

REQUEST FOR PROPOSAL (RFP)

(ARMY INSTITUTE OF TECHNOLOGY (AIT), PUNE)

**Invitation of Bids for Group Medi-Claim & Term Insurance policy for Employees of
AIT (Year 2023-24)**

Request for Proposal (RFP) No 88/2023 dated 22 June 2023

1. Bids in sealed cover are invited for supply of services listed in Part III of this RFP. Please super scribe the above mentioned Title, RFP number of the Bids on the sealed cover to avoid the Bid being declared invalid.

2. The address and contact numbers for sending Bids or seeking clarifications regarding this RFP are given below –

- (a) Bids/queries to be addressed to : Project Office, Army Institute of Technology, Dighi, Alandi Road Pune – 411015.
- (b) Postal address for sending the Bids : Project Office, Army Institute of Technology, Dighi, Alandi Road Pune – 411015.
- (c) Name/designation of the contact personnel : Prof Rushikesh H Patil (Project Officer)
- (d) Telephone numbers of the contact personnel : 7249250184/ 7249250185 Extn 2106
- (e) e-mail id of contact personnel : project@aitpune.edu.in

3. This RFP is divided into five Parts as follows:

(a) **Part I** – Contains General Information and Instructions for the Bidders about the RFP such as the time, place of submission and opening of tenders, Validity period of tenders, etc.

(b) **Part II** – Contains essential details of the services/services required, such as the Schedule of Requirements (SOR), Technical Specifications, Delivery Period, Mode of Delivery and Consignee details.

(c) **Part III** – Contains Standard Conditions of RFP, which will form part of the Contract with the successful Bidder.

(d) **Part IV** – Contains Special Conditions applicable to this RFP and which will also form part of the contract with the successful Bidder.

(e) **Part V** – Contains Evaluation Criteria and Format for Price Bids.

4. This RFP is being issued with no financial commitment and the Buyer reserves the right to change or vary any part thereof at any stage. Buyer also reserves the right to withdraw the RFP, should it become necessary at any stage.

PART I - GENERAL INSTRUCTION

5. Last date and time for depositing the Bids: Last date and time for depositing the Bids is **06 July 2023**. The sealed Bids (both technical and Commercial, in case two bids are called for) should be deposited/reach by the due date and time. The responsibility to ensure this lies with the Bidder.

6. Manner of depositing the Bids: Sealed Bids should be either dropped in the Tender Box marked as TENDER BOX or sent by registered post at the address given above so as to reach by the due date and time. Late tenders will not be considered. No responsibility will be taken for postal delay or non-delivery/ non-receipt of Bid documents. Bids sent by FAX or e-mail will not be considered (unless they have been specifically called for by these modes due to urgency).

7. Time and date for opening of Bids: Time and Date will be informed to parties on the official mail id. If due to any exigency, the due date for opening of the Bids is declared a closed holiday, the Bids will be opened on the next working day at the same time or on any other day/time, as intimated by AIT.

8. Location of the Tender Box: Tender Box is placed at Reception Counter of AIT. Only those Bids that are found in the tender box will be opened. Bids dropped in the wrong Tender Box will be rendered invalid.

9. Place of opening of the Bids: New Conference Hall, AIT. The Bidders may depute their representatives, duly authorized in writing, to attend the opening of Bids on the due date and time. Rates and important commercial/technical clauses quoted by all Bidders will be read out in the presence of the representatives of all the Bidders. This event will not be postponed due to non-presence of your representative.

10. Two-Bid system: Only the Technical Bid would be opened on the time and date mentioned above. Date of opening of the Commercial Bid will be intimated after acceptance of the Technical Bids. Commercial Bids of only those firms will be opened, whose Technical Bids are found compliant/suitable after Technical evaluation is done by the Buyer.

11. Forwarding of Bids – Bids should be forwarded by Bidders under their original memo / letter pad inter alia furnishing details like PAN number, GST number, Bank address with EFT Account if applicable, etc and complete postal & e-mail address of their office.

12. Pre-Bid Meeting – Pre Bid meeting will be scheduled where necessary. Date and time of Pre-Bid Meeting will be intimated by the Buyer on mail or telephone/contact no provided by bidder.

