

RAJIV GANDHI HOUSING CORPORATION LTD
(A Government of Karnataka Enterprise)
9th Floor, KHB Complex, Cauvery Bhavan, E& F Block, K.G.Road,
Bangalore – 560 009
Telephones:080-23118888 Fax:080-22247317

RGHCL 12 AMR 01 2021-22

Date : 22.03.2021

NOTICE INVITING QUOTATION

Sealed tenders are invited by RGHCL from IRDA approved Insurance Companies for providing **Group Mediciam Insurance Facility and Personal Accidental Insurance benefit to the RGHCL Employees and their dependent family members.**

Number of families and beneficiaries :-

The details of total strength in the Head Office are given as under :-

Approximate number of Employees : **37**

No. of Employees : **List Enclosed.**

Sum insured – Rs.6.00 lakhs per family (floater basis)

Important dates

Date of downloading Quotation documents :From 22.03.2021 to 24.03.2021 upto 11.30 AM.

Last date for submission of Quotation : 24.03.2021 upto 04.00 PM.

Date of opening of Quotation Document : 24.03.2021 at 4.30 PM.

1. Eligibility criteria : The bidders having fulfilled the eligibility criteria as mentioned below may be considered eligible to participate in the tender :-

a)	Insurance company should be registered with IRDA or enabled by a Central legislation to undertake Insurance related activities. The Insurer should attach a copy of the license as a proof of its registration. The Insurance Company must be in the business of Group Mediciam Insurance for the last three years.
b)	The tenderer should have similar work experience in providing services catering to Group Health & Accidental Insurance as per the sub-clauses given below :-
i)	One contract of providing services to at least 500 families under Group Health Scheme in last three years.
ii)	Two contracts of providing services to at least 375 families under Group Health Scheme in last three years.
iii)	Three contracts of providing services to at least 250 families under Group Health Scheme in last three years.
	The list of the organizations where the tenderer is providing services for the

	last three years giving details of organization name, telephone and fax number with contract validity, type of families insured and total number of families insured by them may be provided for record and reference.
c)	The tenderer should have Annual Health Insurance business of minimum Rs 6 lakhs (Rupees Six Lakhs) or more premium in the last three financial years (viz., 2017-18,2018-19 & 2019-20). Documentary proof in the form of Balance Sheet / Annual Accounts is required to be submitted.
d)	Past performance : Satisfactory track record of performance against previous companies. In case of those bidders whose past performance is not found satisfactory against previous contracts, their tender is liable to be rejected.
e)	Proof of documents / affidavit stating that the company has not been blacklisted by any firm / PSUs / IRDA.

2. **DOWNLOADING OF QUOTATION DOCUMENTS** : Quotation document will be **downloaded** from RGHCL' website : <https://ashraya.karnataka.gov.in> from 22.03.2021 to 24.03.2021 upto 11.30 AM.
3. **SUBMISSION OF QUOTATION** : Tenders must be submitted in a sealed envelope superscribed "**Quotation for providing Group Mediclaim Insurance Facility and Group Accidental Insurance Benefit to the personnel engaged by RGHCL**" addressed to **General Manager (PI), Rajiv Gandhi Housing Corporation Limited, 9th Floor, Khb Complex, Cauvery Bhavan, on or before 24.03.2021 upto 4.00 PM.**
4. **OPENING OF Quotation** : Quotation document will be opened on 24.03.2021 at 4.30 PM. in presence of tenderers / authorized representative of the Tenderer who wish to be present. Financial bids will be opened only for those who will qualify the Technical bid.
5. If the tenderer deliberately gives wrong information in his tender or creates circumstances for the acceptance of his tender, RGHCL reserves the right to reject such tender at any stage.
6. By submitting a tender, the tenderer will be deemed to have satisfied himself of the scope of the work and the rates quoted by him in the tender will be adequate to successfully deliver the services.
7. The tenderer shall sign all the documents and put firm's stamp with date on each page of the Tender.
8. The tenderer should be willing to take up work according to terms and conditions as set out.
9. RGHCL reserves its right to postpone the date for presentation and opening of tenders.

