

e- Tender Enquiry Document (e-TED)

FOR
RENEWAL OF INSURANCE POLICIES
[which includes Medical Claim Policy, Employees Compensation Policy, Fixed Assets
and Other Non Medical Insurance]

e-TED Ref: HLL/CHO/HR/Insurance/23-24



BY

HLL Lifecare Limited
(A Government of India Enterprise)

HLL Bhavan - Corporate Head Office,
Poojappura - PO | Thiruvananthapuram - 695012,
Kerala, India

URL: www.lifecarehll.com
Email: thomaspa@lifecarehll.com
Phone: 0471-2354949
CIN: U25193KL1966GOI002621.

NOTICE INVITING e-TENDER

HLL Lifecare Limited
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TED No.: HLL/CHO/HR/Insurance/23-24

09/06/2023

Sub: RENEWAL OF INSURANCE POLICIES [which includes Medical Claim Policy, Employees Compensation Policy, Fixed Assets and Other Non Medical Insurance]of HLL Lifecare Limited (HLL).

1. HLL Lifecare Limited (HLL) is a Mini Ratna Government of India Enterprise, under the Ministry of Health & Family Welfare, originally established in 1966 to manufacture and supply condoms to Family Planning Program of Government of India. We are the major suppliers of condoms and other contraceptive products including IUD's, tubal rings, and Oral contraceptive Pills for the Government of India – National Family Programs. We are also one of the major players in the Technical market in India, and our flagship brand MOODS Condoms is the second largest in the Indian Technical Market. We are also one of the largest producers of Blood collection bags in the country. We are also suppliers to UNFPA and other global procurement agencies.

Over the last 2 decades, HLL has transformed – from a Condom company to a Healthcare delivery company. HLL diversified into other areas in healthcare including hospital products, pharmaceuticals, hospital infrastructure management, procurement consultancy, pharma retailing, vaccines and diagnostic services.

At present HLL has 8 state-of-the art manufacturing facilities spread across India. HLL also has 4 subsidiary / associate organizations, HLL Infratech Services Limited (HITES) for hospital infrastructure development, Hindustan Latex Family Planning Promotion Trust (HLFPPT), a not-for-profit trust engaged in Social Marketing, Life Spring Hospitals for maternity care, Goa Antibiotics and Pharmaceuticals Limited (GAPL) and HLL Management Academy (HMA) . HLL also had a subsidiary company named HLL Biotech Limited which got hived off from the parent company subsequently by MoHFW, Govt of India.

HLL is also the implementing partner across the country for Health Ministry's flagship program – AMRIT (Affordable Medicines and Reliable Implants for Treatment) through which drugs are made available at highly discounted rates.

2. Accordingly, HLL invites online bids from the eligible, competent and experienced Insurance Companies (licensed and registered with IRDA) in India who are meeting the eligibility Criteria mentioned in this document to provide RENEWAL OF INSURANCE POLICIES [which includes Medical Claim Policy, Employees Compensation Policy, Fixed Assets and Other Non Medical Insurance] of HLL Lifecare Limited (HLL), its subsidiary company HLL Infratech Services Limited (HITES) and the Mediclaim Policy of former subsidiary of HLL viz HLL Biotech Limited.

3. Bidders may download the TED document from the websites URL address: <http://www.lifecarehll.com/tender>, www.gem.gov.in & <https://etenders.gov.in/e procure/app> and submit their Applications online..
4. Any conditional bid shall be summarily rejected.
5. It is the responsibility of participants to go through the Tender Document to ensure furnishing all required documents as per the e-TED.
6. The Bidder should mention the complete contact address with pin code, e-mail id and Mobile no. / Landline no of the authorized official.
7. The bidder shall quote for all the three schedules (except optional schedule 4) given in the price bid. If not, such bids will be treated as non-responsive/ non-eligible and will not be considered for evaluation.
8. Other details in this tender are indicated below:-

Sl.	Description	Schedule
a	Tender Processing Fee	Nil
b	EMD	Nil
c	Last date for submission of queries: e-mail id for submission of queries: thomaspa@lifecarehll.com The subject in the email should be 'Selection of Insurance Company for the Insurance cover of HLL Lifecare Limited and its subsidiary / associate organisations' <u>Note:</u> Any query received after the scheduled time may not consider.	14-06-2023, 12:00hrs IST,
d	Closing date & time for submission of online bids	16-06-2023, 15:00 hrs IST
e	Time and date of opening of bids	17-06-2023, 15:30hrs IST
f	Venue for :- • E-Tender Opening of Technical Bid	HLL Bhavan - Corporate Head Office, Poojappura - PO Thiruvananthapuram - 695012, Kerala, India

9. The Bids shall be submitted online only as mentioned below:

- (i) Technical Bid (Consisting of documents fulfilling eligibility criteria & Technical Conditions). Bidders may name the files indicating the nature of content in pdf format which would be required to be attached in e-tender.
- (ii) Financial Bid (To be filled up the as per attached Proforma, Signed, Stamped, and Scanned to pdf mode & attach under PRICE BID).