13. Modification and Withdrawal of Bids: A bidder may modify or withdraw his bid after submission provided that the written notice of modification or withdrawal is received by

the Buyer prior to deadline prescribed for submission of bids. A withdrawal notice may be sent by fax but it should be followed by a signed confirmation copy to be sent by post and such signed confirmation should reach the purchaser not later than the deadline for submission of bids. No bid shall be modified after the deadline for submission of bids. No bid may be withdrawn in the interval between the deadline for submission of bids and expiration of the period of bid validity specified. Withdrawal of a bid during this period will result in Bidder's forfeiture of bid security.

14. Clarification regarding contents of the Bids: During evaluation and comparison of bids, the Buyer may, at its discretion, ask the bidder for clarification of his bid. The request for clarification will be given in writing and no change in prices or substance of the bid will be sought, offered or permitted. No post-bid clarification on the initiative of the bidder will be entertained.

15. Rejection of Bids: Canvassing by the Bidder in any form, unsolicited letter and post-tender correction may invoke summary rejection with forfeiture of EMD. Conditional tenders will be rejected.

16. Unwillingness to quote: Bidders unwilling to quote should ensure that intimation to this effect reaches before the due date and time of opening of the Bid, failing which the defaulting Bidder may be delisted for the given range of services as mentioned in this RFP.

17. Validity of Bids: The Bids should remain valid till three months from the last date of submission of the Bids.

Part II – Essential Details of Services required

18. Schedule of Requirements – List of services required is as follows: -

‘Group Medi-claim & Term Insurance policy for Employees of AIT’ for the year 2023-2024

19. Technical Details:

(a) **Details of the approximate strength** - to be covered and sum insured are given below. The Exact strength of the members and their details will be submitted to the successful service provider to whom work is to be awarded. The Strength of the members may increase or decrease in due course of the joining the new members.

Age Band for Group Term Insurance as follows

Sr. No	Age Band	Self	Total
1	21-25	00	00
2	26-30	01	01
3	31-35	04	04
4	36-40	10	10
5	41-45	18	18
6	46-50	20	20
7	51-55	27	27
8	56-60	11	11
Total		91	91

Age Band for Group Mediclaim as follows

Sr. No	Age Band	Self	Total
1	21-25	00	00
2	26-30	02	02
3	31-35	07	07
4	36-40	10	10
5	41-45	12	12
6	46-50	15	15
7	51-55	18	18
8	56-60	06	06
Total		70	70

Age Band for Group Mediclaim as follows

Sr. No	Age Band	Self	Dependents				Total
		Self	Spouse	Son	Daughter	Parents	
1	0-20	0	0	31	32	0	63
2	21-25	0	0	13	8	0	21
3	26-35	9	9	6	3	0	27
4	36-45	22	25	0	0	0	47
5	46-55	33	22	0	0	0	55
6	56-65	6	4	0	0	0	10
7	66-75	0	0	0	0	0	0
8	76-90	0	0	0	0	0	0
9	90-100	0	0	0	0	0	0
Total		70	60	50	43	0	223

(b) Group Medi-claim Policy Terms and Conditions –

- (i) Policy coverage - The Policy shall cover complete medical expenses incurred by the insured during hospitalization for any medical/surgical treatments due to any disease/ailment/ (including Covid -19 treatment) illness or injuries.
- (ii) Pre-existing Disease Coverage - All disease/ ailments/illness or injuries under the group policy shall be covered from day one of the policy period.
- (iii) Pre-hospitalization and post-hospitalization - The policy shall cover medical Expenses relevant to any disease or injury for which hospitalization is incurred during the period before up to 30 days and during the period up to 60 days after the discharge from the hospital.
- (iv) Hospitalization Period - Provide the list of diseases for hospitalization are admissible for a minimum period of 24 hours and other list which the limit of 24 hours hospitalization is not applicable.
- (v) Sub limit on Room Rent - No Capping under any head including room rent and ICU rent
- (vi) No Co-payment - All medical expenses shall be covered under the sum insured and no Co- Payment to the policyholder needs to pay/bear when the claim is raised before the insurance company settles the rest.
- (vii) Waiting Period - Hospitalization costs are covered from day 1 of the policy period. Diseases that are normally not covered during the first two policy years are also covered.
- (viii) Maternity Benefits – No Benefits
- (ix) Limit of expenses on Treatment - No restriction on the expense of the medical treatment including major illnesses covering up to the sum insured.
- (x) Policy Type Family Floater - Family coverage for the policy includes self,

spouse, and dependent children up to 25 years or marriage whichever earlier, crippled/physical challenged children without age limit and parents.