10. RGHCL reserves the right to modify, expand, restrict, scrap, refloat or cancel the Tender at any stage without assigning any reason whatsoever
11. The application for tender does not entitle any tenderer for automatic grant of award.
12. Tender documents as submitted by a tenderer shall become the property of RGHCL and RGHCL shall have no obligation to return the same to the tenderer.
13. Canvassing in any form whether directly or indirectly in connection with the tender is strictly prohibited and the tender submitted by the Insurance companies who resort to canvassing will be liable for rejection without any further reference.
14. The following tenders are liable to rejection :
 - a) Tender forms containing 'over written' or 'erased' rate or rates and amount not shown in figures and words in English.
 - b) Tender quoting rates on units different from those prescribed in the tender schedules.
 - c) Tender containing clerical or arithmetical mistakes.
 - d) Tender which is incomplete, obscure or irregular.
 - e) Tender in respect of which any request from the Tenderer is received in respect of addition, alterations, modifications, corrections etc. of the Terms and Conditions or rates after opening of either tenders.
 - f) Tender in respect of which canvassing in any form is resorted to by the Tenderer.
 - g) Tender received after the time and date specified above even if due to postal or other delay.
 - h) Financial Bid not enclosed in separate envelope and not properly marked.

**For & on behalf of Rajiv Gandhi Housing Corporation Limited
(General Manager (PI))**

Signature of Contractor

9th Floor, KHB Complex, Cauvery Bhavan, E& F Block, K.G.Road,
Bangalore – 560 009
Telephones:080-23118888 Fax:080-22247317

INDEX

Sl. No.	Description	Pg. No.
NIT Notice	Notice Inviting Tender	1-3
Part I	Information to the bidder about the scheme	5-9
Part II	General Instructions	10-17
Part III	Submission of bids / proposals	18
Section A	Technical Proposal	19-20
Section B	Financial Proposal	21

PART – I

GROUP MEDICLAIM INSURANCE POLICY AND GROUP ACCIDENTAL INSURANCE BENEFIT FOR THE PERSONNEL ENGAGED BY RGHCL AND THEIR DEPENDENT FAMILY MEMBERS

1. TITLE :

The scheme is titled as “**Group Medclaim Insurance Policy and Group Accidental Insurance Benefit for the personnel engaged by RGHCL**” aimed at –

- a) Providing Medical facilities to the personnel of RGHCL and their dependents for indoor treatment through Medclaim Insurance Policy.
- b) Coverage of Accidental Policy including Death, Permanent / Total / Partial Disability.

2. COMMENCEMENT :

The scheme will be effective from 27.03.2021 for a period of one year, i.e., upto 26.03.2022.

3. Scope:

A. Group Medclaim Insurance Policy

This policy will cover all the personnel engaged by RGHCL and their family** i.e., his / her spouse, dependent 2 parents and 2 children.

**** Family** = Personnel engaged by RGHCL (self) + Dependents

Dependent = Spouse / Dependent children (son or daughter) / Any of the two dependent parents /

i) Son : Till he attains the age of **25 years** upto.

ii) Daughter : (a) Till she starts earning / gets married.

B. Group Accidental Insurance Benefit

This policy will cover the personnel engaged on contract at RGHCL.

DEFINITION :

In this scheme unless there is anything repugnant in the subject or context:

- a) “Company” means the “RAJIV GANDHI HOUSING CORPORATION Limited.”
- b) “Scheme” means “**Group Medclaim Insurance Policy and Group Personnel Accidental (GPA) Insurance Benefit for the personnel engaged by RGHCL**”.
- c) “Hospitalization” means personnel undergoing treatment in hospital as indoor patient.
- d) Spouse means wife / husband of the personnel, as declared to RGHCL.