DO NOT'S

Bidders are requested **NOT** to submit the hard copy of the Financial/Price bid. In case the Financial/Price bid is submitted in physical form (hard copy), the tender shall be straightaway rejected. Also, uploading of the financial/price bid in Technical bid will **RESULT IN REJECTION** of the tender.

A) Technical Bid (Un priced Tender)

All Technical details {e.g. Eligibility Criteria, Detailed Scope of Work and Terms & Conditions} should be attached in C-Folder of e-tendering module in pdf form, failing which the tender stands invalid & REJECTED.

B) Financial Bid:

1. Prices are to be quoted in the attached Price Bid format online on e-tender portal in pdf format & apply digital signature certificate. **While uploading the price, the tenderer has to ensure that the FILE NAME of the attached document SHOULD BE SAME as that of provided price bid format.**
2. The prices should be quoted for the accounting unit indicated in the e-tender document.

The bidder shall not submit hard copy of financial/price bid otherwise his/her tender shall be straightaway rejected. Also, uploading the financial/price bid in prequalification bid or Technical bid will result in rejection of the tender.

Note:

It is the responsibility of tenderer to go through the Tender Enquiry Document to ensure furnishing all required documents in addition to above, if any. Any deviation would result in REJECTION of tender and would not be considered at a later stage at any cost by HLL.

10. In case of any queries, all prospective tenderers may either attend the pre-bid meeting or send their queries, if any on the email id: thomaspa@lifecarehll.com, within the scheduled time and date mentioned in clause no. 4 above. Any query received after the scheduled time may not consider. The reply to the query will be posted in the website - www.lifecarehll.com only.
11. In the event of any of the above mentioned dates being declared as a holiday in the organisation, the next working day will be considered as per prescribed venue & time.
12. There is NO PROVISION of uploading late tender beyond stipulated date & time in the e-tendering system. HLL reserves the right to accept or reject all/or any of the tenders in full or part without assigning any reason thereof.
13. Amendments, if any, to the tender will be published only in the website www.lifecarehll.com and / or in CPP portal.
14. **SPECIFIC Instructions for e-Tender Participation:-**
 - i. Applicants should have valid Class 3 Digital Signature Certificate with encryption.
 - ii. Applicants are requested to read the tenderer help document on e-tender web site link before proceeding for submitting their Application.
 - iii. The prospective Applicants have to register with the E-procurement system of HLL at <https://etenders.gov.in/eprocure/app>. On completion of the registration process, the Applicants will be provided user ID and password within 7 working days. In order to submit the Applications electronically Applicants are required to have a valid Class 3 Digital Signature Certificate (signing and encryption/ decryption certificates).

- iv. Applicants are requested to register for issuance of User ID and Password well in advance in order to avoid last minute rush. The process normally takes 03 days' time.
- v. Post receipt of User ID & Password, Applicants can log on for downloading & uploading tender document.
- vi. Tenderer may download the TED document from the web site www.lifecarehll.com or www.etenders.gov.in/eprocure/app.
- vii. The submission of online documents can only be done through <https://etenders.gov.in/eprocure/app>.
- viii. This TED is an e-Tender and is being published online in Government eProcurement portal, <https://etenders.gov.in/eprocure/app>.
- ix. Applicants shall ensure that their submissions are complete in all respects and are to be submitted **online through e-procurement portal (as described above). No DEVIATION is acceptable.**
- x. A person signing (manually or digitally) the TED form or any documents forming part of the contract on behalf of another shall be deemed to warrantee that he has authority to bind such other persons and if, on enquiry, it appears that the persons so signing had no authority to do so, the purchaser may, without prejudice to other civil and criminal remedies, cancel the contract and hold the signatory liable for all cost and damages.
- xi. All the necessary documents as prescribed in the TED document shall be prepared and scanned in different files (in PDF format as prescribed) and uploaded for on-line submission of tender/Application.
- xii. Documents should be uploaded **online only** in the prescribed format given in the website. No other mode of submission shall be acceptable.
- xiii. The prospective Applicants may **scan the documents in low resolution (75 to 100 DPI)** instead of 200 DPI. The documents may be scanned for further lower resolution (if possible). This would reduce the size of the Cover and would be uploaded faster. The tenderer should however ensure the clarity and legibility of the text.
- xiv. The Individual file size of uploading is restricted to 3 MB. Applicants may upload multiple files (Not exceeding 3 MB individually) & relevant file name indicating the contents.

