

COCHIN DEVASWOM BOARD

TENDER NOTICE DATED 24/09/2022

Bids are invited from PSU / Private Insurance Companies and from IRDA licensed Insurance Brokers for the Employees Group Health Insurance of COCHIN DEVASWOM BOARD Health Insurance Scheme. The Tender document is attached herewith an Annexure I

The Financial bids should be submitted by the bidder in sealed covers on or before the stipulated time. **The Interested party/bidder must submit the bid from the Insurance Company's Regional Office, Divisional Offices or Branch Office from Kerala on their letter head** Following schedule will be observed in this regard.

1. Last date for submission of the completed bid documents: 10/10/2022 3 PM
2. Opening of Financial Bids: 10/10/2022 3.30 PM
3. EMD: 50,000/-
4. Security Deposit: 2.5 Lakh

Completed Bid documents should be submitted in sealed cover before 10/10//2022, 2 P.M in the following address:-

*The Devaswom Commissioner
Cochin Dewaswam Board,
Swaraj Round North
Thrissur – 680 001
Phone 0487 2331124*

Email: edbthapal@gmail.com

All correspondence / communications regarding the scheme shall be made in the above address. The companies which are in agreement with scheme and its clauses only need to participate in the bidding and any disagreement in this regard may invite disqualification/rejection of bid. Hence all the companies are requested to go through the scheme carefully and submit their bid.



N. JYOTHI
Devaswom Commissioner
Cochin Devaswom Board
Thrissur

PART I
INFORMATION TO THE BIDDER ABOUT THE SCHEME

1. **Name** : “COCHIN DEVASWOM BOARD EMPLOYEES GROUP HEALTH INSURANCE SCHEME”
2. **Objective**: To Insure all permanent employees and their dependents under Cochin Devaswom Board
3. **Beneficiaries**: COCHIN DEVASWOM BOARD permanent employees.
4. **Policy condition** : As per the attached Annexure-1
5. **Period of Insurance**: The Contract between COCHIN DEVASWOM BOARD and the Insurer shall become effective on the date of signing of agreement and shall continue to be valid and in full force and effect until expiration of the Policy Cover Period or until early termination, whichever is earlier.
6. **Repudiation of claim**: In case any claim is found untenable, the insurer shall communicate reasons in writing to the Designated Authority of COCHIN DEVASWOM BOARD with a copy to the beneficiary.
7. **Policy Servicing**: The policy and claims service under the scheme should be serviced by the Insurance Company or an IRDA licensed Insurance Broking Company to whom so ever selected to perform the contract. They should be the one point contact for the beneficiary and shall be responsible for coordinating the functions of the beneficiary, hospitals, Third Party Administrators etc. The Cochin DEVASWOM BOARD shall in no way be liable for any payment to be made to the IRDA licensed insurance brokers in case they are selected to perform the contract.
8. **Criteria For Broking Company** :
(Proof for the same should be submitted along with the bid.)
 - a) The bidder shall have IRDAI licensed branch office in any of the District like Thrissur, Ernakulam and Palakkad which are the geographical areas falling under the jurisdiction of the Board.
 - b) There shall be a dedicated contact person in each of these branch offices of the intermediary or insurer.
 - c) The bidder shall at least have offered and successfully managed minimum 5 group insurance policies of atleast 1000 members in a single policy during past two years from the last date of submission of bid. (*IRDA renewal License copy and self-declaration for not suspended or blacklisted*)
 - d) Policy document/successful completion certificate should be enclosed as proof of experience.