5. INSURANCE COVERAGE:

SL.NO WHAT IS COVERED

Expenses incurred for treatment of the insured person in any hospital or nursing home on account of any accident or disease or injury upon advice of Medical Practitioner then the following hospitalization expenses shall be payable by the Insurer.

- I) **Pre & Post hospitalization :-**
Should be **30 & 60 days** respectively.
- II) **Room Rent :-**

1% of Sum insured per day
(for Normal)

2% of Sum Insured per day
(if admitted in ICU, ICCU & ITU)
- III) **Nursing Expenses :-**

These expenses will be reimbursed subject to specific recommendation of treating physician / doctors that patient disease is such which require utmost care by a Nurse upto a maximum of **7 days**.
- IV) Medical Practitioner / Anaesthetist, Consultant fees and daily benefit of Rs 500/-for each completed day in hospital / nursing home for attendant charges.
- V) Expenses on Anaesthesia, Blood Oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-Ray, MRI, CT Scan, Dialysis, Chemotherapy, Radiotherapy, Cost of pacemaker, Artificial Limbs, Cost of organs and similar expenses.
- VI) All the pre-existing diseases will be covered.
 - a) Cataract, Hydrocele, Hernia, Hysterectomy or similar operation, Appendectomy, Tonsillectomy, Prostate, Sinusitis and related disorder.
 - b) Fistula, Piles, Lithotripsy, Incision & Drainage of abcess, fracture followed by surgery.
 - c) Fatal accident, By-pass, Brain Tumor, Pace-maker implantation, Renal failure followed by transplantation along with treatment of donor, hip /knee replacement, Septicemia, Cerebral attack or alike critical lifethreatening diseases.
 - d) Hemo Dialysis, Radio / Chemo Therapy, other similar treatment.
 - e) Expenses for any non-surgical treatment like Diagnostic Test, Investigation, Consultant & Specialist fees and other similar type of expenses will be covered.

- VII) **Day Care :**
This covers all medical procedures and treatments or cares which are of the nature of an emergency treatment which is provided in a Hospital but does not necessitate an admission as an indoor patient. which is listed 140 + procedures.
Ex: Catract, Dialysis
- The above treatment is required to be taken from an authorized doctor (minimum MBBS or equivalent degree).
Condition of minimum 24 hours indoor treatment shall not be applicable here.
- VIII) There will be no restrictions on the expenses incurred due to the investigation or diagnosis of any disease / injury since such expenses shall be a part of the treatment.
- IX) **Dreaded Disease Cover :**
Treatment of the following Dreaded diseases will be covered upto the full sum insured of the family of the personnel subject to balance being available.
- Nephritis of any aetiology plus bacteria-I renal failure requiring Kidney Transplantation & Dialysis.
 - Cerebral or Vascular strokes.
 - Open & close heart surgery / Coronery Artery Bypass Grafting.
 - Malignancy diseases, which are confirmed on Histopathological report.
 - Encephalitis (Viral).
 - Neuro Surgery.
 - Total replacement of joints.
- X) Dental treatment in case of accident with 24 Hospitalization
- XI) **Ambulance charges :-**
Maximum of **Rs.2,000/-**.per incident. It is further clarified that this is the charges which should be payable by the Insurer, based on the actual expenses.

- 6 Sum Insured** The Scheme shall provide coverage for meeting all expenses relating to hospitalization of beneficiary members upto Rs.6,00,000/- per family per year.
- 7. Group Accidental Insurance Policy :** Coverage of Personal Accidental Policy for all at Rs.5Lakh per personnel including Death / Permanent Total and Partial disability. [Disablement arising solely and directly bodily injury arising out of any "accident" any time during the policy period.] + weakly consultation.

Terms & conditions :-

- a) No other disease-wise capping. It is further added that no other Ailment-wise capping.
- b) Claim Submission clause should be within 30 days from date of discharge.