Vice President (HR)
HLL Lifecare Ltd.
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HLL Bhavan - Corporate Head Office,
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Kerala, India

SECTION-1
QUALIFICATION CRITERIA

QUALIFICATION CRITERIA:

1. The insurance company should be registered under Insurance Act, 1938/IRDA (Insurance Regulatory Development Authority) and should have a valid license to carry out insurance business as required in this tender document. Copy of license should be submitted.
2. The insurance company should have a valid PAN and registered under Goods and Service Tax (GST) Act. Copy of PAN, GST should be submitted.
3. Past Experience of Similar Services: The Insurance Company should currently be providing insurance to at least 05 Government/ Semi-government/ PSU/ Govt. Undertaking/ Autonomous bodies/ Educational institutes of national repute. Copies of contracts / orders in support of Past Experience of Similar Services should be submitted.
4. The Insurance company should have average annual turnover of INR 8000.00 Crore for last 3 financial years and should submit the audited balance sheets or profit & loss accounts statement or CA certificate for turnover of last 3 financial years i.e., FY2019-20, FY2020-21& FY2021-22. Documentary evidence in the form of certified Audited Balance Sheets of relevant periods or a certificate from the Chartered Accountant / Cost Accountant indicating the turnover details for the relevant period shall be uploaded with the bid.
5. Either the Registered Office or one of the Branch Offices of the bidder should be located in district/municipal territory of Trivandrum, Kerala.
6. The Insurance Company must have been in the Insurance business in India for at least 10 years.
7. The Insurance Company should be providing insurance to at least 5 clients in India where the annual premium is more than INR 5 crores for each client on portfolio basis.
8. The Insurance Company should be providing insurance to at least 5 clients in India where the insurance cover (sum insured) is more than INR 1000 Crores for each client.
9. The bidder should have a claim settlement ratio of more than 95 % for all types of General Insurance over the last 3 years.
10. The bidder should submit the duly sealed and signed declaration enclosed as Format-01 in this tender document.

Note:

A. Documentry evidence in support of above shall be submitted with the Technical bid.

B. The bidder should also furnish the copies of following documents in addition to the documents asked for in the tender document:

1. IRDA Accreditation Certificate
2. Details of the TPA.
3. A dummy copy of Insurance policy with detailed terms and conditions. Please note that such terms and conditions should not be in contradiction with the terms and conditions in this tender document and in any such case the terms & Condition in this tender document will supersede.

SECTION-2
POLICY WISE REQUIREMENTS

I. Insurance Coverage

A. Medical Claim Policy

1	Coverage for the Medical Claim Insurance (Family Floater Health Insurance)	Employee + 5 dependents (1+5 = 6 lives)
2	<u>Sum Insured for Normal Illness</u> (a) All Employees (Except AVP & above) (b) Associate Vice Presidents (AVPs) upto Directors (c) Chairman & Managing Director	(a) Rs. 2.5 Lakhs (b) Rs. 4 Lakhs (c) Rs. 7 Lakhs
3	Sum Insured for Critical Illness for all employees	Rs.2.5 Lakhs
4	Corporate Buffer for covering Critical Illness	Rs.2.00 Crores
5	Accident cover	Rs. 1 Lakh for Accidental death of an employee.
6	Definition of Dependents	<p>a) Dependent parents - Father and mother whose income from all sources put together shall not exceed the financial limit prescribed by the Government of India from time to time, which at present is Rs.9000/- per month plus the amount of Dearness Relief admissible on Rs.9000/-.</p> <p>b) Dependent spouse - If spouse is employed, medical benefits are to be availed from their respective organization and in the absence of such facility in the respective organization, the concerned employee and spouse have to give joint declaration to this effect that no such facility is available from the spouse's organization, in order to avail HLL medical scheme.</p> <p>c) Dependent children</p> <p style="padding-left: 20px;">i) Son – Till he starts earning or attain the age of 25 years whichever is earlier except in the case of mentally retarded son.</p> <p style="padding-left: 20px;">ii) Daughter – Till she starts earning or gets married whichever is earlier except in the case of widowed daughters.</p> <p>d) Dependent Siblings</p> <p style="padding-left: 20px;">(i) Unmarried or Widowed sisters</p> <p style="padding-left: 20px;">(ii) Mentally retarded sibling.</p>
7	Illness covered under Critical Illness	<ol style="list-style-type: none"> 1. Cancer 2. Heart Attack and Serious Heart Ailments 3. Stroke with Permanent Neurological Deficit 4. Coronary Artery By-pass Surgery

