

Indian Institute of Technology Kanpur
Kalyanpur, Kanpur-208016.

Website :www.iitk.ac.in

Enquiry No. DOSA/SHI/2018/01

Notice Inviting Quotations (NIQ)

*INDIAN INSTITUTE OF TECHNOLOGY KANPUR STUDENTS'
MEDICAL INSURANCE SCHEME*

Sealed Tender is invited from General Insurance Companies (Licensed and Registered with IRDA) dealing with Health Insurance for implementation of “**Indian Institute of Technology Kanpur Students’ Medical Insurance Scheme**” on Pan India basis.

Technical and Financial Bid documents can be downloaded from website of the Institute:

(www.iitk.ac.in/new/tenders).

The technical and financial bids should be sealed by the bidder in separate envelopes duly super-scribed and both these sealed envelopes are to be put in a bigger envelop which should also be sealed and duly super-scribed.

The Technical bids will be evaluated by the Technical Bid Evaluation Committee duly constituted by IIT Kanpur. Financial bids of only the technically accepted offers shall be opened before the successful bidders. Following schedule will be observed in this regards:

1. Last date for submission of bid documents: 10.05.2018
2. Date of opening of technical bids : * To be announced
3. Date of evaluation of Financial Bids:* To be announced

*Date will be declared later on the IITK website. No separate intimation will be given.

Complete tender documents should be submitted at the address mentioned below not later than **3 PM on 10.05.2018**. Bids received later than the prescribed date and time will not be considered for evaluation.

Joint Registrar (S&P)
Stores & Purchase Section
IIT Kanpur, Kalyanpur
Kanpur – 208 016
Tele-Fax: 0512 – 259 7384
Email: dr_sp@iitk.ac.in

Note: All correspondence/communication on the scheme should be made at the above address only.

Indian Institute of Technology Kanpur
Kalyanpur, Kanpur-208 016.

Website: www.iitk.ac.in

BID DOCUMENTS FOR INDIAN INSTITUTE OF TECHNOLOGY KANPUR
STUDENTS' MEDICAL INSURANCE SCHEME

METHOD OF SUBMISSION OF BID AND OTHER CONDITIONS

The bids are to be submitted in two parts, in sealed covers. Failure to do so would result in rejection of such bids. All bids shall be prepared in English language only. The proposal, complete in all respects shall be submitted by the bidder, must be received by/deposited/delivered to the officials at our Store and Purchase Office mentioned below.

Joint Registrar (Stores & Purchase Section)
Indian Institute of Technology Kanpur, Kalyanpur, Kanpur-208016.

The last date for receipt of the bids and time for opening of the Part-I of the bids in the presence of the officials/representatives of the Insurance Companies who may wish to be present to attend the tender opening is already mentioned in the cover note. Part-II of the bid of the qualified Insurance Companies will be opened at a later date and the date of opening will be intimated to the short listed parties. Incomplete bids shall be summarily rejected.

PART-I – This should contain documents establishing the requirement of Un-priced Technical bid. Along with this unconditional acceptance of the General Terms & Conditions as per enclosed **Annexure-I** is to be submitted by the tenderer. Both these should be submitted in a separate Sealed Cover.

PART-II – This should contain financial bid for the type of policies detailed at **Annexure-II** and is to be submitted by the tenderer in a separate Sealed Cover along with PART-I. Part II bids of only those bidders would be opened who qualify in part I as detailed in section 13.3 of General Terms and Conditions.

Both **Parts-I & II** sealed covers shall be duly super scribed at top of the respective cover with the tender number and clearly indicating as **PART-I & PART-II** only.

The bids should be valid for at least 60 days from the last date of opening of technical bids.

Amendment of bidding documents:

- At any time prior to the deadline for submission of bids, IIT Kanpur may, for any reason modify the Bidding documents, by amendment.

- The amendment will be notified in the website and amendments will be binding.
- In order to afford prospective bidders reasonable time to take the amendment into account in preparing their bids, IIT Kanpur may or may not, at its discretion, extend deadline for the submission of the Bid.
- Any oral statements/written statement made by the Bidder after submission of tender shall not be considered.

