

**Punjab Engineering College  
(Deemed to be University)  
Chandigarh**



**E-TENDER DOCUMENT**

**FOR**

**PROVIDING GROUP HEALTH/MEDICLAIM FACILITY TO PEC STUDENTS**

<b>SECTION</b>	<b>Description</b>	<b>Page No.</b>
<b>SECTION 1</b>	E-tender notice & important instructions for bidders	<b>3-4</b>
<b>SECTION 2</b>	Terms and conditions for filling bids for providing group medical claim facility to PEC Students	<b>5-8</b>
<b>SECTION 3</b>	Schedule of Requirements	<b>9</b>
<b>SECTION 4</b>	Scope of work Insurance Cover Student Strength	<b>10 -12</b>
<b>SECTION 5</b>	Procedure for opening the bids	<b>13</b>
<b>SECTION 6</b>	Evaluation of Offer	<b>13</b>
<b>SECTION 7</b>	Financial Bid	<b>14</b>
<b>SECTION 8</b>	Annexure I( Company Profile)	<b>15</b>

## SECTION 1

### E-TENDER NOTICE

#### **Invitation of Bids through e-tendering for providing group health insurance facility to PEC Students.**

The e-tenders are, hereby, invited from the leading non life insurance companies which are registered with IRDA and are working in the field for the last minimum five years, to provide health insurance cover for one year extendable for another one year for about 3200 (Three thousand two hundred) (±) 5% students which includes Undergraduate, Postgraduate and Research Scholars of Punjab Engineering College (Deemed to be University), Chandigarh.

E-tenders are, hereby, invited for providing insurance facility to PEC Students.

**Table - 1**

1	Downloading of e-tender document	Start date: 18.12.2018 End Date : 08.01.2019
2	Date of submission of e-tender	Start date: 18.12.2018 End Date : 08.01.2019 up to 2:00 PM
3	Opening of Technical Bid (online)  Venue:	Date: 08.01.2019 at 03:30 PM  Computer Centre, Punjab Engineering College (Deemed to be University).
4	Opening of Price Bid of only technically qualified bidders determined by Purchase Committee.  Venue:	To be intimated after the Technical Bid Evaluation.  Computer Centre, Punjab Engineering College (Deemed to be University).

Note : If above dates happen to be a holiday/closed day, then next working day shall be the last day.

<b>Important Instructions:</b>	
I.	Bidders shall have to submit their bids on-line in Electronic Format with Digital Signatures.
II.	All terms and conditions, instructions to bidder regarding e-tendering process etc. may kindly be seen from the detailed Notice Inviting Tender (DNIT) available on the website of Chandigarh Administration and on the Punjab Engineering College (Deemed to be University) institute website i.e <a href="http://etenders.chd.nic.in">http://etenders.chd.nic.in</a> or <a href="http://www.pec.ac.in">www.pec.ac.in</a> respectively.
III.	The bidder has to submit the original documents in physical form such as Eligibility documents and other desired documents on the date fixed for the same as above. The failure will entail summarily rejection of its tender.
IV.	The undersigned reserves the rights to reject or accept any or all tenders without assigning any reasons.

Director  
Punjab Engineering College  
(Deemed to be University)  
Chandigarh, 160012