		<ol style="list-style-type: none"> 5. Kidney Failure and Serious Kidney Disease, Kidney Transplantation and Nephritis of any etiology plus bacterial renal failure requiring kidney transplantation/dialysis 6. Cerebral Hemorrhage 7. Irreversible Aplastic Anemia 8. End stage Lung Disease 9. Liver Failure and Cirrhosis 10. Liver Transplantation 11. Heart Valve Surgery and Major Cardiac Surgery 12. Major Burns 13. Major Organ/Born Marrow Transplantation 14. Multiple Sclerosis 15. Fulminant Hepatitis 16. Motor Neurone Disease 17. Primary Pulmonary Hypertension 18. HIV Due to Blood Transfusion and Occupationally Acquired HIV 19. Severe Encephalities 20. Severe Bacterial Meningitis 21. Blindness(Irreversible Loss of Sight) 22. Severe Glaucoma 23. Major Head Trauma 24. Paralysis(Irreversible Loss of use of Limbs) 25. Persistent Vegetative State(Apallic Syndrome)/Coma 26. Necrotising Fasciitis 27. Severe Myasthenia Gravis 28. Infective Endocarditis 29. Tuberculosis Meningitis 30. Severe Pulmonary Fibrosis 31. Severe Cardiomyopathy 32. Acquired Brain Damage 33. Brain Surgery 34. Medically Acquired HIV Infection 35. Occupationally Acquired Hepatitis B or C 36. Resection of the whole small intestine (duodenum, jejunum and ileum) 37. Severe Bronchiectasis 38. Intra cranial injury 39. Spinal Injury resulting in paraplegia 40. Total Replacement of Joints 41. Compound/ Multiple Fracture of femur 42. Any other life threatening illnesses requiring long term hospitalization or terminal illness expected to result in death, certified by the treating Doctor.
8	Critical Illness Claim	In the event of claims for critical illness, the sum insured in the critical illness cover (corporate buffer) shall be utilized first for the

		critical illness medical expenses and any additional expenses for the medical treatment over and above the critical illness cover shall be met from the normal medical illness cover of Rs.2.5 Lakhs.
9	Maternity Limit	a) Rs.50,000/- for Normal b) Rs.75,000/- for Caesarean
10	Sterilization& Infertility Treatment	Rs.5,000/- for 10 cases each per year.
11	Room charges	a) 1.5% of Sum Insured per day. b) If admitted in ICU – 2.5% of Sum Insured per day. c) Room Eligibility: A/C private room for employees in the grade of DGM & above. A/C rooms eligible for all employees in case of non availability of non A/C rooms.
12	Ambulance Charges	1 % of Sum Insured
13	Pre existing Disease	Waived for all
14	30 days waiting Period	Waived for all
15	1 year, 2 year, 3 year, 4 year waiting period for some specific disease	Waived for all
16	9 Months waiting period for Maternity	Waived
17	Pre and Post Hospitalization Coverage	30 days for Pre-hospitalization and 60 days for Post-hospitalization.
18	New born baby cover	(i) From day one of birth. b) Critical illness cover to be extended to the new born baby suffering from the above listed critical illnesses.
19	Accident	Sudden, unforeseen and involuntary event caused by external, visible and violent means to be covered
20	Alternative treatment	Forms of treatment other than Allopathy or modern medicines and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context are to be covered upto the Sum Insured.
21	Day care Treatment	Medical treatment and/or surgical procedure which is: a) undertaken under general or local anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and b) which would have otherwise required a hospitalization of more than 24 hrs., are to be covered.