9. **Award of Contract:** COCHIN DEVASWOM BOARD shall award the contract to the successful bidder/s whose bid/s has/have been determined to be substantially responsive, lowest evaluated bid, provided that the bidder has been determined by the COCHIN DEVASWOM BOARD to be qualified to perform the contract satisfactorily.
10. **Amendment Of Bidding Documents:** At any time prior to the deadline for submission of bids, COCHIN DEVASWOM BOARD may, for any reason modify the Bidding documents, by issuing a corrigendum. The corrigendum will be notified on the www.cochindevaswomboard.org and will not be issued or available anywhere else. Hence, interested agencies/ bidders are advised to regularly check the above websites for any updates on this tender. In order to afford prospective bidders reasonable time to take the amendment into account in preparing their bids, COCHIN DEVASWOM BOARD may, at its discretion, extend deadline for the submission of the Bid through a date corrigendum online.
11. If any discrepancy is found between the figure and in words in the financial bid, the value in words shall prevail.
- NOTE: Oral statements made by the Bidder at any time regarding quality of service or arrangements of any other matter shall not be considered.*
12. **Right to Accept or Reject any or All Bids:** COCHIN DEVASWOM BOARD reserves the right to accept or reject any Bid or annul the Bidding process and reject all Bids at any time prior to award of contract, without thereby incurring any liability to the affected Bidder or Bidders. COCHIN DEVASWOM BOARD is not bound to accept the lowest or any bid.
- Note: Incomplete financial bids or with extra remarks are liable to be disqualified*
13. **Notification of Award And Signing of Agreement:** The Notification of Award will be issued with the approval of the Tender Accepting Authority. The terms of Agreement will be discussed with the representatives of the successful insurance company/ Insurance Broker and the company is expected to furnish a duly signed Agreement proposed by COCHIN DEVASWOM BOARD in duplicate within 7 days of declaration of 'award of contract', failing which the contract may be offered to the next bidder in order of merit.
- Note: Terms can be amended by the COCHIN DEVASWOM BOARD before entering into the contract.*
14. **Seal and Signature in the document:** Financial Bid Document must be sealed and signed.
15. **Deadline for Submission Bids/Proposals:** Bids documents received later than the prescribed date and time will not be considered for evaluation.



N. JYOTHI
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Cochin Devaswom Board
Thrissur

FORMAT - FINANCIAL BID

[On letterhead of the Insurance Company / Insurance Brokers]

From

[Insert name of the Insurance Company / Insurance Brokers]

Date: [insert date], 2022

To

Dear Sir,

Sub: Financial Bid for Implementation of COCHIN DEVASWOM BOARD Group Medical Insurance Scheme

With reference to your Tender Documents dated (Insert Date) we, [insert name of Bidder], wish to submit our Financial Bid for the award of the Contract(s) for the implementation of the COCHIN DEVASWOM BOARD GM Insurance Scheme.

1. We hereby submit our Financial Bid, which is unconditional and we have examined the Tender Documents, including all the Addenda.
2. We acknowledge that COCHIN DEVASWOM BOARD will be relying on the information provided in the Financial Bid for evaluation and comparison of Financial Bids received from the Eligible Bidders and for the selection of the Successful Bidder for the award of the Contract for the implementation of COCHIN DEVASWOM BOARD , GM Insurance Scheme. We certify that all information provided in the Financial Bid is true and correct. Nothing has been omitted which renders such information misleading and all documents accompanying our Financial Bid are true copies of their respective originals.
3. We shall make available to the COCHIN DEVASWOM BOARD any clarification it may find necessary or required to supplement or authenticate the Financial Bid
4. We acknowledge the right of the COCHIN DEVASWOM BOARD to reject our Financial Bid or not to select us as the Successful Bidder, without assigning any reason or otherwise and we hereby waive, to the fullest extent permitted by applicable law, our right to challenge the same on any account whatsoever.
5. We acknowledge and confirm that all the undertakings and declarations made by us in our Technical Bid are true, correct and accurate as on the date of opening of our Financial Bid and shall continue to be true, correct and accurate for the entire validity period of our Bid.

6. We undertake that if there is any change in facts or circumstances during the Bidding Process which may render us liable to disqualification in accordance with the terms of the Tender Documents, we shall advise the COCHIN DEVASWOM BOARD of the same immediately.
7. We are quoting the following Premium in line with **COCHIN DEVASWOM BOARD** conditions given in annexure 1 of tender document.

Premium for COCHIN DEVASWOMBOARD Group Health Insurance Scheme

S.NO.	POLICY TYPE	Total PREMIUM WITHOUT GST	TotalPREMIUM WITH GST
1	Employees Group Health Insurance (As per Annexure-1)		

Note:

- a) *If the Bid is submitted by IRDA licensed Insurance Broker, relevant quote from concerned Insurance Company on their letter Head should be submitted along with the financial bid.*
- b) *The rate shall be quoted only in Indian Rupees*
- c) *Bidder should quote seperate premium for the scheme- 2Lakh and 3 Lakhs(Sum asuured)*
- d) *Any deviation will attract disqualification.*

9. We acknowledge, confirm and undertake that:

- a) The Premium quoted by us, is inclusive of all costs, expenses, service charges, taxes (including the costs of the issuance of the Medical Cards).
- b) The terms and conditions of the Tender Documents and the Premium being quoted by us for the implementation of the Scheme are determined on a technically sound basis, are financially viable and sustainable on the basis of information.