Precautions to be taken while submitting the bidding documents: The bids may be cancelled and not evaluated if, the bidder fails to:

- Clearly mention Technical/Financial Proposal on the respective envelopes.
- Seal the envelope properly with the sealing tape.
- Submit both envelopes containing Financial Proposal and Technical Proposal together in a large envelope.
- Give complete bids in all aspects.
- Documents must be submitted in spiral binding.
- Submit separate soft copy in CD for technical /financial in the respective envelopes.
- Submit financial bids in the specified Performa.

Note: Incomplete technical bids and financial bids with extra attachments/remarks are liable to be disqualified.

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 and the Company is expected to furnish a duly signed Agreement proposed by IIT Kanpur 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: IIT Kanpur reserves the right to amend the terms before entering into the contract.

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Kanpur – 208 016

Enclosures:

1. General Terms & Conditions (**Annexure-I**).
2. Salient features and coverage of the Group Medical Policy (**Annexure-II**).
3. Declaration Statement. (**Annexure- III**)
4. Certificate of declaration for confirmation of IRDA guidelines and claim settlement ratio certified by IRDA for last three years. (**Annexure - IV**)
5. Age profile of students' and his/her spouse, if any who have opted for medical insurance Scheme (**Annexure -V**).
6. List of preferred Hospitals suggested by IIT Kanpur (**Annexure-VI**).

Part-I (Un-priced Technical Bid)

Format for submitting technical bid (**Annexure -A**)

Part- II (Financial Bid)

Format for submitting financial bid (**Annexure- B**)

GENERAL TERMS AND CONDITIONS

1. Qualifying Requirements for the Insurance Companies

- 1.1. The bidder should be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and should have a license to carry out Medical insurance business on a Pan India basis.

Guideline issued by IRDA/TAC from time to time with regard to Insurer's responsibility & liability towards insured, shall be automatically applicable to this Insurance contract to the extent stipulated by IITK.

- 1.2. The Insurance Company shall be in the Medical Insurance business in India at least for five years as on scheduled date of tender opening. The turnover in the medical insurance business during each of the last three financial years (FY 2013-14 to FY 2015-16) should have been Rs. **15 crore** or higher.
 - 1.3. The Insurance Company should be having Medical insurance participation in a minimum of three major companies/institutions/organizations etc. Major Institutions here implies at least 1500 insured employees or more. (Documentary evidence to be furnished).
 - 1.4. Tenderer has to submit declaration along with unpriced technical bid (Part-1) stating that they have not been Black-Listed/De-listed or are put to any holiday by any Indian Institutional Agency/Government Department/Public Sector Undertaking in the last three years. In case they have been black listed by any of the Institutions, details of the same has to be furnished. Moreover, no restraint order has been passed by the competent court of law.
2. Offers shall be submitted with proper documentary evidence to substantiate fulfillment of the qualifying requirements as specified above.
 3. Notwithstanding anything stated above, IITK reserves the right to assess the Medical Insurer's capacity and capability to perform the Medical Insurance business should the circumstances warrant or such an assessment is thought to be carried out in the overall interest of IITK. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the medical insurance business.