22	Hospitalization	Admission in a hospital as an in-patient for a minimum period of 24 consecutive hours except for specified procedure /treatment where such admission could be for a period of less than 24 consecutive hours. Relaxation to 24 hrs minimum duration for hospitalization is allowed in dialysis, parental chemotherapy, radiotherapy, eye surgery, lithotripsy (Kidney stone removal), dilatation and curettage (D&C), tonsillectomy, dental surgery due to accident, hysterectomy, coronary angioplasty, coronary angiography, surgery of gall bladder, pancreas & bile duct, surgery of hernia, surgery of hydrocele, surgery of prostate, gastrointestinal surgery, genital surgery, surgery of nose, surgery of throat, surgery of appendix, surgery of urinary system, knee surgery, laparoscopic therapeutic surgeries, any surgery under anesthesia, treatment of fractures/dislocation excluding hairline fracture, contracture release & minor reconstructive procedures of limbs
23	Cataract Limit	cover up to 20% of Sum Insured or Rs. 75,000, whichever is less, for each eye
24	Dog Bite Treatment	To be covered
25	Dental Treatment	Excluded, except medical expenses incurred towards dental treatment necessitated due to an accident/injury/illness requiring Hospitalization as Inpatient treatment
26	Mental Illness cover	The medical (including Pre and Post Hospital Hospitalization Expenses) related to Mental Illness, provided the treatment shall be undertaken at a hospital with a specific department for Mental Illness, under a Medical Practitioner qualified as Psychiatrist shall be covered. Any kind of Psychological behavior, cognitive/ family/ group/ behavior/ palliative therapy or psychotherapy shall not be covered
27	Organ Donor's Medical Expenses	the Medical Expenses (excluding Pre and Post Hospitalisation Expenses) incurred for organ donor's treatment during the course of organ transplant to any Insured Person is to be covered, Provided that <ul style="list-style-type: none"> (i) the donation conforms to 'The Transplantation of Human Organs Act 1994' (ii) the Insured Person has been Medically Advised to undergo organ transplant, or the Insured Person has been certified by a qualified Medical Practitioner to be suitable for organ donation.

28	Correction of Refractive Error	the Medical Expenses (including Pre and Post Hospitalisation Expenses) incurred for expenses related to the treatment for correction of eyesight due to refractive error equal to or more than 7.5 dioptries is to be covered
29	Claim Settlement	Cashless facility to be extended invariably. In exceptional cases if cash less facility is not provided by the hospital, reimbursement of claim should be settled within 15 days of submission of bills.
30	Co-payment	Not applicable
31	Premium per employee	Premium shall be computed per employee consisting of one employee and a maximum of 5 dependents considering as a single unit. The medical premium for employees getting covered in the Mediclaim policy after the commencement of the policy period shall be commuted on prorata basis for the rest of the period of the policy.
32	Number of Members	Above 2300 employees and dependents
33	Additions and deletion	inclusions of employees/dependents without any restrictions in the policy period

B. The Employees Compensation Policy

The Workmen's Compensation Insurance policy is to cover the legal liability of the employers under the Employee's Compensation Act 1923 and Fatal Accident Act 1855 to pay the compensation to the employees or for their family in case of death or bodily injury (permanent partial disablement / permanent total disablement / temporary disablement) caused due to injury and accident at workplace (including certain occupational disease) arising out of and in the course of employment.

C. Fixed Assets and Other Non-Medical Insurance to be insured:

- (i) Fixed assets of the HLL Lifecare Ltd are spread across various offices/ units/ divisions outlets of HLL across India
- (ii) The places wherein the Fixed Assets are located may be increased/decreased subject to the decision of the company to open/ close new/existing offices.
- (iii) Fixed Assets insurance and Marine Insurance, sum insured may be revised at the discretion of the company during the currency of the policy with prorata adjustment / payment of premium.

Types of Policies and Risks Covered:-

The various risks covered in the insurance policy are as below:-

SI No	Policy Type	Risk Details
1	Standard fire & peril insurance Policy	It covers various assets like Building, Plant and Machinery, Furniture, Fixtures and other immovable and movable assets against loss or damage due to, Fire, Lightning, Explosion / Implosion, Aircraft Damage, Riot, Strike, Malicious Damages, Tempest,

