

TENDER DOCUMENT

**EXPRESSION OF
INTEREST (EOI) FOR
EMPANELMENT OF
INSURANCE COMPANIES
(IRDA APPROVED) / OR
THEIR AUTHORIZED
SERVICE PROVIDERS**

INDEX/ LIST OF DOCUMENTS

Sr. No.	Particulars	Pages	
		From	To
1.	EOI	2	3
2.	(Annexure – A)	4	
3.	(Annexure – B)	5	6
4.	(Annexure – C)	7	
5.	(Annexure – D)	8	
6.	(Annexure – E)	9	10
7.	(Annexure – F)	11	



**EXPRESSION OF INTEREST (EOI) FOR EMPANELMENT OF INSURANCE COMPANIES or
THEIR AUTHORIZED SERVICE PROVIDERS**

1. Delhi Technological University (Formerly Delhi College of Engineering) is a premier institute of Higher Learning with over 9500 students (approx.) enrolled in various courses (UG, PG, Programmers) situated at Shahbad Daulatpur, Main Bawana Road, Delhi 110042.
2. DTU through its Expression of Interest intends to invite leading insurance companies (IRDA approved) / or their authorised service providers for DTU's Insurance policies for its students and subsequent claims settlement, This E.O.I includes the following:
 - A. Terms & Conditions
 - B. Scope of Work
 - C. Claims Management
 - D. Miscellaneous Services
 - E. Eligibility Criteria
 - F. Bid Evaluation – The bidders qualifying the eligibility criteria will be assessed w.r.t. assessment criteria for Technical Bids.
3. The “Expression of Interest (EOI) is available on University’s website (<https://www.dtu.ac.in>) in Tenders section and on e-procurement website of Delhi Govt. (<http://govtprocurement.delhi.gov.in>). They have to submit the required documents strictly as per provisions of the EOI document. The schedule of the bidding process is as under:
4. Last date for submission/receipt of tender(s) is **27th Sep, 2021** at **03:00 PM** and will be opened by the Tender committee in the presence of tenderers or their authorized representatives who wish to be present on the same day at **03:30 PM** in the Office of Deputy Registrar (General Administration), DTU, Government of NCT of Delhi. In case, any holiday on the day of opening, the tenders will be opened on the next working day at the same time **but the tender box will be sealed on same day and time, as scheduled above**. The tenders received after the above said scheduled date and time will not be considered. Only the bids uploaded through e-procurement portal of Delhi Govt. NCT of Delhi at <http://govtprocurement.delhi.gov.in> will be considered for their evaluation. No tender by FAX will be entertained.

5. Bid Schedule-

Date of start and downloading tender	10 th Sep, 2021 at 9:00 AM
Pre-Bid Meeting	13 th Sep , 2021 at 2:30 PM
Declaration in Lieu of EMD	Annexure F, As per OM No. F.9/4/2020-PPD
Last date and submission of tender	27 th Sep , 2019 at 3:00 PM
Date and Time of Opening Bid	27 th Sep , 2019 at 3:30 PM
Designation of the Authorized Officer and Address of Communication	Deputy Registrar (General Administration) Delhi Technological University Shahbad Daulatpur, Bawana Road, New Delhi - 110042

**Deputy Registrar,
(General Administration)**

Guidelines/Procedure to be followed in introduction of 'e'-procurement Solution:

1. **Payment of Cost of Tender Document.** The collection of cost of Tender documents is dispensed away with, as there is no physical supply of tender documents and also to have absolute anonymity of bidder participating in e-procurement solution. The bidders can view/download the tender documents from the <https://govtprocurement.delhi.gov.in>
2. **Submission of Bids.** The bidders who are desirous of participating in 'e'-procurement shall submit their price bids in the standard formats prescribed in the Tender documents, displayed at: <https://govtprocurement.delhi.gov.in>. The bidder should upload the scanned copies of all the relevant certificates, documents etc. in the <https://govtprocurement.delhi.gov.in> in support of their price bids. The bidder shall sign on all the pages of tender document, statements and certificates uploaded by him, owning responsibility for their correctness/authenticity. Only original Annexure H must be submitted to the office of DR-GA before closing of the tender.
3. **Declaration in lieu of EMD(Earnest Money Deposit).** Annexure F, as per the OM No. F.9/4/2020-PPD dated 12/11/2020 issued by the GOI, Ministry of Finance.
4. **Remuneration of the Insurance Company or their Authorised Service Providers.** DTU shall not pay any fee/expenses/remuneration to the companies of their service providers for any activity carried out by them in connection with insurance work before, during or after the period of engagement. Thus, there shall be no cost to DTU.
5. **Processing of Tenders.** The concerned officer/officers will evaluate and process the tenders as done in the conventional tenders and will communicate the decision to the bidder online.
6. **Participation of Bidders at the time of opening of bids:** Bidders have two options to participate in tendering process at the time of opening of Bids:
 - (a) Bidders can come at the place of opening of bids.
 - (b) Bidders can visualize the process online.
7. **Participation Financial Rules for e-procurement:** The e-procurement system would be applicable for purchase of goods, outsourcing of services and execution of work as prescribed in GFRs.
8. **Participation Financial Rules for e-procurement:** The e-procurement system would be applicable for purchase of goods, outsourcing of services and execution of work as prescribed in GFRs.

**DEPUTY REGISTRAR (GENERAL ADMINISTRATION)
DELHI TECHNOLOGICAL UNIVERSITY,
SHAHBAD DAULATPUR,
BAWANA ROAD, DELHI – 110042**

TERMS AND CONDITIONS

1. The Policy shall cover all students of Delhi Technological University which includes Undergraduate, Postgraduate and Research Scholars.
2. The tender should be accompanied Undertaking in lieu of EMD
3. The insurance insurance companies (IRDA approved) / or their authorized service providers who is awardee this E.O.I shall sign a formal Agreement on a non-judicial stamp paper worth **Rs 100/- (Rupees one hundred only) (at his cost) within seven days from award of the work.**
4. The tenderers should go through the complete tender document including all terms and conditions and scope of work already fixed by the Delhi Technological University before tendering.
5. The bidder is advised to mention serial number of all the pages of NIT as per Index/list of documents, enclosures annexure and complete list of documents accordingly before uploading the same.
6. DTU shall not pay any fee/expenses/ remuneration to the insurance companies (IRDA approved) / or their authorized service providers for any activity carried out by them in connection with insurance work before, during or after the period of engagement. **Thus, there shall be no cost to DTU.**
7. One dedicated executive to deal/guide the students in case of need.
8. The engagement of insurance companies (IRDA approved) / or their authorized service providers will be initially for 12 months. During the period of engagement, the performance of the insurance companies (IRDA approved) / or their service providers will be evaluated on the basis of their ability to optimize premium outgo, improve the Claim settlement, carrying out Risk inspection. If the performance of the selected insurance companies (IRDA approved) / or their authorized service providers is found to be satisfactory, then the above engagement may be extended for another 12 months on the same terms & conditions.
9. The Insurance companies (IRDA approved) / or their authorized service providers will not disclose any information related to DTU without the prior consent of the DTU officials.
10. DTU Group Medical Insurance policy & Accidental policy should be from insurance companies which are registered with IRDA and are working in the field for the last minimum five years.

SCOPE OF WORK

1. **Providing Insurance Facility to DTU Students covering but not limiting to:**
 - **Group Medclaim (GMC) Policy of Rs. 2 lac.**
 - **Group Personal Accident (GPA) Policy of Rs. 3 lac** for students and their parents (First earning parent is to be covered)
 - a) Death only
 - b) Loss of limbs, eyes
 - c) Permanent total disablement from injuries other than those named above
 - d) Permanent partial disablement
 - e) Temporary total disablement
 - COVID to be covered
 - OPD cover of Rs. 3000.
 - A sum of Rs. 50 Lakhs will be kept as Floater amount which can be used for any of the enrolled student(s) in case of requirement during the treatment over and above of Rs. 2 Lacs per student coverage. The utilization of the same will be at the discretion of the higher authorities of the Institute with no cap of sum insured per student.
 - Pre- existing diseases/ Illness are covered from day one.
 - Waiver of 30 days waiting period.
 - 30/60 days pre & post hospitalization to be covered.
 - Addition & Deletion to be charged on pro rata basis. Premium will be paid on pro rata basis with a clause for free entry and exit.
 - Timeline for Submission of documents: within 60 days from the date of discharge.
 - No intimation clause subject to submission of documents within 60 days.
 - Deficient Documents submission within 60 days from the day of receipt of email from TPA.
 - Room Rent Restriction: 2% for Normal Room and 4% for ICU on sum insured.
 - Disease Capping is not applicable.
 - Ambulance Charges is 1500/-.
 - Terrorism cover
 - Critical Illness needs to be covered
 - In case of any specialized treatment/robotics surgery is required the, Insurance company should be liable to pay the same under medclaim policy.
 - Professional sports and games etc. shall include for purpose of medical claim participation of insured students in any sports activity wherein the students represent DTU.

