



National Institute of Technology Durgapur
Office of the Dean (Students' Welfare)

Ref No : NITD/ DSW/ HI/ 2019-20/ 1

Date : 2019_JUN_13

Notice Inviting Expression of Interest

Sealed offer is invited from established vendors with proven track record and experience for insurance requirements as specified in the captioned tender document for Students of N.I.T-Durgapur.

Bidders are requested to quote their most competitive rates inclusive of GST. Sealed offers should reach this office on or before **05-July-2019** by **01.00 p.m.** The offers should be addressed as below :

The Chairman [Dean, SW]
Health Insurance Tender Committee
N.I.T-Durgapur
M. G. Avenue
P.O. Durgapur, Dist. Paschim Bardhaman
PIN-713209

The offer should remain valid for a period of 90 days. **A pre-bid conference will be held on 24-June-2019 at 04.00 p.m.** in the Meeting Room of the Academic Section, N.I.T-Durgapur. Offers will be opened **on 05-July-2019 at 04.00 p.m.** at NIT Durgapur, in presence of the representatives of the bidder who wish to remain present.

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

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National Institute of Technology Durgapur
Office of the Dean (Students' Welfare)

Important Notes 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 02-August-2019 to midnight of 01-August-2020.**

Important Notes :

1. **All corrigenda, addenda, amendments and clarifications to Tender** will be hosted on the website www.nitdgp.ac.in and not in the newspaper. Bidder shall keep themselves updated with all such developments.
2. **Tender documents** downloaded from the website www.nitdgp.ac.in and found to be tampered/modified in any manner by the tenderer during scrutiny, will stand to be summarily rejected and the tenderer might be banned from doing business with the institute.
3. **Telex, fax, e-mails and other incomplete offers** are liable to be summarily ignored.
4. **The tender shall be submitted** in a sealed envelope duly superscribed with tender no., due date of submission and addressed to the specified person.
5. **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 tenderer/s, modify the tender document by amendment.
6. **The amendment will be published in institute's website only.** In order to afford prospective tenderer/s 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.
7. **The institute shall not be responsible for any postal delay** and delay in receipt of the offer. Any bids received by the purchaser which does not fulfill the desired terms and conditions shall be rejected out rightly and no communication in this regard shall be sent. Delayed / late bids will not be accepted, under any circumstances.
8. **The bid should be clearly filled** or typed and signed in ink legibly giving full address of the tenderer. Alteration if any, unless legibly attested by the tenderer with his full signature and stamp, will otherwise invalidate the tender.
9. **Director, NIT Durgapur reserves the rights** 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.

Read and accepted.

(Signature & Seal of the Tenderer)

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National Institute of Technology Durgapur
Office of the Dean (Students' Welfare)

Eligibility criteria 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 02-August-2019 to midnight of 01-August-2020.

ELIGIBILITY CRITERIA TO PARTICIPATE IN THE TENDER :

1. The Insurance co should be registered with IRDA and duly authorized by the regulator to transact general insurance business in India.
2. The Name of the Insurance Company and the address of the Registered & Head Office of the Company:
3. License No. :
4. Copy of Pan Card & Service Tax Registration of the Company
5. The tenderer should have Local Office at Durgapur. The Name of Branch Manager/Divisional Manager along with the office address:
6. The Company should be in the above business for a period of at least TEN completed financial years. Necessary documentary evidence shall be enclosed with the quotation.
7. The firm should have written business amounting to **Rs.8,000 crores** per year for the last two financial years, i.e. 2017-2018 & 2018-2019. Necessary documentary evidence shall be enclosed with the quotation.
8. Solvency Ratio for the Insurance Company should be **greater than 1.5**.
9. The firm should have cashless tie up with the hospitals / nursing homes of repute like the Mission Hospital Durgapur, Vivekananda Hospital Durgapur, Gouridebi Hospital Durgapur, IQ City Hospital Durgapur, Health World Durgapur, City Nursing Home Durgapur, Disha Eye Hospital Durgapur, within the city limits of Durgapur and should have cashless network on Pan India basis. Name of the tied up hospitals should be attached with the quotation.

Read and accepted.

(Signature & Seal of the Tenderer)

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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 02-August-2019 to midnight of 01-August-2020**.

COVERAGE DETAILS :

- A. PERIOD : The policy period will be **from 02-August-2019 to 01-August-2020**
- B. Coverage required:

Scope of Coverage	Sum Assured
Health Insurance for Students	1,25,000
OPD expense for students	6,000
PA coverage for Student	50,000
PA coverage for Parents (per parent per student)	
1 st year students	2,50,000
2 nd year students	2,00,000
3 rd year students	1,50,000
4 th year students	1,00,000
Accidental Physical Damage of laptop(Hardware only) and burglary and theft within campus	25000
Burglary and theft of mobile phone of student within campus	5000

- Coverage of pre-existing diseases **from the day 1** of the policy period.
- **Bed charges** to be restricted up to 2% of the SI.
- **OT charges** to be actual up to the SI.
- Cashless claim settlement with **30 days pre and 60 days post hospitalization** expenses.

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- **Digital Card** should be given to all the students as per the list provided by the N.I.T-Durgapur within 2 weeks of inception of the policy. During the interim period the co will take care of all services for the insured students including but not restricted to cashless hospitalization claims if any.
- 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 Hospitalisation & 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 should be settled **directly with the concerned student and / or parent**.
- Claims emanating under sections covering laptops and mobiles of the student should be settled **directly with the students**.
- The prescribed **quotation format** is given in **Annexure-B**. Tenderers to adhere to the prescribed format only.
- **A 24X7 manned helpdesk** for the students is required to be set up by the Insurance Company/ TPA at the Medical Unit of N.I.T-Durgapur.
- **A 24X7 toll-free number** is required to be provided by the Insurance Company/ TPA.
- **Students' outdoor treatment under insurance claim should be tagged with 24X7-Pharmacy at the Medical Unit of N.I.T-Durgapur** for cashless medicines from the date of functioning of the 24X7-Pharmacy.

