TENDER DOCUMENT FOR PROVIDING GROUP MEDICLAIM FACILITY TO MNIT JAIPUR STUDENTS

Malaviya National Institute of Technology Jaipur

Jawahar Lal Nehru Marg, JAIPUR-302017 (Rajasthan)

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0141-2529029 Fax

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NOTICE

INVITING TENDER FOR PROVIDING GROUP MEDICLAIM INSURANCE FACILITY AND PERSONAL ACCIDENT DEATH AND PERMANENT TOTAL DISABLEMENT FACILITY FOR STUDENTS OF MNIT

INTRODUCTION:

Sealed tenders are invited from the leading non life public sector insurance companies which are registered with IRDAI and are working to provide insurance cover of GROUP MEDICLAIM Policy-cum-Group Personal Accident Policy and Permanent Total Disablement for one year (One academic year) for about 5000-6000 (Five Thousand to Six Hundred) students including Undergraduate, Post graduate and Research Scholars.

Last date for submission/receipt is <u>24th June 2022</u> at 2 pm and will be opened by the Tender Committee in the presence of bidders or their authorized representatives who wish to remain present on the same day at <u>3.00 pm</u> in the Office of MALAVIYA NATIONAL INSTITUTE OF TECHNOLOGY, JAIPUR. In case of any holiday on the day of opening, the tenders will be opened on the next working day at the same time but the last date and closing time shall remain same, as scheduled above. The tenders received after the above said scheduled date time will not be considered. No tender by Faxo r E-mail will be entertained.

Designation of the Authorized Officer: Registrar

Name and Address of the Department: Malaviya National Institute of Technology, Jawahar Lal Nehru Marg, Jaipur-302017

1. PROCEDURE TO BE FOLLOWED IN THE TENDER PROCESS:

- 1.1. <u>Submission of bids:</u> The bidders who are desirous of participating in tender shall submit their price bids in the standard formats prescribed in the tender documents, displayed at: www.mnit.ac.in. The bidder should attach photocopies of all the relevant certificates, documents etc. The bidder shall sign on all the pages of tender document, statements and certificates uploaded by him, owning responsibility for their correctness/authenticity and copies thereof may also be submitted in the office of the Deputy Registrar (S&P), MNIT. However documents of the bidders downloaded online or requisitioned subsequently only will form the basis for deciding the tender.
- 1.2. <u>Participation of Bidders at the time of opening of bids on GEM Portal:</u> Bidders have option to participate in tendering process at the time of opening of Bids.
- 1.3. <u>Validity period</u>: The Tender shall remain valid for the period of five months from the last date of submission of Tender document.
- 1.4. Bidder should submit the Tender document on or before the date and time specified in the tender document. Tenders sent by post or by other any means shall also reach within the stipulated time. MNIT JAIPUR Jaipur will not consider any postal delay.
- 1.5. All the information furnished and document to be produced with the Tender shall be in English language only. The tender notice and tender document shall be a part of contract agreement.
- 1.6. Issue and / or submission of tender document do not mean that bidder is qualified for awarding the work.
- 1.7. The bidder shall not remove any page, Annexure etc. from the original tender document.
- 1.8. Each page of the tender document must be signed with companies' stamp.
- 1.9. The original tender document shall be submitted with all the Annexures as per procedure for submission of tender on due date and time.
- 1.10. The conditional bids will be rejected out rightly.
- 1.11. MNIT JAIPURJaipur reserves the right to reject/accept any or all bids without assigning any reason thereof.
- 1.12. Right to place the order: MNIT JAIPURJaipur reserves the right to place the order to lowest annual premium amount quoting Insurance Company to be designated L1 on lump sum premium basis inclusive of GST. However, MNIT JAIPURJaipur reserves the right to assign the work to any one from the bidder who is found at L-1 rates same.

2. SCOPE OF WORK:

The premium (insurance fee) is to be quoted for the following Coverage:

2.1 Group Mediclaim (Cashless treatment) 75 thousand

2.2 Group Personal Accident - Policy (Death only) 2 Lacs

2.3 Accident occurrence be the sole and direct cause 50% of sum insured

of total and irrecoverable loss of the site of eye or

the actual loss by physical separation of one entire hand or one entire foot.