2. **Premium coverage of the students:**

Any student who is on rolls of the DTU 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 DTU will however be provided to the company by the

institute.

3. The prospective insurance company shall provide information to designated officers/officials including the insured students of DTU regarding insurance details & contact person in case of any eventually to students through electronic means i.e. e-mail, cell phone, landline, SMS.
4. 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.
5. Electronic transaction: The prospective insurance company may involve itself electronic transactions.
6. Free medical checkup: Free medical checkup of the insured students shall be organized once in a year in one of prescribed/listed hospital in Delhi only. Free medical checkup will be at the discretion of the students.
7. (i) If a student leaves DTU name is struck off by DTU 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 if student may met accident (Total/Non-fatal) during Academic Year in DTU campus or off DTU campus i.e. even when a student is away from campus with/without availed leave/intimation to their respective Dean/HOD, DTU.

CLAIM MANAGEMENT

1. Coordinating and ensuring realization of any claims arising during the policy period.
2. Assisting in speedy realization of premium refunds.
3. Coordinating with insurers for immediate intimation and survey by appointed surveyor.
4. Documentation of claims: The insurance companies (IRDA approved) / or their authorized service providers would assist to arrange all documentation from DTU offices for lodging claims.
5. Resolving various queries of Students during claim processing.
6. Guidance in relation to interpretation of policy wordings/conditions, warranties, deductibles etc. during claims processing.

Miscellaneous Services

1. Technical Assistance in any insurance policies in addition to the DTU Group Mediclaim policies & Group Accidental Policies as and when required.
2. Keeping DTU informed of the latest IRDA regulations and guidelines.
3. Advising DTU from time to time, on developments in the insurance industry having impact on the company.
4. Any other Advisory services related to the Insurance Portfolio of DTU.

MINIMUM ELIGIBILITY CRITERIA

1. Have accreditation with the IRDA (Provide copy of Latest Company License)
2. Hold the category of Insurance companies (IRDA approved) / or their authorized service providers (General) licensed by IRDA
3. Have minimum experience of operating as Direct Insurance Insurance companies (IRDA approved) / or their authorized service providers for 5 consecutive years as on 31.3.2021
4. Have its Registered / Corporate Office/ Branch Office in New Delhi.
5. Net worth of the bidder must be positive consecutively for the last 3 completed financial years up to 31.3.2021 (financial statements attested by CEO/Principal Officer of the company to be submitted along with the bid)
6. Claim department at the insurance companies (IRDA approved) / or their authorized service providers should be headed by person having an overall experience of more than 3 years.
7. Claim settlement ratio must be above 90%. Self-Attested proof/undertaking needs to be enclosed/uploaded with tender.

Note:

1. Documentary evidence in support of the above-mentioned eligibility criteria is to be submitted with the bid document, duly attested by the Principal Officer/Authorized Signatory failing which the offer shall be liable for rejection.
2. In cases, where audited results for the last financial year (FY 20-21) are not available as on the last date for submission of documents, the financial results certified by a practicing Chartered Accountant shall be considered acceptable. In case, the bidder is not able to submit the Certificate from a practicing Chartered Accountant certifying its financial parameters, the audited results of three consecutive financial years preceding the last financial year shall be considered for evaluating the financial parameters. Further, a certificate would be required from the CEO/CFO stating that the financial results of the company are under audit as on the last date for submission of documents and the Certificate from the practicing Chartered Accountant certifying the financial parameters is not available.