		Cyclone, Typhoon, Hurricane, Tornodo, flood, Bush Fire, Bursting and/or overflowing of Water Tanks etc
2	Electronic equipment insurance Policy (Lab equipment)	This Policy is for electronic equipment like Medical, and Biomedical Equipment. It covers three risks – Material Damage (Equipment), External Data Media and Increased cost of working.
3	Electronic equipment insurance Policy (IT Assets)	This Policy is for electronic equipment like Computers. It covers three risks – Material Damage (Equipment), External Data Media and Increased cost of working.
4	Boiler & pressure Insurance policy	This policy covers the Damage to the Boiler or Pressure Plant described in the Policy Schedule due to accident (other than by fire) and covers Liability towards death of or bodily injury to any person or damage to property not belonging to the Insured in the event of explosion or collapse of the Insured Boiler/Pressure Plant
5	Machinery Breakdown Insurance policy	It covers unforeseen and sudden physical damage caused to the machinery mentioned in the policy schedule at the covered location
6	Special contingency Insurance policy	This is taken only for Laptops, and it covers all specified damages related to Laptops.
7	Fire declaration Policy	It covers Loss or damage to insured property due to fire. Now we have this policy only for Inventory handling at the factory/HCS/C&F/RBD
8	Burglary insurance Policy	It covers Loss or damage to insured property due to burglary. Now we have this policy only for Inventory handling at the factory/HCS/C&F/RBD
9	Fidelity insurance policy	It covers financial losses in the event of a breach of trust by an employee. This policy covers monetary loss as a result of forgery, embezzlement, or fraud / dishonesty or fraudulent conversion of money or money's worth or goods by our company salaried employees
10	Money insurance policy	It covers loss of money in transit, Loss of money in safe.
11	Marine insurance Policy	It covers, loss or damage to goods whilst being transported by rail, road, sea and/or air. This policy included Marine incoming, outgoing, Furnace oil/gas, marine imports, exports etc.

Sum to be insured for assets:-

The sum to be insured for assets based in Company offices (All over India) at the beginning shall be as below:-

SI No	Policy Type	Amount (in Rs./ Lacs)
1	Standard fire & peril insurance Policy	85,970.16
2	Electronic equipment insurance Policy (Lab equipment)	1404.00

		2484.49
3	Electronic equipment insurance Policy (IT Assets)	
		521.41
4	Boiler & pressure Insurance policy	
		7633.55
5	Machinery Breakdown Insurance policy	
		196.33
6	Special contingency Insurance policy	
		29,960.29
7	Fire declaration Policy	
		29,960.29
8	Burglary insurance Policy	
		5117.85
9	Fidelity insurance policy	
		1088.26
10	Money insurance policy	
		53,761.88
11	Marine insurance Policy	
		2,18,098.51
	Total	

“The insured value of assets may be revised during the course of validity of policy.”

D. Post retirement Medical Insurance Cover – Group Medclaim Policy for Retired employees and their spouse.(optional quote)

A Medical policy to cover the retired Employees & their Spouses including spouses of Deceased Employees with all existing diseases and no age bar with annual limit of Rs. 200000/- or Rs. 300000/- or Rs. 400000/- or Rs. 500000/- for Inpatient Treatment. All the costs towards treatment shall be made admissible including consumable except the items in IRDA inadmissible list. All the policy conditions of the existing medical policy for the serving employees shall be made applicable in the post-retirement medical policy except the sum insured and the critical illness cover.

Retired employees and their spouses & spouses of deceased employees covered under above Group Medclaim Policy and who wish to opt for Super Top-up Cover by paying additional premium directly to the Insurance Company may be facilitated to avail the same.

Note: This is an optional item ('D' above) and will not consider for evaluation purpose. The bidder at its discretion may opt to quote for this insurance and hence not compulsory.

SECTION-3
OTHER TERMS & CONDITIONS

1. The tenderer should sign on each page of the tender documents before uploading.
2. All the regular and Fixed Term contract employees of the HLL, HITES, HLL Biotech Limited and their family members irrespective of age group should be eligible to join the scheme. At present, the retirement age for all employees is 60 years.
3. Bids, which are late/ vague/ conditional/ incomplete/ not confirming to the laid down procedure in any respect, will be rejected.
4. Tenders sent by Physical submission, courier, Fax & E-mail or any other mode other than specified in this tender document will not be accepted.
5. In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of HLL shall prevail.
6. The Policies related to Employees should have provisions for new entrants in service to get coverage from the date of joining the services of HLL.
7. The successful Company shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.
8. In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
9. In case of failure in settlement of claims within the period, the penalty will be enforced as per HLL policies / norms.
10. The period of contract will initially be for one year extendable further on mutually agreed terms and conditions, which is liable to be terminated with one month's notice, if any lapse or unsatisfactory performance of the Company/firm is noticed.
11. Courts at Thiruvananthapuram / High Court, Kerala will only have the jurisdiction to try any matter, dispute or reference between parties arising out of this TED and subsequent contract to the successful bidder. Further, it shall be governed in all respects by and constructed in accordance with the laws of India.
12. HLL reserves the right to modify/change/delete/add any further terms and conditions prior to issue of agreement.
13. Tenders submitted by the party shall remain valid for acceptance by HLL for a period of 180 days from the date of opening of the tender which period may be extended by mutual agreement and the bidder shall not cancel or withdraw the bid during this period.
14. Financial bid must include in their rates, applicable GST and any other tax and stamp duty or other levy in force levied by the Central Government or any State Government or Local Authority, if applicable.
15. HLL does not bind itself to accept the lowest or any tender and reserves to itself the right to accept or reject any or all the Tenders, either in whole or in part, without assigning any reasons for doing so.
16. It may be noted that no advisor/broker is involved in the tender.
17. The successful insurance company shall provide the services strictly in accordance with scope of work and as per detailed instructions of the Company