2.4 COVID Treatment coverage (subject to limit as under: 2.1)

2.5 Cataract& Eye Surgery Maximum and minimum ceiling

3. ELIGIBILITY CRITERIA

3.1 The Public Insurance Company must be in the business of GROUP MEDICLAIM Insurance for last five years.

- **3.2** The operations of the Public Insurance Company must at least be at the national level.
- **3.3** All above criteria should be strictly followed. Bidder should quote only if he is eligible.

4. <u>IMPORTANT TERMS AND CONDITIONS FOR THE SERVICE PROVIDER:</u>

- 1. An agreement for Group Mediclaim Insurance Policy and Personal accidental death and permanent total disablement and reimbursement of limited amount as OPD will be executed between Malaviya National Institute of Technology Jaipur and successful the Public Undertaking Insurance Company.
- 2. GST, if any, must clearly be mentioned; non-mentioning thereof shall amount inclusive the same.
- 3. The risk coverage under this policy shall be in addition to any other policy held by the insured students with this insurance company or any other insurance company whether within this scheme or outside this scheme. However claim will be paid on its ratable proportions of sum insured of all the policies to total claim amount subject to maximum actual expenses incurred in case of mediclaim only.
- 4. Group of students may include 5000-6000 (approx) students of Malaviya National Institute of Technology. No age capping of the enrolled student of MNIT Jaipur.
- 5. One dedicated executive to deal/guide the students in case of need.
- 6. Settlement of claims within 30 (Thirty) days from the date of submission thereof.
- 7. On the satisfactory performance, the agreement can be renewed at the discretion of MNIT JAIPURJaipur for a subsequent period of one year and on successful completion of the extended period of one year, for another period of one year. It is clarified that the interval of renewal will be decided by MNIT Jaipur on a year-to-year basis for a total of three years with initial one year.

- 8. Extension of appointment: As stipulated by MNIT, after the period of expiry of the policy, it can be extended on mutual consent for a further period of two year (one year + one year). However this option can be exercised only by MNIT Jaipur. Extension period will be considered on receiving of wiliness in written from Service provider Insurance Company.
- 9. This extension is subject to the mutual agreement for the annual premium amount payable for the extended period. The premium rate would remain unchanged for the first year of operation.
- 10. Any claim for increase in premium rates during the Policy period on account of any reason whatsoever will not be entertained.
- 11. Please explain the "settlement procedure" in detail including maximum period of time required for settlement.
- 12. Please confirm the exclusions.
- 13. Method of inclusions and the description of pre existing conditions.
- 14. Any other issues benefits you provide or restrictions you have with regard to this type of contracts.
- 15. Indoor patient will be provided cashless treatment in the panelist Hospital of the Insurance Company through TPA and reimbursement claim will be considered for treatment taken in other private or Government Hospitals (No capping/restriction about Hospital).
- 16. Arbitration clause may include (I) nominee of MNIT JAIPUR(as Chairman) (II) nominee from Insurance Company (As member) and (III) One nominee as Co-opted by the Chairman and members (nominee of the Insurance Company.)
- 17. All RTI query & legal offences will be entertained and replied by the Insurance Company through the Institute regarding rules/claims/delay/reimbursement/rejected cases and discrimination of paid amount.
- 18. General ward/Cottage Room/Deluxe Room/Semi Deluxe/Room/ICU rent/ charges capping will be clearly mention in the tender document or any other exception regarding capping of the charges may be clearly mentioned.
- 19. Treatment allowed charges For CATARACT and eye surgery should be clearly mentioned in tender document.
- 20. Hospitalization Expenses incurred for Ayurvedic / Homeopathic / Unani treatment are admissible amount up to percentage (%) of the sum insured provided the treatment for illness/diseases and accidental injuries is taken in a Government hospitals or in any institute recognized by Government and /or accredited by Quality Council of India / National Accreditation Board on Health is to be mentioned.
- 21. Any Pandemic declared by the Government of India like COVID-19 is to be covered for existing students from the inception of the policy it to be acceptable.