- c) Hospitalization expenses of person donating an organ during the course of organ transplant will also be payable.
- d) In case of **emergency hospitalization**, the personnel engaged by RGHCL can directly approach any hospital with the Medclaim Photo ID card provided by the Insurance company.
- e) **24 x7** Cashless Facility will be given to the personnel engaged by RGHCL for availing treatment from the network hospitals. In case they undergo treatment from nonnetwork hospitals during emergency, the claim shall be reimbursed in full. The said claim will be settled within **15 working days** from the date of submission and payment will be made directly to the concerned.
- g) Mid-term inclusion of family members :
 - New-born / adoption from day one.
 - Newly married spouse from day one.
- h) The Medclaim Photo ID cards of the personnel should be issued by the Insurance company within one month after submission of names by RGHCL.
- i) Addition and Deletion of Personnel & dependents on Pro-rata Basis.
- j) The Insurance company should have a 24x7 helpline to sort out the queries of the claimants.
- k) A personnel from the Insurance company should visit RGHCL, Head Office, Bengaluru once in a month for feedback / handling the grievances as a whole.

PART – II
GENERAL INSTRUCTIONS

1. SELECTION OF SUCCESSFUL BIDDER (INSURANCE COMPANY)

The successful bidder would be selected on the basis of lowest quoted rate as per the format enclosed at Section B (Page No.18) for a period of one year w.e.f. **26.03.2021 upto 27.03.2022**. However, the contract can be renewed at the discretion of management for a subsequent period of one / two years subject to satisfactory performance and settlement of the claims.

The Offer shall remain valid for a period of 90 days from the last date of submission of tender documents.

2. Date of Issue: Tenders will be downloaded from RGHCL's website : <https://www.ashraya.karnataka.gov.in> from **22.03.2021 to 24.03.2021 upto 11.30 A.M.**

3. LAST DATE AND ADDRESS FOR SENDING THE QUOTATION

Interested Insurance companies can send their duly completed tender proposal on or before **24.03.2021 up to 4.00 P.M.** at the following address in person or by post to :

The General Manager (PI)
RAJIV GANDHI HOUSING CORPORATION LTD
(A Government of Karnataka Enterprise)
9th Floor, KHB Complex, Cauvery Bhavan, E& F Block, K.G.Road,
Bangalore – 560 009
Telephones:080-23118888 Fax:080-22247317

The bids can also be personally dropped in the Tender Box Placed in General Administration Department at the above address on or before the due date and time. The responses should be submitted strictly as per prescribed format along with documents in support of information submitted therein by the responding Insurance Company

RGHCL reserves the right to accept, modify, expand, restrict, split, reject or cancel the tenders at any stage without assigning any reason and liability whatsoever and to reinvite tender at its sole discretion. The corrigendum, extension, cancellation of this NIT, if any, shall be given on RGHCL's website <https://www.ashraya.karnataka.gov.in> only. Intending bidders are requested to visit the website regularly for this purpose.

Delivery of the responses along with documents against the Tender at the above address will be the sole responsibility of the responding Insurance Company. RGHCL shall not be responsible for any postal delay, if any and no claim whatsoever shall be entertained in this regard.

4. Date of Opening of Quotation :

The Technical part of the tender will be opened on 24.03.2021 at 04.30 P.M. All the bidders are invited to be present in the opening or send their authorized representative

to attend the opening.

5. SUBMISSION OF PROPOSAL

The Technical proposal and the financial proposal duly stamped and signed on every page by the authorized person including annexure / appendices shall be submitted in separate sealed envelopes clearly super subscribed as “Technical Proposal,” and “Financial Proposal.” Respectively. All the relevant documents except Financial Proposal shall be enclosed with the Technical Proposal. These two envelopes shall be sealed in an outer envelope bearing the address indicated above. The envelope shall be clearly marked as follows :

**“ TENDER FROM EXPERIENCED INSURANCE COMPANIES FOR PROVIDING GROUP
MEDICLAIM INSURANCE FACILITY AND GROUP ACCIDENTAL INSURANCE
BENEFIT TO THE PERSONNEL ENGAGED BY RGHCL ”**