18. Payment Terms: Policy premium payment shall be made to the company after acceptance of offer against proforma invoice, which should be in line with the Tender requirement.

19. The Insurance Company should cover the insurance from Day 1 of commencement of policy(s).

21. During the validity of the current policy, no revision in premium shall be considered by HLL on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority.

22. Once assigned the insurance for any given period, the insurance company shall have no right to unilaterally terminate the operation of the policy during this period.

23. Confidentiality of all HLL information/documents to be ensured by the insurance company at all times.

24. More than one bid from the same insurance company will be treated as disqualification of all bids submitted by the same party.

25. 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.

26. Furnishing incorrect information in the offer, failure to act according to tender condition, non-fulfilment of any or whole of the contract may entail black listing in addition to taking other appropriate action as deemed fit in view of HLL.

27. This Tender is a two-bid system i.e. Technical Bid and Financial /Price Bid. The interested parties meeting Eligibility criteria may upload their offers /Technical & price quotations online as explained under **Instructions for submission of e-tenders** below:

- a) Technical Bid(Unpriced tender):** -It should have all the documents for meeting Eligibility Criteria and other Technical conditions without price quotations.

Documents to be enclosed in the Technical Bid are mentioned below-

- i) Power of Attorney issued by the competent authority in favour of person who is Digitally Signing/Uploading the tender/bid document.
 - ii) Performance certificate as per Qualification Criteria.
 - iii) Valid Registration Certificate and other statutory permits / documents of Tenderer as per the Eligibility Criteria.
 - iv) Copy of PAN No.
 - v) Copy of GSTIN Registration.
 - vi) Copies of documents as mentioned in the qualification criteria
 - vii) Sealed and signed declaration enclosed as Format-01 in this tender document.
 - viii) Schedule 4 (Optional)
- b)** The validity of the offer/tender should be 180 days from the date of the opening of the tender. Any tender having lesser validity shall be liable for rejection.

- c) **Financial Bid:-Price Quotations/Price Bid** shall be submitted without any additional condition and are to be submitted in the recommended format only, failing which the tender will be liable for rejection.
- d) Price Quotations/Price Bids will be opened only when the tenderer fulfils the eligibility and Technical conditions.
- e) The tender currency should be only in Indian rupees..

Special Terms and Conditions:

1. Cashless facility should be provided in at least one major multi-specialty hospitals located in Head Office, all regional and branch offices of HLL, provided at www.lifecarehll.com. Details of such Hospitals are to be provided. All transactions with these hospitals should be totally cashless.
2. There should be a dedicated helpline (24 x 7) from the TPA of Insurance Company available and the contact details should be furnished in the tender. Contact details of the External Third Party Administrator [TPA] should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
3. Doorstep reimbursement facility for cases of reimbursement to individual and reimbursement amount can be made directly to the members only preferably within 15 days from the date of submission of required documents. The response time by the TPA at the time of admission should be maximum of six hours.
4. Reports including the claims of individuals and the details of settlement are to be furnished to HLL on monthly basis or as and when required by HLL.
5. Admission and discharge to and from the hospital preferably on 24x7 basis.
6. Consortium, Partnership and Alternative Tenders are not permitted.

SECTION-4
PRICE BID FORMAT

The premium should be quoted in the format as given below:

Schedule 1 [Medical Policy]	
Description	*Premium in Rs.
Medical Claim Policy	
Total	...