Read and accepted.

(Signature & Seal of the Tenderer)

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National Institute of Technology Durgapur
Office of the Dean (Students' Welfare)

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 02-August-2019 to midnight of 01-August-2020.

Annexure-A

AGE BAND OF THE STUDENTS :

Age Band	No. of Students
16 years to 20 years	1421
21 years to 25 years	2167
26 years to 30 years	734

Read and accepted.

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NATIONAL INSTITUTE OF TECHNOLOGY DURGAPUR
OFFICE OF THE DEAN (STUDENTS' WELFARE)

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 02-August-2019 to midnight of 01-August-2020.**

Annexure-B

Scope of Coverage	Sum Assured	Premium per student
Health Insurance for Students	1,25,000	
OPD expense for students	6,000	
PA coverage for Student	50,000	
PA coverage for Parents (per parent per student)		
1 st year students	2,50,000	
2 nd year students	2,00,000	
3 rd year students	1,50,000	
4 th year students	1,00,000	
Accidental Physical Damage of laptop(Hardware only) and burglary and theft within campus	25000	
Burglary and theft of mobile phone of student within campus	5000	

We have understood the instructions and terms and conditions stipulated in the tender documents and confirm to abide by the same.

Date and Time:

Place:

Signature & Seal of the Tenderer

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National Institute Of Technology Durgapur

Mahatma Gandhi Avenue, Durgapur-713209, India

TERMS AND CONDITIONS

Terms and conditions 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 02-August-2019 to midnight of 01-August-2020.**

(1) **Health Contingency Insurance :**

Maximum Sum Insurance per student Rs.1,25,000/ per annum. Health Insurance for Students Covering:

- i) Hospitalization, investigation and all other relevant charges should be covered.
- ii) 30 days of pre & 60 days of post Hospitalization expenses should be covered.
- iii) Cashless TPA Services should be available.

Medical Card and Cashless facility with intimation to all the approved Hospitals and The Mission Hospital Durgapur/Vivekananda Hospital Durgapur/IQ City Hospital Durgapur/Health World/City Nursing Home Durgapur/ Disha Eye Hospital Durgapur to be provided to the students of NIT Durgapur under this scheme.

(2) **OPD Expenses** — Rs.6,000/- per annum per student.

(3) **Personal Accident of Students :**

Capital Sum Insurance Per Student is Rs.50,000=00 as Personal Accident tariff. It covers death and permanent total disablement due to accident by external means.

(4) **Personal Accident of Parent/ Guardian :**

Capital Sum Insurance Per Parent or Guardian per student will be will be as under:

1st Year	2nd Year	3rd Year	4th Year
Rs.2,50,000	Rs.2,00,000	Rs.1,50,000	Rs.1,00,000

The Insurance Company will make all arrangement to pay the study expenses (semester fees and mess dues etc) directly to NIT, Durgapur.

(5) **Insurance Coverage of Cellular Phone :**

Loss arising due to Burglary, Thief & Housebreaking during Hospital stay only Max Limit Rs.5,000/per annum per student.

(6) **Insurance Coverage of Laptop :**

Loss arising due to Burglary, Thief & Housebreaking and Physical damage etc. Max Limit Rs. 25000/-per annum per student.

(7) **Limit of Bed Charges :**

1% of sum assured per day and 2% sum insured per day in case of ICU/CCU. Limit of operation theatre charges to be decided on case to case basis.

(8) **TPA should have license by IRDA, Govt. of India** and with establishment at Durgapur.

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- (9) **Claims :**
All claims to be settled at NIT, Durgapur with the students directly and prior intimation be sent to Dean (SW) through mail.
- (10) **A helpdesk for the students** manned with a person conversant with all the formalities and service and languages like Hindi, English etc. should be set up by the Insurance Company/TPA at the Medical Unit of NIT Durgapur.
- (11) **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.
- (12) **The insurance card** will be issued to the individual student from such helpdesk 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.
- (13) **Tagging with 24X7-Pharmacy :**
Students' outdoor treatment under insurance claim should be tagged with 24X7-Pharmacy at the Medical Unit of N.I.T-Durgapur for cashless medicines from the date of functioning of the 24X7-Pharmacy.
- (14) **At the time of hospitalization a message on the cell phone** of the parent/guardian of the student and Warden of the hostel regarding hospitalization of the student will be generated automatically.
- (15) **Estimated number of Students under the coverage of policy** will be approximately 4350 (four thousand three hundred fifty) only.
- (16) **In case of unsatisfactory level of service** provided by the Insurance Company/TPA suitable penalty clause may also be mentioned.
- (17) **A Pre-bid Conference will be held on 24-June-2019 at 04.00 p.m.** in the Meeting Room of the Academic Section NIT Durgapur.
- (18) **At present, the students are paying a premium** of Rs.717/- per student per annum.
- (19) **Any extra facilities & services** which may be offered, other than the mandatory points as mentioned above, may be indicated.

Quotation showing the rate/offer in sealed envelope **should be submitted on or by 01.00 p.m, 05-July-2019** at the office of the Assistant Registrar (Hostels) N.I.T-Durgapur. Quotations **will be opened at 04.00 p.m. of 05-July-2019** at the same venue. Presence of the authorized representative, conversant with the technicalities & formalities of the bid, of the insurance company is required at the time of opening of the bids.

Pradeep 13.06.19
Dean (Students' Welfare)
NIT Durgapur

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