT Durgapur during the period from midnight of 2nd August,2023 to midnight of 1st August,2024.

AGE BAND OF THE STUDENTS:

Age Band	No. of Students (approximate)
16 years to 20 years	2,800
21 years to 25 years	1,250
26 years to 30 years	400
31 years to 35 years	50

Read and accepted.
(Signature and Seal of the Bidder)

COMPLIANCE SHEET

Sl. No.	Description	Yes/No
1	Maximum sum of Insurance: Rs. 1,50,000/- per student per annum	
2	Hospitalization, investigation and all other relevant charges must be covered	
3	30 days of pre and 60 days of post hospitalization expenses must be covered	
4	Cashless Services must be available	
5	Pre-existing diseases must be covered	
6	Medical Card and Cashless facility in all the approved hospitals on pan India basis and particularly in Durgapur locality	
7	OPD Expenses: Rs. 10,000/- per student per annum	
8	Personal Accident of Students: Capital Sum Insurance Per Student is Rs.1,00,000.00 as Personal Accident tariff	
9	Personal Accident of Parent/Guardian: Capital Sum Insurance Per Parent or Guardian per student will be as Rs.1,50,000.00	
10	Insurance Coverage of Cellular Phone of Rs.15,000/- per student per annum	
11	Insurance Coverage of Laptop + External HDD of Rs.50,000/- per student per annum	
12	Limit of Bed Charges: 2% of sum assured per day and 4% sum insured per day in case of ICU/CCU. Limit of operation theatre charges to be decided on case to case basis	
13	Third Party Administrator (TPA) must have licence by Insurance Regulatory & Development Authority (IRDA), Govt. of India.	
14	A helpdesk for the students	
15	A 24x7 toll-free number	
16	The Insurance Card	
17	Claim-dump of every month	
18	Mid-Term inclusions are to be arranged by the Insurance Company/ Third Party Administrator (TPA) on a pro-rata basis.	
19	Experience certificate	

Read and accepted.**(Signature and Seal of the Bidder)**

MANDATORY DOCUMENTS:

Name/ nature of the documents to be submitted by the bidders		
		The bidders must be careful and write Yes/No and that should be supported by corresponding documents.
1	Registration with IRDA	
2	Head Office details	
3	License details	
4	PAN Card and GST details	
5	Local Office details with name and phone number of the contact person	
6	Whether completed Ten (10) Financial Years or not by the bidder in the field of insurance	
7	Audited Abridged Financial Statement for the last financial year (2021-2022)	
8	A Statement certifying that the Solvency Ratio of the bidder is greater than 1.5 as per the latest audited financial statements.	
9	Experience certificate	

Read and accepted.
(Signature and Seal of the Bidder)

FINANCIAL BID

Excel Sheet Attached.

Signature Not Verified

Digitally signed by RAJAT MAHAPATRA
Date: 2023.06.23 12:49:46 IST
Location: eProcure-EPROC