## SECTION 2

### *E-TENDER FOR Providing Insurance Facility To PEC Students*

**ACADEMIC YEAR – 2018-19**

**STUDENT STRENGTH – 3200 ± 5%**

#### **A. TERMS AND CONDITIONS/ INSTRUCTIONS FOR THE TENDERER/BIDDER**

- 2.1 The bidders shall have to submit their bids online in Electronic Format with Digital Signatures. For participation in the e-tendering process, the bidders need to register themselves on <http://etenders.chd.nic./nicgep> for downloading and submission of tender. On registration, they shall be provided with a user ID and a system generated password enabling them to submit their bids online using Digital System Certificates (DSC).
- 2.2 Tenders without digital signatures shall not be accepted by the Electronic Tendering System. No Tender shall be accepted in physical form and in case, it has been submitted in the physical form only, it shall be rejected outrightly.
- 2.3 Bids shall be opened online as per time schedule mentioned in e-tender notice (Section 1 Table 1).
- 2.4 DIRECTOR, PUNJAB ENGINEERING COLLEGE (DEEMED TO BE UNIVERSITY) CHANDIGARH shall not be responsible for any delay in online submission of the bids due to any reason whatsoever.
- 2.5 The conditional bids shall not be considered and may be rejected outrightly in very first instance.
- 2.6 **TECHNICAL BID:** The tenderer should submit self attested scanned copy of documentary proofs of his/her eligibility as mentioned in **Section 3 ‘Schedule of Requirements: Technical Bid of this tender document** failing which their bids shall be rejected and shall not be considered.
- 2.7 **FINANCIAL BID:** The Financial bid shall be quoted by the bidder through e-tendering. The Financial Bid should contain rates only. The rates should be mentioned both in figures as well as in words. Any change in rate quoted by the tenderer afterwards shall entail cancellation of tender and blacklisting of the firm.
- 2.8 **Financial Bid** of only those bidders shall be considered who qualify in the technical bid criteria through e-tendering process

- 2.9 The annual premium quoted shall be inclusive of all applicable taxes and duties for the policy. Only GST shall be payable extra if applicable and it should be mentioned in the column provided in the financial bid document. It is also clarified that any change in the GST (increase/decrease) shall be dealt with at actuals.
- 2.10 Director, Punjab Engineering College (Deemed to be University), Chandigarh reserves the right to renew policy for another one year i.e. Year 2019-20 with mutual written agreement on satisfactory performance and quoted rates. No further extension will be granted.
- 2.11 The total of the rates quoted for one year i.e. 2018-19
- 2.12 Any claim for increase in premium rates during the policy period on account of any reason whatsoever will not be entertained & shall be considered as breach of Terms & Condition of Tender/agreement.
- 2.13 All the information furnished and documents produced with the tender shall be in English language only.
- 2.14 Canvassing in any manner shall not be entertained and shall be viewed seriously leading to rejection of the bid.
- 2.15 Notice inviting tender, bid documents, prescribed technical bid, price bid, terms & conditions shall form the part of the tender.
- 2.16 In case, the tender either a subsidiary company or Principal Company itself can bid, but both cannot bid simultaneously for the same policy in the same tender. If a subsidiary company submits a bid on behalf of the Principal company, the same subsidiary company shall not submit a bid on behalf of another Principal company for the same policy in the same tender.
- Note :** In such a situation as **quoted** at 2.16, all the bids of such bidder shall be rejected.
- 2.17 The insurance company must be in the business of Group health/Mediclaim insurance for the last five years.
- 2.18 The operations of the insurance company must be at the national level.
- 2.19 **Penalty :** In case, it is found that the insurer has breached any term & condition of tender/agreement document & has not given the correct information and flouted any condition or the company does not have all the appropriate licenses and all the statutory permissions, whatsoever required, to carry out the activity as required in these assignment then Director, Punjab Engineering College (Deemed to be University), Chandigarh reserves the rights to cancel the order issued to them and award the assignment/Insurance policy in the manner as deemed fit to another Insurance Company at the risk & cost of defaulter company. Such an defaulter insurance company shall pay back the insurance premium + 18% interest per

month compounded.