4. The Institute shall have absolute right to consider or not consider any of the bidder / Insurance Company.

5. Technical and Financial Bids

- 5.1. One copy shall be submitted in a separate sealed cover subscribing the Tender No., description of tender clearly indicating Part-I (Un-priced Technical Bid) and containing the forms specified in Part-I along with any required supporting documents.
- 5.2. One copy shall be submitted in a separate sealed cover subscribing the Tender No., description of tender clearly indicating Part-II (Financial bid) and containing the filled forms as specified in Part-II along with any required supporting documents.
 - 1.1. This is a two-part tender. On the date and time specified in the tender, Part-I (Un-priced technical bid) of the offers received will be opened. The Part-II (Financial bid) will be kept sealed and financial bids of only the technically acceptable offers would be opened. Date and time of opening of the financial bids will be intimated separately to the short listed bidders.
 - 1.2. If the bidder desires to be present at the time of opening, he/she shall depute his/her representatives (not more than two persons) with due authorization for participating in the tender opening.
 - 1.3. Incomplete offers would be summarily rejected.
 - 1.4. No extension of time shall be permitted for the collection of Tender Documents and/or Tender opening date.
 - 1.5. Any cutting or overwriting should be attested by the tenderer with full signature and seal.
 - 1.6. Offers submitted against tender documents only will be considered and the offer shall be in the name of the insurer on whose behalf the tender document has been issued. The insurer has to give an undertaking that they have submitted their bid as a single entity only and have not formed a consortium for the scheme.
 - 1.7. Any request for clarification received after the stipulated date and time will not be considered. IITK will issue clarification in writing only if deemed fit.

- 1.8. While submitting the bid, tenderers are requested to ensure that bids are in compliance to the regulations applicable under various statutes. Any fine, penalty or expenses due to breach arising thereon will be borne by the tenderer; IITK will bear no financial implication on this account.
- 1.9. IITK takes no responsibility for delays, loss or non-receipt of tender documents or any letters sent by post/courier either way and also reserve the right to reject any offer in part or full without assigning any reasons thereof.
- 1.10. IITK shall always be at liberty to reject or accept any offer or offers or part thereof at its sole discretion. The submission of offer shall have no cause of action or claim against IITK for rejection of offer. The Insurer, whose offer is not accepted shall not be entitled to claim any costs, charges and expenses incidental to or incurred in connection with submission of offer or its consideration by IITK, even though IITK may opt to modify/withdraw the Invitation to Tender or does not accept the offer or cancel the tender as a whole.
- 1.11. **Canvassing, Fraud and Corrupt practices:**
Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be.
“**Corrupt practice**” means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official.
“**Fraudulent practice**” means a misrepresentation of facts in order to influence Tender process or an execution of a contract to the detriment of the scheme. and includes collusive practice among bidding Insurers/Authorized Representative (prior to or after bid submission) designed to establish bid prices at artificially non-competitive levels and to deprive the scheme the benefit of free and open competition;
IIT Kanpur will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices.
IIT Kanpur will declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if it at any time determines that the bidding Insurer/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing, a contract.
- 1.12. Any conditional bid or a bid that is not in the prescribed Performa will not be accepted.
- 1.13. Each paper of Bid Document must be signed by the competent authority of the Bidder. Any document/ sheet not signed shall tantamount to rejection of Bid.

2. The salient features of the policy are as per **Annexure-II** enclosed.
3. The Premium to include cost of services offered by Third Party Administrator (TPA) for all claims settled by the insurance company. For claims prepared by insurance company but to be reimbursed by IIT Kanpur due to exhaustion of buffer amount, fee per transaction for preparation of claim can be quoted.
4. During the validity of the current policy, no revision in premium shall be considered by IITK on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority.
5. The period of insurance contract will be for one year from the effective date of award of contract which may further be extended by one more year on the discretion and review of the competent authority of the Institute. In case the insurance company wants to modify the premium for the extended period i.e., beyond one year, it has to give a notice of at least 4 months prior to the expiry of the current contract period. The terms and conditions regarding the premium may be reviewed in parlance with the norms applicable and enforced by IRDA and regulatory bodies.
6. Premium shall be paid on annual basis. In case students join in between a AY then their premium will be deposited at prorated basis for the rest period of that AY.
7. The insurance company will have no right to reject membership of a student and his/her spouse as defined by IITK whose membership has been approved by IITK.
8. Once assigned the medical insurance for any given period, the insurance company shall have no right to unilaterally terminate the operation of the policy during this period. **In case the insurance company fails to provide the service (implying reimbursements) to the community at large (not referring to odd individual disputed claims) for a period of time of say two months as per the terms of this agreement, IITK reserves the right to levy a penalty of 100% on all premiums paid.**

9. Bid Evaluation Process

13.1 The financial bids must be furnished only as per the template in Part-II. All the bids should be unconditional. Conditional bids would be summarily rejected.