**“DO NOT OPEN, EXCEPT IN PRESENCE OF THE EVALUATION COMMITTEE.”
TO BE OPENED ON 24th March, 2021 at 4.30 PM.**

RGHCL 12 AMR 01 2021

The tender should be signed by a duly authorized representative of the Insurance Company. It shall be certified that the person signing the tender is empowered to do so on behalf of the Company. A copy of the Memorandum and Articles of Association of the Company shall be attached to the tender. The person signing the proposal or any documents forming part of the proposal on behalf of another or on behalf of a firm shall be responsible to produce a power of attorney duly executed in his favour, stating that he has the authority to bind such other person or the firm as the case may be, in all matters pertaining to the contract. If the person so signing the tender fails to produce the said power of attorney, his proposal shall be liable to summary rejection without prejudice to any other right of RGHCL under the law.

The proposal shall be filled in by the Insurance Company neatly and accurately. Any corrections or overwriting would render the proposal invalid. Conditional offers / offers which are not in conformity to the prescribed document will be summarily rejected All the documents submitted with the Tender are to be furnished duly signed on all pages along with the technical proposal.

4. PROPOSAL EVALUATION

A two-stage procedure shall be adopted in evaluating the proposals. The technical evaluation shall be carried out first. The financial evaluation will be carried out of only those Insurance companies who fulfil the technical criteria and will be intimated in due course.

(a) Technical Proposal

The Evaluation Committee appointed by RGHCL shall carry out its evaluation for the technical proposal submitted by the tenderers.

The Quotation (Technical and Financial) will be opened on 24th March, 2021 at 05.00 P.M. at the address given above and the Insurance Companies are at liberty to be present personally or through their authorized agents at the time of opening. In case 24th March, 2021 is declared as holiday, the tender will be opened at the same time on the next working day.

(b) Financial Proposal

Financial proposal of only those Insurance Companies which fulfill the technical criteria will be opened and the date and time of opening of financial proposal will be decided and intimated by the Tender Committee to such bidders separately.

However, the financial bids may also be opened immediately after opening of technical bids at the discretion of the Tender Committee.

Insurance Companies are at liberty to be present personally or through their authorized representative at the time of opening of financial proposal. The evaluation committee, after determining whether the financial proposals are complete and without errors shall determine the lowest financial proposal for conducting negotiation / award of contract.

5. AWARD OF CONTRACT

The contract shall be awarded to the Insurance Company, by conveying acceptance of the proposal by RGHCL through registered / speed post / courier. Negotiation with the Insurance Company, if needed will be done by the Committee before award of contract. All the terms and conditions as stated in the Tender documents, Appendices and Acceptance conveyed by RGHCL will constitute the contract between the Insurance Company and RGHCL.

6. FORCE MAJEURE

For the purposes of this Contract, "Force majeure" means any unforeseen event directly interfering with the services during the currency of the contract such as war, insurrection, restraint imposed by the government, act of legislature or other authority, explosion, accident, strike, riot, lockout, act of public enemy, act of God, sabotage which is beyond the reasonable control of a Party and which makes a Party's performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances.

The obligations of RGHCL and the Insurance Company shall remain suspended if and to the extent that they are unable to carry out such obligations owing to force majeure or reasons beyond their control.

The failure of a Party to fulfill any of its obligations under the contract shall not be considered to be a breach of, or default under, this Contract insofar as such inability arises from an event of Force Majeure, provided that the Party affected by such an event.

- (a) has taken all reasonable precautions, due care and reasonable alternative measures in order to carry out the terms and conditions of this Contract, and
- (b) has informed the other Party as soon as possible about the occurrence of such an event and such impossibility subsists for not less than 60 days.