- 2.20 **Confidentiality:** The insurance company shall maintain strict confidentiality of all the tender, information, data coming in possession of the insurance company as a result of awarding the contract and also an oral, written or other information disclosed for evaluation or for any other purpose shall be considered as confidential information passed on to the insurance company. Any violation of the same shall be liable for action under the law which shall entitle Director, Punjab Engineering College (Deemed to be University), Chandigarh to claim damages apart from taking action under the appropriate law.
- 2.21 **Usages of data/tender/information:** The Agency shall ensure that the tender, data information etc are/is not used or permitted to be used in any manner (directly or indirectly) unless the same is authorized by Director, Punjab Engineering College (Deemed to be University), Chandigarh. The confidential information shall be safeguarded and the insurance company shall take all necessary action to protect Punjab Engineering College (Deemed to be University), Chandigarh, its students and interests of Chandigarh Administration against misuse, loss, destruction, alterations or deletion thereof. Any violation of the same shall be liable for action under the law which shall entitle Director, Punjab Engineering College (Deemed to be University), Chandigarh to claim damages from the vendor apart from taking action under the appropriate law. This is an irrevocable condition and it shall continue to be enforce even if the agreement between the insurance company is terminated by Director, Punjab Engineering College (Deemed to be University), Chandigarh.
- 2.22 **Breach of clause:** In the event of any breach or threatened breach of any clause by the insurance company and/or individual assigned by the insurance company for the performance of the services, the insurance company shall be liable to pay damages as may be quantified by Director, Punjab Engineering College (Deemed to be University), Chandigarh. Apart from the above, Director, Punjab Engineering College (Deemed to be University), Chandigarh shall have the right to proceed against the insurance company and/or its assigned person/s under appropriate law.
- 2.23 All disputes shall be subject to Chandigarh Court/Jurisdiction only.
- 2.24 Arbitration if any, shall be chaired by Director, PEC or its nominee & judgment thereof shall be binding to insurer & insured. If insurer goes against judgment for any legal redressal, then insured holds right to claim penalties / cost etc., as defined in this document from the insurer.
- 2.25 The Director, of Punjab Engineering College (Deemed to be University), Chandigarh has right to accept/reject any or all tenders without assigning any reasons.

## SECTION 3

### 3. SCHEDULE OF REQUIREMENTS

Offer will be accepted/uploaded in two covers as detailed below:-

**3.1 FIRST COVER TITLED** as “**Technical Bid**” should contain the Self-attested scanned copies of following with consecutive Sr. No. :-

- i. Brief profile of the insurance company along with claim settlement percentage against medical claim policies for the past 12 months as per format given in Annexure I.
- ii. The scope of cover, benefits, exclusions as per Section 4.
- iii. The names of the cities where the Company has operations.
- iv. Details if any tie-up.
- v. City wise list of hospitals where cash-less facility is tied up by insurance company.
- vi. Name(s) and phone/cell nos. of the authorized contact person(s) of company/hospital insurance.
- vii. Valid Certificate of registration with IRDA
- viii. List of major clients where such group medical claim policies are under operation along with the name and contact number of the focal point of each client.
- ix. Certificate of satisfactory report from clients as mentioned in point no. vii as above.
- x. Letter/undertaking to the effect that they agree to abide by the clauses enumerated herein with a copy thereof duly signed and stamped by responsible officer/official (not below the rank of General Manager).
- xi. Affidavit to the effect that the insurance company is in the business of group medical claim insurance for the last five years and that the operations of the insurance company are at the national level.
- xii. The bidder shall have minimum annual turnover of Rs. 20 Lakh in each of last three financial years i.e. 2014-15, 2015-16 & 2016-17. Copies of financial statements shall be submitted as proof.

**NOTE: All the above mentioned documents should be duly in order and are essential to qualify at Technical Bid Stage.**

3.2 **Financial Bid** must contain:

3.2.1 The amount of premium per student after allowing group discount.

3.2.2 GST extra, if any.



## SECTION 4

### 4. (A) SCOPE OF WORK

**FOR PROVIDING GROUP INSURANCE FACILITY TO 3200(+/-) 5% STUDENTS OF PUNJAB ENGINEERING COLLEGE (DEEMED TO BE UNIVERSITY), CHANDIGARH: :**

#### **4.1 Hospitalization Cover for Students (Rs. 1 Lac per student):**

Cashless hospitalization in networked hospitals & reimbursement in other hospitals (registered as nursing home or having minimum basic prescribed facilities)

All hospitalization expenses i.e. cost bill raised by hospital tentatively defined as Ambulances,, room, boarding expenses , Nursing expenses , Surgeon, anaesthetist, medical practitioner, consultants, specialists fees; Anesthesia, blood, oxygen, operation theatre charges, surgical appliances (any disposable consumables, Medicines and drugs, diagnostic materials and X-ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, artificial limbs and cost of stents and implants etc.

