

Government eProcurement System		eProcurement System Government of India	
		Tender Details	
		Date : 24-Apr-2025 03:51 PM	
		Print	
Basic Details			
Organisation Chain	IIT BHUBANESWAR Stores and Purchase Section		
Tender Reference Number	IITBBS/NIT/SA/2025-26/01		
Tender ID	2025_IITBR_857725_1	Withdrawal Allowed	Yes
Tender Type	Open Tender	Form of contract	Empanelment
Tender Category	Services	No. of Covers	2
General Technical Evaluation Allowed	No	ItemWise Technical Evaluation Allowed	No
Payment Mode	Not Applicable	Is Multi Currency Allowed For BOQ	No
Is Multi Currency Allowed For Fee	No	Allow Two Stage Bidding	No
Cover Details, No. Of Covers - 2			
Cover No	Cover	Document Type	Description
1	Fee/PreQual/Technical	.pdf	Technical Bid
2	Finance	.xls	Financial Bid
Tender Fee Details, [Total Fee in ₹ * - 0.00]		EMD Fee Details	
Tender Fee in ₹	0.00	EMD Amount in ₹	0.00
Fee Payable To	Nil	EMD Exemption Allowed	No
Tender Fee Exemption Allowed	No	EMD Fee Type	fixed
		EMD Payable To	Nil
		EMD Percentage	NA
		EMD Payable At	Nil
Click to view modification history			
Work /Item(s)			
Title	STDUDENT MEDICLAIM CUM PERSONAL INSURANCE		
Work Description	STDUDENT MEDICLAIM CUM PERSONAL INSURANCE POLICY		
Pre Qualification Details	Please refer Tender documents.		
Independent External Monitor/Remarks	NA		
Show Tender Value in Public Domain	No		
Tender Value in ₹	1	Product Category	Financial and Insurance Services
		Sub category	NA
Contract Type	Empanelment	Bid Validity(Days)	180
Location	IIT Bhubaneswar	Period Of Work(Days)	365
Pre Bid Meeting Address	Room No. 130, 1st Floor, Admin Building, IIT Bhubaneswar	Pincode	752050
		Pre Bid Meeting Date	01-May-2025 03:00 PM
		Bid Opening Place	Store and Purchase, IIT Bhubaneswar
	No		No

Should Allow NDA
TenderAllow Preferential
Bidder**Critical Dates**

Publish Date	24-Apr-2025 05:00 PM	Bid Opening Date	16-May-2025 11:00 AM
Document Download / Sale Start Date	24-Apr-2025 05:00 PM	Document Download / Sale End Date	15-May-2025 11:00 AM
Clarification Start Date	NA	Clarification End Date	NA
Bid Submission Start Date	24-Apr-2025 05:00 PM	Bid Submission End Date	15-May-2025 11:00 AM

Tender Documents

NIT Document	S.No	Document Name	Description	Document Size (in KB)	
	1	Tendernotice_1.pdf	Technical Bid with Terms and Conditions	1816.23	
Work Item Documents	S.No	Document Type	Document Name	Description	Document Size (in KB)
	1	BOQ	BOQ_901759.xls	Financial Bid	264.00

Bid Openers List

S.No	Bid Opener Login Id	Bid Opener Name	Certificate Name
1.	omprakash@iitbbs.ac.in	OM PRAKASH PRADHAN	OM PRAKASH PRADHAN
2.	suhanaparween@iitbbs.ac.in	Suhana Parween	SUHANA PARWEEN
3.	sambit@iitbbs.ac.in	Sambit Ranjan Mohanty	SAMBIT RANJAN MOHANTY

GeMARPTS Details

GeMARPTS ID	HTOX1700A00Q
Description	Mediclaime and Personal Insurance Policy
Report Initiated On	21-Apr-2025
Valid Until	21-May-2025

Tender Properties

Auto Tendering Process allowed	No	Show Technical bid status	Yes
Show Finance bid status	Yes	Stage to disclose Bid Details in Public Domain	Technical Bid Opening
BoQ Comparative Chart model	Normal	BoQ Comparative chart decimal places	2
BoQ Comparative Chart Rank Type	L	Form Based BoQ	No

TIA Undertaking

S.No	Undertaking to Order	Tender complying with Order	Reason for non compliance of Order
1	PPP-MII Order 2017	Agree	
2	MSEs Order 2012	Agree	

Tender Inviting Authority

Name	Assistant Registrar, Student Affairs
Address	IIT Bhubaneswar

Tender Creator Details	
Created By	RAJASEKHAR BENDI
Designation	Assistant Registrar
Created Date	24-Apr-2025 03:28 PM