***Exclusive of applicable GST**

Schedule 2 [Non-Medical Policies]		
SI No.	Description	*Premium in Rs.
1	The Employees Compensation Policy	
2	Fixed Assets and Other Non Medical Insurance Policy:	
	- Standard fire & peril insurance Policy	
	- Electronic equipment insurance Policy (Lab equipments)	
	- Electronic equipment insurance Policy (IT Assets)	
	- Boiler & pressure Insurance policy	
	- Machinery Breakdown Insurance policy	
	- Special contingency Insurance policy	
	- Fire declaration Policy	
	- Burglary insurance Policy	
	- Fidelity insurance policy	
	- Money insurance policy	
	- Marine insurance Policy	
Total		

***Exclusive of applicable GST**

Schedule 3 [Combined Policy]		
SI No.	Description	*Premium in Rs.
1	Medical Claim Policy	
2	The Employees Compensation Policy	
3	Fixed Assets and Other Non Medical Insurance Policy:	
	- Standard fire & peril insurance Policy	
	- Electronic equipment insurance Policy (Lab equipments)	
	- Electronic equipment insurance Policy (IT Assets)	
	- Boiler & pressure Insurance policy	
	- Machinery Breakdown Insurance policy	
	- Special contingency Insurance policy	
	- Fire declaration Policy	
	- Burglary insurance Policy	
	- Fidelity insurance policy	

	- Money insurance policy	
	- Marine insurance Policy	
Total		

***Exclusive of applicable GST**

Schedule.4 Post retirement Group Medclaim Policy .Optional Item #		
SI No.	Description	*Premium in Rs.
1	Post retirement Medical Insurance Cover – Group Medclaim Policy for Retired employees and their spouse
	Total

***Exclusive of applicable GST**

Optional item will not consider for evaluation.

Note:

1. The bidder should quote for all the policies mentioned in schedules 1, 2 &3 (except optional Schedule 4 Policy) with individual rate exclusive of GST. If not the bid will be treated as non-responsive and will not be considered for evaluation.

2..Even though ranking of bidders will be done separately for the schedules 1, 2 & 3, HLL reserves the right to decide whether to renew Medical Policy alone or Non-medical Policies alone or both insurance policies in combined manner taking into consideration the implication of foreclosing the existing Non-Medical policies in the best interest of HLL from the viewpoint of financial prudence.

3. Optional item in Schedule 4 will not be considered for evaluation purpose. However, HLL may place order to the lowest optional quote, if the quote is found justifiable.

4. The format given is only for illustrative purpose and the premium amount (Financial bid) should quote only in the allotted place in the CPP Portal and not to upload as a scan copy with Technical bid documents. The bidder should not upload/ disclose the premium amount in the technical bid.

SECTION-5

SPECIAL CONDITIONS OF CONTRACT [SCC]

1. The bidder shall quote for all the policies in schedules 1, 2 &3 (except optional Schedule 4) in SECTION-4 of this tender document. If not, such bid will be treated as non-responsive and will not be considered for evaluation.

FORMAT-01
DECLARATION

TED Ref: HLL/CHO/HR/Insurance/23-24

I / We, hereby agreed to abide all the terms and condition of the (TED) No. **HLL/CHO/HR/Insurance/23-24.**

I / We, hereby declare that I am / we are fulfilling the eligibility criteria mentioned in this (TED) No. **HLL/CHO/HR/Insurance/23-24.**

I / We, hereby certify that all the information and data furnished by me/our organization with regard to this TED are true and complete to the best of our knowledge. I / We have gone through the conditions and stipulations in details and agree to comply with the requirements and intent of it as mentioned in TED.

I/We further certify that myself/ our organization meets all the conditions of eligibility criteria laid down in this TED document.

I / We, further specifically certify that our company is not been Black Listed/De-Listed/ debarred / suspended or put to any Holiday by any Institutional Agency/ Govt. Department/ Public Sector Undertaking/ Court in the last three years.

I /We hereby certify that in the last three years, our company has not failed to perform on any contract or have had any contract terminated for breach on our part.

I/We further certify that there is no criminal case registered against our company or against our Director.

I / We, hereby certifying that we are offering 100% services from India for the services required under this TED and hence falls under the category of 'Class 1 local supplier' as defined in Public Procurement (Preference to Make in India), Order 2017 as amended from time to time.

I / We, hereby declare that our company is not from those countries sharing borders with India and not restricted UNDER RULE 144 (XI) OF GFR 2017.

I / We, hereby declare that the terms and conditions of the Tender document issued by HLL will supersede in case of conflict with any of terms and conditions of the policy issued by us, if the order place to us.

I/We hereby confirm that during and after conclusion of the assignment, the details shall not disclose or make use in any manner, any information/data or any other material whether written or oral collected in connection with the assignment, without the prior written consent of the Authority(ies) of HLL. All material shall be the property of HLL.

I/We hereby confirm that we have quoted for all the three schedules (schedules 1,2 & 3) given in the price bid.

Sealed and signed by the Authorized representative