7. INDEMNITY

The Insurance Company hereby agrees to keep indemnified and shall keep indemnified and hold harmless, RGHCL and its Directors, officers and personnel from and against all and any claims, demands, losses, damages, penalties, expenses and proceedings connected with the implementation of this Contract or arising from any

breach or non-compliance whatsoever by the Insurance Company or any of the persons deployed by it pursuant hereto of or in relation to any such matter as aforesaid or otherwise arising from any act or omission on their part, whether wilful or not, and whether within or without the premises.

8. OTHER TERMS AND CONDITIONS

Any changes in the terms and conditions of the document can only be made in writing and by mutual agreement. This Contract, its meaning and interpretation, and the relation between the Parties shall be governed by the laws of India for the time being in force. Any notice, request, or consent made pursuant to this Contract shall be in writing and shall be deemed to have been made when delivered in person or sent by registered / speed post / courier to an authorized representative of the Party.

The Services shall be performed at such locations as specified by RGHCL from time to time. Any action required or permitted to be taken, and any document required or permitted to be executed, under this contract by RGHCL or the Insurance Company, may be taken or executed by the officials authorized.

Unless otherwise specified, the Insurance Company, and their Personnel shall pay such taxes, duties, fees etc. as may be levied under Central/State law and the same will not be reimbursed by RGHCL.

9. Commencement, Validity, Modification, and Termination of Contract Effectiveness of Contract

This Contract shall come into effect from the date of issuance of letter of intent by RGHCL.

(a) Commencement of Services

The selected Insurance company is expected to commence the Assignment on the date and at the location to be specified in the work order to be issued by RGHCL as per its requirement. If the Insurance Company fails to commence the assignment within the specified schedule as per work order, the contract shall be liable to be terminated.

(b) Unless terminated earlier, this Contract shall be valid for a period of one year w.e.f. **27.03.2021 till 26.03.2022.**

(c) Extension of Contract

Can be extended up to two years subject to satisfactory performance and settlement of claims.

(d) Modification

After award of the contract, any changes in the modus of implementation can be agreed to mutually in writing.

(e) Termination By Corporation (RGHCL)

RGHCL may terminate this Contract, by not less than thirty (30) days written notice of termination to the Insurance Company, to be given after the occurrence of any of the events specified below in clause:

(a) If the Insurance Company commits breach of contract or do not remedy/rectify a failure in the performance of their obligations under the Contract.

- (b) If the Insurance Company become insolvent or bankrupt;
- (c) If RGHCL, in its sole discretion, decides to terminate this Contract.

In the event of termination on unsatisfactory service or in violation of any of the terms & conditions of contract, the Insurance Company will be blacklisted/debarred from participating in any tender of RGHCL.

10. OBLIGATIONS OF THE INSURANCE COMPANY

The Insurance Company shall perform the Services and carry out their obligations with all due diligence, efficiency, and economy in accordance with generally accepted professional techniques and practices, and shall observe sound management practices.

The Insurance Company shall always act, in respect of any matter relating to this Contract or to the Services, as faithful advisors to RGHCL.

The Insurance Company not to Benefit from Commissions, Discounts, recruitment fee etc.

Neither the Insurance Company nor their Personnel shall engage, either directly or indirectly, in any such activities which conflicts with their role under the assignment.

All transactions between the Insurance Company and third parties shall be carried out as between two principals without reference in any event to RGHCL. The Insurance Company shall also undertake to make the third parties fully aware of the position aforesaid.

Insurance Company shall be liable to pay damages to RGHCL for any losses, costs and expenses incurred by RGHCL due to breach of any of the terms and conditions of this contract and failure to perform any of the obligations under the contract.

The Insurance Company shall give detailed descriptions of the Services to be performed, period for completion of various tasks, different tasks, specific tasks etc., to be approved by RGHCL.

Confidentiality and Nondisclosure Agreement

Without prior written consent of the other party at any time, each party shall not divulge or disclose to any person or use for any purpose unconnected with the implementation of the work, any information concerning the work, the services except to their respective officers, directors, employers, agents, representatives and professional advisors on a need to know basis or as may be required by any law, rule, regulation or any judicial process.