- (xi) Cashless Facility - Cashless facilities shall be provided to the insured by the insurance agency or through the TPA where payment of the costs of treatment undergone by the insured in accordance with the policy terms and conditions.
- (xii) Congenital Anomaly - Any congenital anomaly which is abnormal with reference to form, structure or position shall be covered under this group medi claim policy.
- (xiii) Day care treatments and center - The group medi claim policy would also provide for day care facilities (less than 24 hours hospitalization). Day care facilities shall be provided for medical treatment. Please submit the list of such disease /illness/ailment/injury.
- (xiv) Domiciliary hospitalization - Domiciliary hospitalization facility for different disease/illness/ailment. Provide the List of such treatments.
- (xv) Ambulance Charges - Ambulance Charges/service facility should be provided as 1% of the sum insured or Rs 3000/- whichever is less shall be reimbursable in case patient has to be shifted from residence to hospital in case of admission in Emergency Ward / I.C.U. or from one Hospital / Nursing home to another Hospital
- (xvi) Accident/ injury - All expenses towards accidental treatment shall be covered under this group medical policy.
- (xvii) Mid Term addition - The mid term member addition facility shall be provided for addition of the new employee/ family member in the group medical policy.
- (xviii) Advanced Medical Treatments - All new kinds of advanced medical treatments for laser surgery and stem cell therapy, for treatments of a heart disease are payable on hospitalization / day care surgery.
- (xix) Corporate Buffers - The insurer shall provide a corporate buffer of INR 20,00,000 (Twenty Lacs) available with the limit of family sum insured to each family.
- (xx) Network of hospitals - Provide list of a network of the hospitals providing medical facilities in which claims are covered under this group insurance policy.
- (xxi) TPA details - In the case of a third-party administrator, provide the details such as the name of the personal contact no, emailed, address of the main office
- (xxii) Insurance Cards - Group Medi Claim policy identity cards shall be issued to each member of the insured under this policy to access the medical facility through these identity cards.
- (xxiii) Claim Intimation Procedure - The claim intimation shall be provided within 24 hours of hospitalization with necessary documents.
- (xxiv) Claim procedure & Documents list - Details of the claim procedure and required documents list should be provided to the members of the group medi claim policy.
- (xxv) Claim Settlement Ratio - Insurance service provider shall provide the Claim statement ratio of the past three years.
- (xxvi) Claim arising in case of age more than 60 years - Any special facility for member or members in the family above age of 60 year covered under this policy.
- (xxvii) Claim Reimbursement document submission - The claim reimbursement procedure and necessary documents list should be provided and claim reimbursement must be provided within 15 days of the discharge from the

- hospital and post-hospital 30 days from the discharge.
- (xxviii) Portability - The policy portability for Individual members, including the family members shall be covered under any group health insurance policy.
 - (xxix) Grace Period - The grace period of policy premium due date during which a payment can be made to renew or to continue a policy in force without loss of continuity benefits such as waiting periods and coverage of the pre-existing disease.
 - (xxx) Grievance Redressal Cell - The insured member shall have right to appeal / approach Grievance Redressal Cell of the company at its policy issuing office. Provide detail address of cell with contact nos.
 - (xxxii) Group Medi claim policy Sum Insured - Group Medi Claim policy Sum Insured 5 Lacs (Five Lacs)
 - (xxxiii) Exclusion of the disease - Provide a list of exclusion of the diseases that are not covered as part of this group medi claim policy.
 - (xxxiv) Tax Deductions - Tax benefits to the insured employee shall be provided on the premium paid to the insured service provider
 - (xxxv) Incase of renewal of the policy – provide percentage change in the present premium.
 - (xxxvi) Additional disease/treatment/illness coverage if any –

(c) Terms Insurance Plan(self) Terms and Conditions –

- (i) Main Benefit - The Main benefit payable to the nominee would be Sum Assured.
- (ii) Death benefit pay out options - Provide the different ways of payment options in case of the death benefit pay out
- (iii) Accidental death Benefit Rider - The policy shall cover the accidental death benefit rider of 85% of main benefit
- (iv) Total Permanent disability Rider - On occurrence of PD due to accident all future premiums for all benefits under the policy shall be waived.
- (v) Term policy(self) Sum Insured - Group Term policy Sum Insured 5 Lacs (Five Lacs) and Accidental Death Benefit Rider of 4.25 Lac (Four Lac Twenty Five Thousands)
- (vi) Incase of renewal of the policy – provide percentage change in the present premium
- (vii) Any other Exclusion/Conditions of the term policy if any –