10. We hereby irrevocably waive any right or remedy which I/we may have at any stage at law or howsoever arising to challenge the criteria for evaluation of the Financial Bid or question any decision taken by the COCHIN DEVASWOM BOARD in connection with the evaluation of the Financial Bid, declaration of the Successful Bidder, or in connection with the Bidding Process itself, in respect of the Contract and the terms and implementation thereof.

11. We agree and undertake to abide by all the terms and conditions of the Tender Documents. We agree and understand that the Bid is subject to the provisions of the Tender Documents. In no case, shall we have any claim or right against the COCHIN DEVASWOM BOARD if the Contract is not awarded to us or our Financial Bid is not opened or found to be substantially non-responsive.

13. This Bid shall be governed by and construed in all respects according to the laws for the time being in force in India.

In witness thereof, we submit this Financial Bid under and in accordance with the terms Of the Tender Document.



N. JYOTHI
Devaswom Commissioner
Cochin Devaswom Board
Thrissur

COCHIN DEWASWAM BOARD GROUP HEALTH INSURANCE SCHEME

- 1. PED: Waived for all Members**
- 2. One month waiting period: Waived off**
- 3. Two- and Four-years exclusion: Waived off**
- 4. Maternity: Covered**
Caesarean - Rs.35000/-
Normal - Rs.25000/-
a) day one coverage for babies
- 5. No extra premium for addition of newly married couples and new born babies**
- 6. Room rent :**
Normal room : 1% of the sum assured Per day
I.C.U: 2% of S.I Per day.
NOTE: a) Proportionate expenses is not Applicable.
- 7. Ambulance -Rs. 2500/- for normal ambulance/ Rs.7,500 for ICU ambulance**
- 8. Ailment Cap: No Copay**
- 9. Oral chemotherapy covered -25% of S.I**
- 10. Uterine artery embolization and HIFU (high intensity focused ultrasound covered upto 20% of S.I**
- 11. Balloon sinuplasty covered upto 20% of S.I, subject to max of Rs.1 Lakh**
- 12. Deep brain stimulation covered upto 75% of S.I upto a max of Rs.2 Lakhs.**
- 13. Immunotherapy – Monoclonal antibody to be given as injection – covered upto 25% of S.I upto max of Rs.2 Lakhs.**
- 14. Intravitreal injection covered upto 10% of S.I upto a mx of Rs.1 Lakh.**
- 15. Robotic surgeries covered upto 75% of S.I upto max of Rs.2 Lakhs.**
- 16. Stereotactic radio surgeries covered upto 50% of S.I upto a max of Rs.2 Lakhs.**
- 17. Bronchial thermoplasty covered upto 30% of S.I upto a max of Rs.2Lakhs.**

Vaporisation of the prostate (green laser treatment or holmium laser treatment) covered upto 30% of S.I upto max of Rs.2 Lakhs

Stem cell therapy (Hematopoietic stem cells for bone marrow transplant for matological conditions to be covered) – no sub limit

IONM (intra operative neuro monitoring) covered upto 15% of S.I upto max of Rs.1.5 ls.

Internal and external congenital diseases are covered under the scope of terms for physically and mentally challenged dependents covered.

PRE HOSPITALISATION: 30days. POST HOSPITALISATION: 60days.

Claim Intimation: Waived off.

Claim submission: Within 45 days of discharge from the hospital.

Critical illness buffer Rs.2 Lakhs per family .

Cancer, Heart ailments, multiple sclerosis, paralysis, heart surgery, accident induced coma care, stroke, renal failure, motor neuron diseases with permanent symptoms, major organ transplantation, major burns, benign brain tumor, bacterial meningitis, Multiple Sclerosis, chronic lung diseases, End stage liver diseases (non alcoholic), intervertebral disc prolapse, Major brain trauma/ surgeries, Major vessels/ Aorta surgeries included under heart surgeries, Bone marrow transplants included under major organ transplants, Coma of specified severity, Medullary cystic diseases.



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