13.2 IITK may opt for any or none of the policy based on the premium quotes received. The evaluation of financial bids shall be done on L-1 basis among all the companies that qualify the technical bid. Rates to be quoted are exclusive of the Goods and Services Tax (GST). GST applicable shall be as

per the prevailing rates. In case of two companies with same premium rates the company which provides higher Insurance Coverage will be selected.

13.3 Technical bids would be evaluated by a committee constituted for this purpose. The bidder should satisfy the qualifying requirements as stated in Annexure-I. Whether a bidder qualifies or not would also depend on the following ten factors:

- i. Panel of recognized hospitals in Kanpur including all major specialties (All the hospitals in Annexure -VI are in the preferred list).
- ii. All India coverage in terms of recognized hospitals, i.e., All Hospitals of State/CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc. across India shall also be eligible for reimbursement/settlement.
- iii. Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.
- iv. Coverage of ailments/surgeries etc. requiring one day or more of hospitalization.
- v. Coverage of other procedures/surgeries/ailments etc. that require one day or less of hospitalization.
- vi. Exclusions (if any) from the reimbursable expenses.
- vii. Ceilings (if any) within the insured amount under individual expense heads (like room rent etc.) including the minimum period of pre and post hospitalization expenses covered in the scheme. Note that the pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively.
- viii. Whether additional individual family top-up insurance coverage is provided for and if yes the ceiling on this amount.
- ix. Nature of non-empaneled hospitals where expenses are reimbursable in case of emergency treatment and ceiling if any.
- x. Any other terms & conditions not included in the factors listed above but look significant to the committee once technical bids are opened.

13.4 IITK retains the right to seek clarification after the technical bids are opened. A pre-bid conference is scheduled to clarify the tender document clauses. The bidders may also be asked to make presentations. Each of the technical bids after opening would be evaluated by a committee and marked “acceptable” or “unacceptable” for each of the above mentioned factors (item 13.3). **Only those bids that score “acceptable” on all the factors would be considered to have passed the technical screening.** The decision of the evaluation committee in this regard would be final.

13.5 Notwithstanding anything contained in this document, the acceptance of tender will rest with IITK and IITK reserves full right to reject any or all tenders without assigning any reason whatsoever.

13.6 The tenderers are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of tenders.

13.7 Currency for financial bids and payments shall be made in Indian Rupees only.

10. Action against the Tenderer

Furnishing incorrect information in the offer, failure to act according to tender condition, non-fulfillment of any or whole of the contract may entail black listing of Insurer in addition to taking other appropriate action against the Insurer.

11. Disputes

In respect of all tender conditions, and / or any matter connected therewith the decision of IITK shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Kanpur Courts only.

In case of dispute of any claim, a committee consisting of the representative of the insurance company and IITK will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.

Finally, all disputes or difference arising out of this tender, terms & conditions or any matter relation to this tender shall be resolved through arbitration. The Director of Institute or his nominee shall be sole arbitrator who will decide the dispute as per the provision of The Arbitrator & Conciliation Act 1996.

12. General

16.1 Each page of the bid shall be signed by a representative legally authorized to enter into commitment on behalf of the bidder. Tenders received without signatures shall be summarily rejected.

16.2 Insurer/Bidder/Tenderer shall mean the company who submits the tender and enters into contract with IITK and shall include their executors, administrators, and successors and permitted assignees.

16.3 It may be noted that no advisor/broker is involved in the tender.

13. TPA services being offered by the Insurance Co. should be able to provide a 24x7 telephone facility to cater to all the members.