(d) Criteria to participate in the tender –

- (i) The bidder should be registered with the Insurance Regulatory Authority (IRDA) and have a valid license to carry out the group's health insurance policy in India. Copy of valid registration certificate and license issued by the competent authority of in to be enclosed.
- (ii) Each vendor should give a detailed presentation to Board of Officers appointed by AIT.
- (iii) Bidder should have a registered branch office in Pune. Valid document in support of the branch office, as well as details of Point of Contact for the institute on behalf of the bidder, should be submitted by the bidder
- (iv) The bidder should have a valid PAN and GST Registration number
- (v) The bidder should have successfully completed a minimum one group insurance policy of at least 200 members in a single during the last five years. The agreement should be in the name of the bidder. Policy document/successful completion certificate should be enclosed as proof of experience.
- (vi) A valid bidder should not have been debarred /blacklisted/ should not have

been terminated/ceased without completing the entire duration of the policy.

20. Two-Bid System - Bidders are required to furnish clause by clause compliance of specifications bringing out clearly the deviations from specification, if any. The Bidders are advised to submit the compliance statement in the following format along with Technical Bid.

Para of RFP specifications service-wise	Specification of service offered	Compliance to RFP specification – whether Yes / No	In case of noncompliance, deviation from RFP to be specified in unambiguous terms
Para 21			

21. Delivery Period - Delivery period for supply of services would be one weeks from the effective date of contract. Please note that Contract can be cancelled unilaterally by the Buyer in case services are not received within the contracted delivery period. Extension of contracted delivery period will be at the sole discretion of the Buyer, with applicability of LD clause.

22. Training – Free Training will be arranged by selected vendor for total two working days for all employees of AIT.

23. Consignee Details.

Project Officer
Army Institute of Technology,
Dighi, Alandi Road
Pune – 411 015

Tele : 7249250184/ 7249250185 Extn 2106
Email: project@aitpune.edu.in

Part III – Standard Conditions of RFP

The Bidder is required to give confirmation of their acceptance of the Standard Conditions of the Request for Proposal mentioned below which will automatically be considered as part of the Contract concluded with the successful Bidder (i.e. Seller in the Contract) as selected by the Buyer. Failure to do so may result in rejection of the Bid submitted by the Bidder.

24. Law: The Contract shall be considered and made in accordance with the laws of the Republic of India. The contract shall be governed by and interpreted in accordance with the laws of the Republic of India.

25. Effective Date of the Contract: The contract shall come into effect on the date of signatures of both the parties on the contract (Effective Date) and shall remain valid until the completion of the obligations of the parties under the contract. The deliveries and supplies and performance of the services shall commence from the effective date of the contract.

26. Arbitration: All disputes or differences arising out of or in connection with the Contract shall be settled by bilateral discussions. Any dispute, disagreement or question arising out of or relating to the Contract or relating to performance, which cannot be settled amicably, may be resolved through arbitration. In all these matters the decision of the Director, AIT shall be final and binding.

27. Non-disclosure of Contract documents: Except with the written consent of the Buyer/ Seller, other party shall not disclose the contract or any provision, specification, plan, design, pattern, sample or information thereof to any third party.

28. Termination of Contract: The Buyer shall have the right to terminate this Contract in part or in full in any of the following cases :-

- (a) The delivery of the service is delayed for causes not attributable to Force Majeure for more than (2 weeks) after the scheduled date of delivery.
- (b) The Seller is declared bankrupt or becomes insolvent.
- (c) The delivery of service is delayed due to causes of Force Majeure by more than (4 Weeks) provided Force Majeure clause is included in contract.
- (d) The Buyer has noticed that the Seller has utilised the services of any Indian/Foreign agent in getting this contract and paid any commission to such individual/company etc.
- (e) As per decision of the Arbitration Tribunal.

29. Transfer and Sub-letting: The Seller has no right to give, bargain, sell, assign or sublet or otherwise dispose of the Contract or any part thereof, as well as to give or to let a third party take benefit or advantage of the present Contract or any part thereof.