CHECK LIST OF THE DOCUMENTS TO BE ATTACHED WITH THE BID

S. No.	Description
1.	Name of Insurance Insurance companies (IRDA approved) / or their service providers/Firm
2.	Proof of holding a License (General) accredited by IRDA for a period of 3 years (Proof attested by CEO/Principal Officer of the company)
3.	PAN No.
4.	IRDA Registration No.
5.	Financial Quotations
6.	Certificate attested by CEO/Principal Officer of the Company stating No. of Employees in the firm
7.	Certificate attested by Chartered Accountant specifying Annual Turnover of the Company during last year (2020-21)
8.	Last 03 years ITR of the CEO/Principal Officer of the Company

FORM OF AGREEMENT

THIS AGREEMENT is made on the ____ day _____(Month)_____ (Year)
Between the Board of Management, Delhi Technological University through the
_____ (Name and address of the Department) hereinafter called “the
Department” which expression shall, unless excluded by or repugnant to the context, be
deemed to include its successor in office and assigns of the one part AND
_____ (Name and address of the contractor) through Shri _____,
the authorized representative (hereinafter called “the contractor”) (which expression shall,
unless excluded by or repugnant to the context, be deemed to include its/their heirs,
successors, executors, administrator, representative and assigns) of the other part. Under
which the contractor shall provide uniformed and trained personnel and will use its best
endeavor’s to provide Mediclaim Services to Delhi Technological University, Delhi.

NOW THIS AGREEMENT WITNESS as follows: -

1. In this Agreement words and expression shall have the same meanings as are respectively assigned to them in the Terms and Conditions hereinafter referred to.
2. The following documents shall be deemed to form and be read and constructed as part of this Agreement, viz: -
 - (a) Letter of acceptance of award of contract;
 - (b) Terms and Conditions;
 - (c) Notice Inviting Tender;
 - (d) Scope of work;
 - (e) Addendums, if any;
 - (f) Any other documents forming part of the contract.
3. Being the sum stated in the letter of acceptance subject to such additions thereto or deductions there from as may be made under the provisions of the contract at the times in manner prescribed by the contract.

IN WITNESS WHEREOF the parties hereto have signed the Agreement the day and the year first above written.

For and on behalf of the Contractor

For and on behalf of Board of Management of University

Signature of the authorized official

Signature of the authorized officer

Name of the official
Stamp/Seal of the Contractor
By the said
_____ Name

Name of the Officer
Stamp/Seal of the Employer
By the said
_____ Name

on behalf of the Contractor in the presence of:

on behalf of the Employer in the presence of:

Witness _____

Witness _____

Name _____

Name _____

Address _____

Address _____

Telephone No: _____

Telephone No: _____

INSTRUCTIONS

1. All columns shall be filled legibly.
2. Clear and precise information shall be given against each column in the space provided.
3. If any column is left blank or not properly replied to or the application is not accompanied by the pay order/demand draft of the requisite value, the application is liable to be rejected summarily.

**FORMAT OF BID SECURITY DECLARATION FROM BIDDERS IN LIEU OF EMD
(On Bidders Letter head)**

I/We , irrevocably declare as under:

I/We understand that, as per Clause of Tender/bid conditions, bids must be supported by a Bid Security Declaration in lieu of Earnest Money Deposit.

I/We hereby accept that I/We may be disqualified from bidding for any contract with you for a period of **One year** from the date of disqualification as may be notified by you (without prejudice to DTU's rights to claim damages or any other legal recourse) if,

- 1) I am /We are in a breach of any of the obligations under the bid conditions,
- 2) I/We have withdrawn or unilaterally modified/amended/revised, my/our Bid during the bid validity period specified in the form of Bid or extended period, if any.
- 3) On acceptance of our bid by DTU, I/we failed to deposit the prescribed Security Deposit or fails to execute the agreement or fails to commence the execution of the work in accordance with the terms and conditions and within the specified time.

Signature:

Name & designation of the authorized person signing the Bid-Securing Declaration Form:

Duly authorized to sign the bid for and on behalf of: _____ (complete name of Bidder)

Dated on _____ day of _____ month, _____ year.

(Note: In case of a Joint Venture, the Bid Security Declaration must be in the name of all partners to the Joint Venture that submits the bid)