Pre and post hospitalization for 30 and 60 days respectively.

#### **Exclusions:**

Pre-existing diseases for first four years, first 30 days exclusion, first two years exclusions for specified diseases such as cataract, benign prostatic hypertrophy, hysterectomy for menorrhagia or fibromyoma, hernia, hydrocele, congenital internal disease, fistula in anus, chronic fissure in anus, piels, pilonidal sinus, sinusitis, stone disease of any site, benign lumps/growths in any kind unless arising out of accident, surgical treatment of tonsils, adenoids and deviated nasal septum and related disorders are not payable. War exclusion; plastic surgery other than as may be necessitated due to an accident or as part of any illness; the coast of spectacles and contact lenses hearing aids; any dental treatment or surgery which is corrective, cosmic or aesthetic procedure, including wear and tear, unless arising from accidental injury and which requires hospitalization for treatment; convalescence general debility; congenital external diseases or defects or anomalies, sterility, venereal disease, intentional self-injury and use of intoxicating drugs/alcohol, rehabilitation therapy in any form; HIV related exclusions; nuclear weapons exclusions; pregnancy related; naturopathy treatment.

#### **4.2 Critical Illness Cover (Rs 1 Lac per student):**

Critical illness cover for specified major diseases like: Coronary Artery Surgery, Cancer, Renal Failure (of both kidneys), Stoke, Multiple Sclerosis, Major Organ Transplants. Waiting period of 90days since first inception of the policy; insured person needs to survive for successive 30 days.

#### **4.3 Personal Accident Cover for Students – (Rs 50,000/-per student):**

Covering death & permanent disablement due to accidental, external and visible means.

**4.4 Professional sports and games etc.** shall include for purpose of medical claim participation of insured students in any sports activity wherein the students represents PEC.

**4.5 Premium coverage of the students:**

Any student who is on rolls of the PEC on the day insurance premium is made to the insurance company shall be deemed to have been covered by the insurance policy whether he/she is registered or not in the insurance record of the company. Proof of student being enrolled in PEC will however be provided to the company by the institute.

**4.6 Information through electronic means i.e. e-mail, cell phone, landline, SMS**

The prospective insurance company shall provide information to designated officers/officials including the insured students of PEC regarding insurance details & contact person in case of any eventually to students.

**4.7 Dedicated customer care service & public/student grievance redressed system including the well defined claim procedure:** The prospective insurance company shall have designate customer care service & or public/student grievance system.

**4.8 Electronic transaction:** The prospective insurance company may involve itself electronic transactions.

**4.9 Free medical checkup:** Free medical checkup of the insured students shall be organised once in a year in one of prescribed/listed hospital in Chandigarh only. Free medical checkup will be at the discretion of the students.

**4.10** (i) If a student leaves PEC name is struck off by PEC during Academic Year then that student shall not be Under insurance cover from the date such on eventually happens.

(ii) Student shall be provided insurance cover even of student may tell met accident (Total/Non-fatal) during Academic Year in PEC campus or off PEC campus i.e. even when a student is away from campus with/without availed leave/intimation to the Director, PEC.

(iii) Any statement/filling of any fund i.e. insurance premium/details of student/reimbursement of claim etc. required by Insurer, shall be carried out by insurer as per venue/date/time fixed by the Director, PEC.

**4. (B) STUDENT STRENGTH AND SETTLEMENT CLAIMS**

4.11 The total student strength as on date is 3200 approximately. It may increase or decrease depending on number of students admitted during academic year 2018-19.