भारतीय प्रौद्योगिकी संस्थान भुवनेश्वर
INDIAN INSTITUTE OF TECHNOLOGY BHUBANESWAR
प्रशासनिक भवन, अरगुल , जटनी, भुवनेश्वर – 752050
ADMINISTRATIVE BUILDING, ARGUL, JATANI – 752050
www.iitbbs.ac.in

Tender Document

for

STUDENT MEDICLAIM CUM
PERSONAL INSURANCE POLICY
2025-26

Tender Enquiry No. : IITBBS/NIT/SA/INSURANCE/2025-26/01; Dated: 24.04.2025

Indian Institute of Technology Bhubaneswar
Argul, Jatani – 752050

Tel: 0674- 7134564; Email: ar.sp@iitbbs.ac.in / office.sp@iitbbs.ac.in



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NOTICE INVITING TENDER

No. IITBBS/NIT/SA/INSURANCE/2025-26/01

Dated: 24.04.2025

Subject: TENDER FOR STDUDENT'S MEDICLAIM CUM PERSONAL INSURANCE – Reg.

A. INTRODUCTIONS

1.1 Indian Institute of Technology Bhubaneswar invites **online** Tenders through CPP Portal <https://eprocure.gov.in/eprocure/app> from Insurance Service Companies/Nationalized Banks registered within the ambit of IRDA (Insurance Regulatory and Development Authority) and are interested in executing a Student's Mediclaim policy for the students.

1.2. All interested vendors are requested to send their quotation in Two Bid System for supply of the above item as per details Technical Specification, General Terms and Conditions and other details including **Annexure I to VIII. Details of tender are as follows;**

Sl. No	Particulars	Remarks
1	Tender Reference No. & Date	IITBBS/NIT/SA/INSURANCE/2025-26/01; Dt- 24.04.2025
2	Type of Tender	Two Bid System (Technical and Financial Bids)
3	Publish Date & Time	As Per CPPP Date Sheet
4	Sale/document Download Start Date & Time	
5	Pre-Bid Meeting (As per the CPP Data sheet)	Any queries, mail may be communicated to office.deansa@iitbbs.ac.in within the time period as mentioned in the tender documents
6	Bid Submission Start Date & time	As Per CPPP Date Sheet
7	Bid Submission End Date & Time	
8	Time and Date for Opening of Bid	
9	Contact Telephone Numbers	0674713-4511/4513
10	For queries Contact through E-mail	AR (Student Affairs) ar.sa@iitbbs.ac.in & office.deansa@iitbbs.ac.in

1.2.1 Please refer CPPP system generated DATE SHEET for Tender ID and Critical Dates.

1.3 The Tender document and details of terms and conditions can be downloaded from our website www.iitbbs.ac.in & <https://eprocure.gov.in/eprocure/app>

1.4 **Bidder may submit their bid at** <https://eprocure.gov.in/eprocure/app>

1.5 The Purchaser may, at its discretion, extend the deadline for submission of bids by amending the bid documents under Clause relating to Amendment of Bidding Documents in which case all rights and obligations of the Purchaser and Bidders previously subject to the deadline will thereafter be subject to the deadline as extended.

1.6 Guidelines for online bid submission on CPPP
https://eprocure.gov.in/cppp/hassle_free_bid_submission.pdf

B. CLARIFICATION OF TENDER DOCUMENT

1. The offer must comprise of the following failing which it will be treated as non-responsible hence rejected:

- i. **Conditional tenders will not be accepted.**
- ii. **Price Bid must be submitted in as per Annexure–VIII, no other format will be accepted.**
- iii. **ONE BID PER BIDDER:** Each bidder shall submit only one tender either by himself or as a partner in joint venture or as a member of consortium. If a bidder or if any of the partners in a joint venture or any one of the members of the consortium participate in more than one bid, the bids are liable to be rejected.
- iv. The bidder shall check the pages of all documents against page number given in indexes and, in the event of discovery of any discrepancy or missing pages the bidder may inform the Office of the Assistant Registrar (SA), IIT Bhubaneswar in writing to office.deansa@iitbbs.ac.in or ar.sa@iitbbs.ac.in for clarification. They may reach the office through 0674-7134511.
- v. The bidder is expected to examine all instructions, Forms, Terms and Conditions in the Tender document. Failure to furnish all information required by the Tender document or submission of a tender not substantially responsive to the Tender document in every respect will be at the bidder's risk and may result in rejection of his bid.
- vi. The bidder shall not make or cause to be made any alteration, erasure or obliteration to the text of the Tender document.