The Insurance Company shall obtain RGHCL's prior approval in writing wherever necessary.

Documents Prepared by the Insurance Company to be the Property of RGHCL. All plans, charts, specifications, designs, reports, and other documents and software submitted by the Insurance Company shall become and remain the property of RGHCL, and the Insurance Company shall, not later than upon termination or expiration of this Contract, deliver all such documents and software to RGHCL, together with a detailed inventory thereof. The Insurance Company may retain a copy of such documents and software provided the future use of these documents, if any, shall be subject to the prior written

approval of the RGHCL.

11. OBLIGATIONS OF THE CORPORATION (RGHCL)

RGHCL shall assist the Insurance Company as may be required in order to carry out the assignment.

12. PAYMENTS TO THE INSURANCE COMPANY

The Insurance Company will be paid at the accepted rates per family subject to the terms and conditions of the contract.

13. CORRUPT OR FRAUDULENT PRACTICES

RGHCL expects the highest standard of ethics during the selection and executions of such contracts.

In pursuance of the above objective, the following defines, for the purposes of this provision, the terms set forth below as follows:

(a) “corrupt practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the selection process or in contract execution;

(b) “fraudulent practice” means misrepresentation or omission of facts in order to influence a selection process or the execution of a contract to the detriment of RGHCL. Submission of forged documents in connection with this tender.

(c) “collusive practice” means a scheme or arrangement between two or more Insurance Company, with or without the knowledge of RGHCL (prior to or after proposal submission) designed to establish bid prices at artificial non-competitive levels and

(d) “coercive practice” means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or affect the executive of contract.

It is further provided that RGHCL will reject the proposal and ban the Insurance Company for a period of 2 years if it is found that the Insurance Company has engaged in corrupt or fraudulent activities in competing for the contract in question. RGHCL shall be free to take any other action also.

RGHCL reserves the right to inspect the accounts and records of the Insurance Company relating to the performance of the contract and to have them audited by auditors appointed by RGHCL.

14. ARBITRATION

In the event of any dispute arising amongst the Parties, the Parties agree to use their best efforts to attempt to resolve all disputes in prompt, equitable and good faith. In the event the Parties are unable to do so, then such dispute shall be finally resolved by arbitration. The arbitration shall be conducted in the English language and the venue of the arbitration shall be in Bengaluru. The sole arbitrator will be appointed by MD, RGHCL whose decision in this regard will be final and binding.

15. JURISDICTION

The parties hereby irrevocably consent to the sole jurisdiction of the Courts of Bengaluru

only in connection with any actions or proceedings arising out or in relation to this Tender.

**For & on behalf of Rajiv Gandhi Housing Corporation Limited
General Manager (PI)**

PART – III

SUBMISSION OF BIDS /PROPOSALS

SECTION – A
List of documents for Technical Bid

Sl. No	Particulars	List of documents to be furnished as 'marked'	Checklist of the documents submitted (Yes/No)								
01	Name of Insurance Company :										
02	Detailed office Address of the company with office telephone number, fax number, email address and mobile number of the contact person	(Annexure – A)									
03	Brief profile of the Insurance company : a) Names of cities where the co. has operations. b) Details of any tie-up. c) State-wise list of network hospitals with cashless facility. d) Name(s) and Phone/Cell Nos. of the contact person(s) of all the branches.	(Annexure – B)									
04	Date of Establishment of the company. (Proof to be enclosed)	(Annexure – C)									
05	Details of enclosed Demand Draft as cost towards tender documents.	(Annexure – D)									
06	Certificate of registration with IRDA or by a Central legislation as a proof of its registration to undertake insurance related activities.	(Annexure – E)									
07	PAN Number. (Attach documentary evidence)	(Annexure – F)									
08	Service Tax Registration Number. (Attach documentary evidence)	(Annexure – G)									
09	Annual Turnover of the company for last three years : Copy of the Income Tax Return and Certified copy of audited balance sheet from Chartered Accountant of last three financial years to be enclosed.	(Annexure – H)									
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Financial year</th> <th style="text-align: center;">Turnover (Rupees in lakhs)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2017-18</td> <td></td> </tr> <tr> <td style="text-align: center;">2018-19</td> <td></td> </tr> <tr> <td style="text-align: center;">2019-20</td> <td></td> </tr> </tbody> </table>	Financial year	Turnover (Rupees in lakhs)	2017-18		2018-19		2019-20		
Financial year	Turnover (Rupees in lakhs)										
2017-18											
2018-19											
2019-20											