- 4.12 Date for inclusion of the students in the group medical claim policy shall be provided to insurance company on December each year after admission in an academic year. In case any student is admitted during academic year, company will intimate the pro- rata premium amount to be paid
- 4.13 The copy of the endorsement for addition of students will be sent to insurer for issuance of identity cards. It should reach to insured's office within seven days.
- 4.14 Claim cheques shall be forwarded by the insurer to individual student within 30 days of receiving claim under intimation to the insured.
- 4.15 The insurance company shall provide one dedicated executive to deal/guide the Students.

**INSURER** - Insurance company /organization etc. registered with Govt. of India as per prevalent law of India for undertaking Insurance activities of the nature defined here in the tender document.

**INSURED-** Students of PEC

**A.Y. -** Academic Year

**Director-** Director, Punjab Engineering College (Deemed to be University), Sector-12, Chandigarh.

**Student Enrollment-** Students enrolled in Punjab Engineering College (Deemed to be University), Chandigarh during an academic year.

**Student Strength -** 3200  $\pm$  (5%).

## **SECTION 5**

### **5. PROCEDURE FOR OPENING THE BIDS**

The procedure of opening of the bid shall be as under:

- 5.1 First TECHNICAL BID shall be downloaded at the time & date mentioned in the bid notice by the representative/s of Director, Punjab Engineering College (Deemed to be University), Chandigarh in the presence of bidders, who opt to be present.
- 5.2 Financial bid of Technically qualified bidders shall be opened only on the date and time to be intimated by the institute. Those bidder should be present at the given date and time so to sought out queries , if any. If necessary, the firms may be called for the presentation as per time intimated by Director, Punjab Engineering College (Deemed to be University), Chandigarh.
- 5.3 If more than one bidder quotes same lowest rate, then acceptance of offer shall be on the discretion of the Director, PEC.

## **SECTION 6**

### **6. EVALUATION OF OFFER:**

- 6.1 The authority for the acceptance/ rejection of the tender vests with Director, Punjab Engineering College (Deemed to be University), Chandigarh. The tenders received shall be evaluated by the committee designated by Director, Punjab Engineering College (Deemed to be University), Chandigarh.
- 6.2 However, Director, Punjab Engineering College (Deemed to be University), Chandigarh, shall not be bound to accept the lowest or any other tender or to assign any reason for non-acceptance or rejection of a tender.

**SECTION 7  
Financial Bid**

Tender inviting authority:

Director, Punjab Engineering College  
(Deemed to be University) Sec-12,  
Chandigarh

Name of Work:

Providing Group health Insurance  
Facility to the students of Punjab  
Engineering College (Deemed to be  
University)

Bidder Name \_\_\_\_\_

**Price Schedule**

<b>Particulars</b>	<b>No. of Students *</b>	<b>Insurance Premium per student (Excluding GST if any ) in Rs.(words and figures)</b>	<b>Total</b>
Yearly Premium for Year 2018-19 per student including group discount	3200		
<b>Total</b>			

\* The Nos. shown above are only indicative and the actual number will depend on availability of students  
( ±) 5%.

**GST will be extra if applicable.**

**SECTION 8**  
**ANNEXURE I**  
**COMPANY PROFILE**

<b>A) Information:</b>	
Name of the Company:	
Address of Head Office:	
Contact Person:	
Telephone:	
Telefax:	
E-mail:	
No. of Branches and their addresses:	
Address for correspondence:	
Contact person:	
Telephone:	
Telefax:	
E-mail:	
<b>B) Business organization: (please tick wherever applicable &amp; attach all supporting documents)</b>	
Sole proprietorship	
Private Limited	
Limited Company	
Joint Venture	
Other (please specify status)	
<b>C) Business Management:</b>	
Attach corporate organization chart with name	
<b>D) Total number of employees:</b>	
At Head Office	
At Branch Office	
At site	
<b>E) Is your organization a subsidiary of another company?</b>	Yes/No
If yes, of whom	
<b>F) Name and address of the bankers with contact person and contact numbers:</b>	
<b>G) Are there any Litigations/Court cases against your company:</b>	Yes/No
If yes, give details	
<b>I) Claim settlement % against medical claim process for last 1 year</b>	