14. Confidentiality of all IITK information/documents to be ensured at all times.

ANNEXURE-II

SALIENT FEATURES OF THE GROUP MEDICLAIM POLICY

1. The Policy shall cover students of IITK and his/her spouse. However, the Institute will keep the discretionary power to decide the amount of insurance coverage to be taken.
2. For financial bid it is mandatory for the companies that they must submit the bifurcated quotation for ***Rs. 1.00 Lakh, Rs.1.25 lakh and Rs.1.50 Lakh for primary members and his/her spouse.***
3. Policy further envisages a ***corporate buffer of Rs 40 Lakh*** with family floater of Rs 5 Lakh per student/ student with family. The Insurance Company shall also quote the transaction charges for top-up buffer of Rs. 10 Lakh / Rs. 20 Lakh / Rs. 30 Lakh when the corporate buffer is fully exhausted.

In addition to the above, the student studying in IITK and their parents/legal guardian should also be covered under accidental insurance scheme to the tune of Rs. 5.00 lakhs.

4. The Policy shall cover hospitalization as indoor patient as well as other surgeries/procedures etc. that do not require hospitalization but are generally covered by health insurance policies as day care procedures. The day care procedures treatment such as Dialysis, Radiotherapy, K wire fixation, etc. should be covered under this policy.
5. It is expected that Insurance Company will have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility.
6. The preferred list of Hospitals in Kanpur included in **Annexure -VI**.
7. Financial and technical bid should include information on which of these are empaneled by the Insurance company. The Bills of Hospitals already recognized for treatment by IITK in Kanpur shall be eligible for reimbursement/settlement by the Insurer. All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc. across India shall also be eligible for reimbursement/settlement.
8. Any expenditure incurred in the IPD/OPD of IITK Health Centre shall also be eligible for settlement under the policy. In case, any student is referred to an outside specialist doctor for consultation or a pathology test, the expenditure thereon shall also be eligible for re-imburement under this policy. OPD facility outside IITK Health Center and outside Kanpur should also be covered. – **Only for outsourced pharmacy and outsourced pathology.**

9. The scheme has to necessarily cover all pre-existing illnesses of the insured students and his/her spouse.
10. There will be no age limit on the insured covered by this scheme.
11. The policy shall cover all the students of the Institute. The number of students and his/her spouse along with their age profiles are given as enclosed in **Annexure -VI**.
12. The number of students and his/her spouse may change over time and thus the quotation should clearly indicate the premium for different age groups.
13. For the new students who may join the Institute from time to time, identical coverage has to be made available from the day one of joining though the premium paid may be based on the fractional period involved. The students leaving before completing an academic year shall also enjoy the insurance coverage for the entire academic year with a condition that they can only avail the basic insurance cover and not the corporate buffer. The list of graduating students will be shared with the Insurer at once the list is prepared.
14. In case of usage of corporate buffer, the Insurer should seek the proper approval of the competent authority of the Institute.
15. In case the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed as per terms of the contract.
16. For all claims (other than cashless ones) the claim would be expected to be submitted to the insurance company directly by the student within 45 days of discharge from the hospital. Such claim should be settled within 30 days of submission and payment will be made directly to the insured. An interest of 2% per month on the reimbursement amount has to be paid by Insurance Company to the Student for any delay in reimbursement.
17. **No claim shall be** lodged for bills less than Rs. 250/-.
18. The insurance company shall arrange to issue membership card to each insured person/spouse directly at their cost. The insurance company needs to ensure that any student with their valid identity card issued by IITK should get treatment for all emergency cases at various network hospitals without any difficulty.
19. **Exclusions: Exclusions, if any, should be clearly specified by the insurance company as part of the technical bid.**

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STORES AND PURCHASE SECTION

ANNEXURE-III

DECLARATION SHEET

I, _____
hereby certify that all the information and data furnished by me with regard to this tender specification _____ are true and complete to the best of my knowledge. I have gone through the specification, conditions and stipulations in details and agree to comply with the requirements and intent of specification.

I, further certify that I am the duly authorized representative of the under mentioned tenderer.

I, further certify that my company meets all the conditions of eligibility criteria laid down to take part in the tender.