Sl. No	Particulars	List of documents to be furnished as 'marked'	Checklist of the documents submitted (Yes/No)
10	<p>Details of the organizations where the Insurance company has been providing services for the last three years giving details of organization name, telephone and fax number with contract validity, type of families insured and total number of families insured by them may be provided. Proof of similar work experience in providing services catering to Group Health & Accidental Insurance as per the sub-clauses :-</p> <p>i) One contract of providing services to at least 500 families under Group Health Scheme in last three years.</p> <p>j) Two contracts of providing services to at least 375 families under Group Health Scheme in last three years.</p> <p>k) Three contracts of providing services to at least 250 families under Group Health Scheme in last three years.</p>	(Annexure – I)	
11	<p>Declaration to the effect in form of affidavit that the tenderer has not been blacklisted or barred by any government organization including PSUs or is not under investigation by any law enforcement agency. (To be enclosed)</p>	(Annexure – J)	

I / We hereby submit that the information submitted hereby are correct and best of my / our knowledge and belief. My / Our Insurance Company has not been debarred by any Govt. department / PSUs for handling recruitment process in last 3 years. In case of any information / documents found to be false, fake or incorrect, RGHCL is free to take action against my / our Insurance company as deemed fit by them. I / we, _____ do also hereby declare that I / we are not engaged in any activity, which conflicts directly or indirectly with the proposed assignment. I / we further declare that during the currency of the contract, I / we will not engage in any such conflicting activity.

(Signature of Authorized person with seal)

Note : A signed copy of the tender documents as acceptance of all terms and conditions of the tender is to be enclosed along with technical proposal.

SECTION – B

Financial bids – “GROUP MEDICAL INSURANCE POLICY AND GROUP ACCIDENTAL INSURANCE BENEFIT FOR PERSONNEL ENGAGED BY RGHCL”.

In a separate sealed cover super scribing the envelope :

FORMAT FOR SUBMITTING FINANCIAL BID BY THE INSURANCE AGENCIES

(To be submitted on letter head of Insurance Company under signatures of the authorized signatory)

General Manager (PI),
Rajiv Gandhi Housing Corporation Limited,
Cauvery Bhavan ,9th Floor,E&F Block,
K.G.Road Bengaluru-560009

Dear Sir,

SUBJECT : TENDER FOR PROVIDING MEDICAL BENEFIT UNDER GROUP MEDICAL INSURANCE POLICY FOR PERSONNEL ENGAGED BY RGHCL

I / We, hereby submit our financial offer for the captioned Subject, if the work is awarded to us :

Premium to be charged for coverage of insurance per annum	Amount of premium per family (Rs.)	Service Tax (Rs.)	Any other Tax (Rs.)	Total Amount (Rs.)
For personnel engaged by RGHCL and their dependents if sum insured per family is Rs.6.00 lakhs				
Group Accidental Insurance Policy : Coverage of Personal Accidental Policy for all at Rs 6 Lakh				

Price Bid evaluation will be based on the basis of net premium quoted (excluding taxes.)

The offer will be valid for 90 days from the last date of submission of this bid.

The offer is made after taking into consideration and understanding all the terms and conditions stated in the Tender documents and agreeing to the same.

Signature of Authorized Signatory :
Name and Seal of the bidder :

Place :
Date :