- 22. Any other matter not specifically included herein will be mutually settled through negotiation between both the parties. However all disputed arising under and out of this agreement shall be referred to Arbitration by a sole Arbitrator acceptable to both parties or the number Arbitrators shall be three with each party being entitled to appoint one arbitrator. The two arbitrators appointed by the parties shall appoint a third arbitrator who shall act as the chairman of the proceedings. The award of the arbitrator shall be final and binding on both the parties. The arbitration and reconciliation act 1996 or any other statutory modification thereof shall apply to the arbitration proceedings and venue of the arbitration shall be Jaipur.
- 23. The Competent Authority of the Institute has right to accept/reject any or all bids / tenders without assigning any reasons.
- 24. List of your major clients (Universities/ Govt. departments/ PSUs) in along with the name and contact numbers of the focal points in each company so that the reference check may be done.
- 25. Company profile to be enclosed along with Claim settlement percentage against Mediclaim policies during the last 12 months.
- 26. The student can nominate the person for benefits available under the policy in respect of non-network hospitals. Such benefits accruing of mediclaim treatment. In case of personal accident death only. The nominee shall only get the benefit of the policy. If the student has not appointed/mentioned the nominee for the sum insured the Insurance Company shall treat his parent by default his nominee and parent includes Father & Mother. In the absence of parent the claimant will follow rule as per laid down by the Insurance Company in MoU.
- 27. Distribution of E-Meditek Card is responsibility of service provider and digital Insurance card would be send to the insured student on his Institute email Id within 15 days of issuing of the policy.
- 28. A report to be furnishes annually academic year wise (July to June) for total and individual claims and passed claims.
- 29. Awareness camp for students is organized by service provider.
- 30. MNIT JAIPUR will not be a party between service provider & claimant for any legal proceedings.
- 31. Date for inclusion of the students in the GROUP MEDICLAIM policy will be provided to insurance Company on each year after admission in an academic year. In case any member enters in between in a month during academic year company will endorsed with latest policy and intimate the pro-rata premium amount to be paid or may issue new policy.
- 32. 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.
- 33. Claim amount shall be transferred by the insurer to Individual student within 30 days of the claim under intimation to insured of life.
- 34. Delay intimation to insurance company for claiming on Reimbursement basis: Claim settlement assistance will require in reimbursement cases if student has informed in advance to insurance company/insurer.
- 35. The official of the insurance company (L1) will take up the case of patient student for giving treatment if their TPA and the emplaned Hospital of the Insurance Company deny and delay to admit in the Hospital and giving the treatment.

5. 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 MNIT. Apart from the above, MNIT JAIPUR shall have the right to proceed against the Insurance Company and/or its assigned person/s under appropriate law

6. OTHER TERMS & CONDITIONS:

- 6.1 **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 any oral, written or other information disclosed for evaluation or for any other purposes shall be considered as confidential information passed on to the Insurance company. Any violation of the same will be liable for action under the law which shall entitle MNIT JAIPUR to claim damages apart from taking action under the appropriate Law.
- 6.2 Usage 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) incompatible or inconsistent with that authorized by MNIT. The confidential information will be safeguarded and the Insurance Company shall take all necessary actions to protect MNIT, its students, and Government interest against misuse, loss, destruction, alterations or deletions thereof. Any violation of the same will be liable for action under the law which shall entitle MNIT JAIPUR to claim damages from the vendor apart from taking action under the appropriate Law. This is an irrevocable condition and it will continue to be in force even if the agreement between the Insurance Company is terminated with MNIT Jaipur.
- 6.3 The bidders must sign at the bottom of each page of the bid documents at the time of submission in token of unconditional acceptance of the terms and conditions, technical specifications etc.
- 6.4 Canvassing in any manner shall not be entertained and will be viewed seriously leading to rejection of the bid.
- 6.5 Notice inviting tender, bid documents, terms & conditions will form the part of the tender. All Pages of the bid documents must be signed & sealed by the authorized person on behalf of the bidders.
- 6.6 All disputes are subject to Jaipur jurisdiction.

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DEPUTY REGISTRAR (S&P) MALAVIYA NATIONAL INSTITUTE OF TECHNOLOGY, JAIPUR-302017