I, further specifically certify that my company meets/is having Medical Insurance participation in minimum three major companies/ institutions/ organizations etc in the last five years. (Clause 1.3 of **Annexure -I**).

I, further specifically certify that my company has not been Black Listed/De Listed or put to any Holiday by any Institutional Agency/ Govt. Department/ Public Sector Undertaking in the last three years. (Clause 1.4 of **Annexure- I**).

(Signature of the Tenderer)

**INDIAN INSTITUTE OF TECHNOLOGY KANPUR
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ANNEXURE-IV

**CERTIFICATE OF DECLARATION FOR CONFIRMATION OF IRDA
GUIDELINES**

I, _____
hereby certify that our offer no. _____ dated _____ against
tender specification No. _____ does not amount to any breach of IRDA
guidelines. I further confirm that in the event of disclosure at a later stage that the same
are not in line with IRDA Guidelines and IITK is put to any disadvantage or face
cancellation of the Policy or any claim becomes substandard/untenable, the whole
liabilities arising out of this shall lie squarely on us.

I, further certify that I am the duly authorized representative of the Insurer and competent
to agree as above.

(Signature of the Tenderer)

ANNEXURE- V

AGE PROFILE OF STUDENTS' AND HIS/HER SPOUSE WHO HAVE OPTED
FOR MEDICAL INSURANCE BY _____ (Date)

	Students (In No. s)	Spouse of Students (In No. s)
0-18 Years	615	0
19 Year	733	0
20 Year	789	1
21-35 Years	4105	155
36-45 Years	91	111
46-55 Years	5	0
56-60 Years	0	0
61-65 Years	0	0
66-80 Years	0	0
>80 Years	0	0
Total →	6338	267

This is last semester data. The next semester data will be available only after the admission of new students. But there will not be any major change in the age profile data.

LIST OF PREFERED HOSPITALS IN KANPUR

- 1 Abha Nursing Home Pvt.Ltd., Kanpur
- 2 Abhishek Hospital, Kanpur
- 3 Akshi Eye Care Centre, Kanpur
- 4 Apollo Spectra Hospital, Kanpur
- 5 Bhargava Hospital, Kanpur
- 6 Bhargava Medical & Trauma Centre, Kanpur
- 7 Brij Medical Centre Pvt. Ltd., Kanpur
- 8 Chandni Hospital, Kanpur
- 9 City Hospital, Kanpur
- 10 Deys Hospital, Kanpur
- 11 Dr. Jawaharlal Rohatgi Smarak Netra Chitsalaya, Kanpur
- 12 Dr. Murari Lal Chest Hospital, Kanpur
- 13 Dwivedi Hospital, Kanpur
- 14 Excel Hospitals Pvt. Ltd., Kanpur
- 15 Guruteg Bahadur Charitable Hospital, Kanpur
- 16 J.L. Rohatgi Hospital, Kanpur
- 17 Jolly Nursing Home & Research Centre (P) Ltd., Kanpur
- 18 J K Cancer Institute, Kanpur
- 19 Kanpur Medical Centre Pvt.Ltd, Kanpur
- 20 Kanpur Urology Centre (B R Stone Clinic), Kanpur
- 21 Krishna Super Speciality Hospital, Kanpur
- 22 Kulwanti Hospital and Research Centre, Kanpur
- 23 L.P.S. Institute of Cardiology, Kanpur
- 24 Lala Lajpat Rai Hospital, Kanpur
- 25 Lala Amba Prasad Smarak Chikitsalaya, Kanpur
- 26 Laxmi Devi Kishanchand Memorial Hospital Pvt. Ltd., Kanpur
- 27 Lifetron Hospital, Kanpur
- 28 Madhulok Hospital, Kanpur
- 29 Madhur Vidya Hospital, Kanpur
- 30 Madhuraj Hospital Pvt.Ltd., Kanpur
- 31 Mahaveer Hospital & Trauma Centre, Kanpur
- 32 Navyug Nursing Home, Kanpur
- 33 New Kabeera Hospital, Kanpur