30. Patents and other Industrial Property Rights: The prices stated in the present Contract shall be deemed to include all amounts payable for the use of patents, copyrights, registered charges, trademarks and payments for any other industrial property rights. The Seller shall indemnify the Buyer against all claims from a third party at any time on account of the infringement of any or all the rights mentioned in the previous paragraphs, whether such claims arise in respect of manufacture or use. The Seller shall be responsible for the completion of the supplies including services, tools, technical literature and training aggregates irrespective of the fact of infringement of the supplies, irrespective of the fact of infringement of any or all the rights mentioned above.

31. Amendments: No provision of present Contract shall be changed or modified in any way (including this provision) either in whole or in part except by an instrument in writing made after the date of this Contract and signed on behalf of both the parties and which expressly states to amend the present Contract.

Part IV – Special Conditions of RFP

The Bidder is required to give confirmation of their acceptance of Special Conditions of the RFP mentioned below which will automatically be considered as part of the Contract concluded with the successful Bidder (i.e. Seller in the Contract) as selected by the Buyer. Failure to do so may result in rejection of Bid submitted by the Bidder.

32. Payment Terms for Sellers –

- (a) 80% payment on receipt of service.
- (b) 20% payment on commissioning and training.
- (c) Payment will be made after recommendation of Board of Officers appointed by AIT.

33. Force Majeure clause.

(a) Neither party shall bear responsibility for the complete or partial non-performance of any of its obligations (except for failure to pay any sum which has become due on account of receipt of services under the provisions of the present contract), if the non-performance results from such Force Majeure circumstances as Flood, Fire, Earth Quake and other acts of God as well as War, Military operation, blockade, Acts or Actions of State Authorities or any other circumstances beyond the parties control that have arisen after the conclusion of the present contract.

(b) In such circumstances the time stipulated for the performance of an obligation under the present contract is extended correspondingly for the period of time of action of these circumstances and their consequences.

(c) The party for which it becomes impossible to meet obligations under this contract due to Force Majeure conditions, is to notify in written form the other party of the beginning and cessation of the above circumstances immediately, but in any case not later than 10 (Ten) days from the moment of their beginning.

(d) Certificate of a Chamber of Commerce (Commerce and Industry) or other competent authority or organization of the respective country shall be a sufficient proof of commencement and cessation of the above circumstances.

(e) If the impossibility of complete or partial performance of an obligation lasts for more than 6 (six) months, either party hereto reserves the right to terminate the contract totally or partially upon giving prior written notice of 30 (thirty) days to the other party of the intention to terminate without any liability other than reimbursement on the terms provided in the agreement for the services received.

34. Franking clause.

The following Franking clause will form part of the contract placed on successful Bidder –

- (a) Franking Clause in the case of Acceptance of Services “The fact that the services have been inspected after the delivery period and passed by the Inspecting Officer will not have the effect of keeping the contract alive. The services are being passed without prejudice to the rights of the Buyer under the terms and conditions of the contract”.

(b) Franking Clause in the case of Rejection of Services “The fact that the services have been inspected after the delivery period and rejected by the Inspecting Officer will not bind the Buyer in any manner. The services are being rejected without prejudice to the rights of the Buyer under the terms and conditions of the contract.”

Part V – Price Bid issues

35. Price Bid Format: The Price Bid Format is given below and Bidders are required to fill this up correctly with full details, as required under part – II of RFP.

(a) Basic cost of the service/services for one year: -

Sr No	Description	Amount (Rs)
1	Total Premium for Group Medi claim policy without GST for one year - Group Medi Claim policy Sum Insured 5 Lacs (Five Lacs)	
2	Total Premium for Term policy without GST for one year - Group Term policy Sum Insured 5 Lacs (Five Lacs) and Accidental Death Benefit Rider of 4.25 Lac (Four Lac Twenty Five Thousands)	

(b) Grand Total of above - Rs - _____/-

(c) GST Amount (If applicable) - Rs - _____/-

Onward to Glory

Grand Total of above (In words) –

Note – Determination of L1 vendor will be done based on consideration of Grand total of Basic Price and maximum benefit to AIT[(a) to (c)] (including GST).

AIT/0810/88/2023-24/Proj

Dated : 22 June 2023

(MK Prasad)
Col (Retd)
Jt Director
For Director