- 34 New Lakhanpur Hospital & Trauma Centre, Kanpur
- 35 New Leelamani Hospital, Kanpur
- 36 North Star Hospital, Kanpur
- 37 P.P.M. Medical Centre (P) Ltd., Kanpur
- 38 Prashant Nursing Home, Kanpur
- 39 Priya Hospital, Kanpur
- 40 R.K. Devi Memorial Hospital, Kanpur
- 41 Rahi Medical Centre Pvt. Ltd., Kanpur
- 42 Raja Ram Hospital, Kanpur
- 43 Rama Super Speciality Hospital, Kanpur
- 44 Ratandeeep Hospital & Research Centre, Kanpur
- 45 Regency Hospital Ltd., Kanpur
- 46 R K Shah Hospital & Diagnostic Centre Pvt. Ltd, Kanpur
- 47 Royal Cancer Institute and Research Centre, Kanpur
- 48 S D Hospital, Kanpur
- 49 Sapna Charitable Hospital, Kanpur
- 50 Sharma Nursing Home, Kanpur
- 51 Shivoy Hospital, Kanpur
- 52 Shri Jay Ram Hospital & Trauma Centre, Kanpur
- 53 SIS Memorial Nursing Home, Kanpur
- 54 SPM Hospital Research & Trauma Centre, Kanpur
- 55 Sushila General Hospital, Kanpur
- 56 The Gastro Liver Hospital, Kanpur
- 57 Tulsi Hospital, Kanpur
- 58 Utkarsh Hospital, Kanpur
- 59 Ursula Horsman Hospital (UHM), Kanpur
- 60 Vaishnavi Hospital, Kanpur
- 61 Vandaha Raj Medical & Research Centre, Kanpur
- 62 Vasan Eye Care Hospital, Kanpur
- 63 Vimla Hospital, Kanpur

Apart from the preferred hospitals of Kanpur, Insurance coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc. across India shall also be eligible for reimbursement/settlement.

**INDIAN INSTITUTE OF TECHNOLOGY, KANPUR
KALYANPUR, KANPUR - 16**

Part-I (Un-priced Technical Bid)
Format for submitting technical bid

The technical bid consists of three parts:

- Part I A: General qualifying criteria as listed in Annexure- I under “General terms and conditions” of the tender document. Bidder should support documentary evidence to support their claims.
- Part I B: This is the checklist of essential conditions to be satisfied as per IIT Kanpur requirements.
- Part I C: Technical Bid Details (Reference to documentation to evaluate technical bids – Item 13.3 of Annexure- I)

Part- I (Contd.)
Part- I B: Checklist of Essential Conditions

Please ensure acceptance of the following conditions by checking ‘yes’ against each of them:

S.No.	Item	Check
1	Coverage for pre-existing diseases/conditions without any waiting time	
2	Day one coverage for new employees and their dependents	
3	Day one coverage for the new born	
4	The pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively	
5	No age limit for the insured	
6	Cashless facility up to the assured amount in all panel hospitals	
7	Acceptance of the condition to prepare claims for IITK reimbursement even when the buffer is exhausted	

(Signature of the Tenderer)

Part- I (Contd.)
Part- I C: Criteria for Technical Evaluation

Technical bids would be evaluated by a committee constituted for this purpose. Whether a bidder qualifies or not would depend on the following ten factors (Refer to item 13.3, Annexure- I). Either supply separate annexures to your technical bid document or specifically indicate which section of your tender document explicitly addresses these:

S. No.	Item	Reference
1	Panel of recognized hospitals in Kanpur including all major specialties (All the hospitals in Annexure VI are in the preferred list and your bid should specifically indicate which of them are empanelled).	
2	All India coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc across India shall also be eligible for reimbursement/settlement.	
3	Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.	
4	Coverage of ailments/surgeries etc. requiring one day or more of hospitalization.	
5	Coverage of other procedures/surgeries/ailments etc that require day care procedures.	
6	Exclusions (if any) from the reimbursable expenses.	
7	Ceilings (if any) within the insured amount under individual expense heads (like room rent etc.).	
8	Whether you allow insured to top-up their cover through additional payment.	YES / NO
	If yes, then maximum limit for the cover (figure in Lakh of Rupees).	
	Incremental cover amounts (figure in Lakh of Rupees).	
9	Treatment of chronic diseases/lifestyle covered under the policy	YES / NO
	If yes, provide list of diseases	
10	Nature of non-empaneled hospitals where expenses are reimbursable in case of emergency treatment.	
11	Are the following ailments covered under the policy	
	(a) Sports injuries, bites and sting cases	

	(b) Bronchial Asthma cases	
	(c) COPD patients and COPD patients on ventilator cases	
	(d) Pregnancy under medical condition cases	
	(e) Investigation for cancer like PET scan cases	
	(f) Chemotherapy and radiotherapy in long term treatment (day care procedure)	
	(g) Gamma Knife treatment for brain tumour cases	
	(h) Trauma for all injury cases	
	(i) Oncology care cases	
12	Facilities such as ventilator and other life support services covered in ICU/CCU/NICU	
13	Maximum age of coverage given in the bid	
14	Are extraneous charges made by hospitals like nursing charges, diet fees etc. covered	
15	Are domiciliary expenses covered	
16	Does alternate referral during the course of action covered	
17	Are psychiatric disorders covered	
18	Will the Insurance Company send their representatives at least once in a week to IIT Kanpur for collection of claims and timely settlement?	
17	Other terms & conditions not included in the factors listed above.	

Apart from the above recommendations, the committee also wants you to agree with the following inclusions. Please confirm your agreement by choosing Agree option:

Inclusions	Agree/Disagree
1. Students of IIT Kanpur spend quite a bit of time in different laboratories. So cases arising out of lab injuries such as chemical or radiation hazards should be covered under this policy.	
2. Vaccination for bites and stings such as dog bite, snake bite, insect bites should be covered.	
3. Treatment related to all psychiatric and psychosomatic disorders.	
4. The policy should cover the treatment of cancer.	
5. Adventure club of IIT Kanpur conducts activities like trekking, wall climbing and mountain biking. Injuries sustained from active participation in such adventure sports should be covered.	
6. IIT Kanpur student community comprises of married females so maternity expenses should be covered. (If you agree to the point then please mention maximum cap for normal and C-section delivery).	
7. Instrument used in treatment of Sleep Apnea Syndrome (C.P.A.P.) and Continuous Peritoneal Ambulatory dialysis (C.P.A.D.) and Oxygen Concentrator for Bronchial Asthmatic condition should be covered.	
8. PET scan should be covered.	

(Signature of the Tenderer)

Part- II (Financial Bid)

**FINANCIAL BID FOR INDIAN INSTITUTE OF TECHNOLOGY KANPUR STUDENTS (INCLUDING HIS/HER SPOUSE)
MEDICAL INSURANCE SCHEME**

Please quote the Insurance premium in following format

Insurance Coverage(in INR)	Corporate Buffer Amount(in INR)	Premium (in INR)
1 Lakh	40 Lakhs	
1.25 Lakh	40 Lakhs	
1.50 Lakh	40 Lakhs	

- Total premium to be quoted should exclude GST. GST at prevailing rates would be added to this amount.

Apart from the premium amount please quote the following. Note these factors would not be used for evaluating the lowest bidder.

1. Bill preparation charges per transaction when the claims are prepared for reimbursement by IIT Kanpur (Applicable only when both the assured amount for a particular claimant as well as the total buffer amount is exhausted). Specify charges either as a flat rate per transaction or as a percentage of the claim amount.
2. Separately attach a table for additional premium for topping up of individual insurance coverage.
3. Separately attach a bid for premium beyond the contract period i.e. for extension period.
5. Separately attach a bid for top up of Rs. 10 Lakhs/20 Lakhs/30 Lakhs for corporate buffer.

(Signature of the Tenderer)