2. PREPARATION OF BIDS

- a. All the pages of the bid must be serially numbered and duly signed and sealed by the Authorized signatory giving detail of the page numbers in the index of the bid.
- b. Bid security Declaration and Self-Attested copy of Memorandum of Understanding (MoU) shall be provided in case the Bidder comprises of Joint venture/Consortium/Partnership or relevant document about sole proprietorship.
- c. Please submit copy of your Income Tax return copies and copy of PAN along with offer.
- d. An undertaking to the effect that the firm is not being blacklisted/banned/suspended/ debarred from any organization/institute and no case is pending with the police or in court of law against their name, duly notarized.
- e. Non-submission of any/more of these documents will make the bid as un-responsive and such bids shall not be considered as valid.

3. VALIDITY OF TENDER: The tender must remain valid and open for acceptance for a period of **180 days** from the date of opening of Technical Bid.

4. EVALUATION:

- a) The bids submitted by all bidder will undergo evaluation by the Committee as per the evaluation guidelines mentioned in the document to determine the technical eligibility.
- b) Only technically qualified bidders will be considered for opening of price bid.
- c) The award of contract will be finalized based on the lower price (L1) among the qualified bidders.
- d) The bid of any bidder who has not complied with one or more of the conditions prescribed in the terms and conditions will be summarily rejected.

5. RIGHT TO ACCEPT AND REJECT ANY OR ALL BIDS:

- a) The Institute is not obligated to accept the lowest bid or any bid at all. At any time, the Institute may terminate the tendering process by issuing a written notice to the bidders.
- b) The Institute may terminate the contract if it is found that the contractor is black listed on previous occasions by the any of the Institutes/Institutions/Local Bodies/Municipalities/Public Sector Undertakings, etc. or submitted any fraud document.

6. PREPARATION & SUBMISSION

6.1 Bidders must submit their signed bids in first Envelop contains the following documents:

i. Cover 1

- a. Check List at page no. 11.
- b. All Annexure I to VII (excluding price bid) duly filled & signed to be submitted along with the technical bid.

ii. Cover 2

- a. Price Bid in Annexure-VIII format.

6.2. The offer must be submitted in **Two Bid – Two Envelope** only through uploading in the CPP Portal, before the last date & time for bid submission.

6.3 Quotation document (s) and all enclosures must contain the signature of the competent authority of the firm.

6.4 Bidders may submit their bid at <https://eprocure.gov.in/eprocure/app>

7. Additional information:

1. Policy Start date: 05.08.2024 and policy end date: 04.08.2025
2. Total member count: approx. 3200
3. Existing annual premium: Rs. 2390/- per student
4. Last year Insurer: United India Insurance Co. Ltd. and TPA: Medi Assist

7. PRE-BID MEETING:

Pre-Bid Meeting: Pre-Bid Meeting is mandatory for all the bidders, **failing which their bid will not be considered.** The Bidders or of their representatives who choose to attend at the Pre-Bid meeting, they must bring proper authorisation from their firm/agency failing which they will not be allowed to attend for Pre-Bid meeting. Maximum two representatives only allowed to attend the Pre-Bid Meeting from the each firm/agency. Further, Prospective bidders who want to participate in the Pre-Bid meeting shall send their willingness along with the questionnaire, if any, on or before **30/04/2025** through mail **ar.sa@iitbbs.ac.in & office.deansa@iitbbs.ac.in.** Details of Pre-Bid Meeting is as follows:

Date & Time of Pre-Bid Meeting	: 01.05.2025 @ 03.00 PM
Reporting Time	: 02.30 PM
Venue	: Room No. 130, 1st Floor, Admin Building, IIT Bhubaneswar

8. Geographical Presence:

The Agency must submit a documentary proof like GST certificate etc., for having their operational Office / Branch office in Bhubaneswar / Cuttack / Puri / Jatani / Khordha failing which such bid will be rejected.

TERMS & CONDITIONS

The offer must contain the specified requirements; otherwise, it will be deemed non-responsive and rejected.

1. Conditional bids are not allowed.

2. **Late and delayed bids:** Tenders submitted after the deadline will not be accepted. If a holiday falls on the closing/opening date, the next working day will be considered the deadline. The firm must ensure that the quotation is received by the due date and time.
3. The Institute reserves the right to verify the original documents for verification as and when required.
4. The Service Provider will be chosen based on a weighted criteria system created by the Committee. They will be carefully assessed all relevant aspects with a focus on delivering the best and dependable service to students in the Institute. The Institute Authority's decision will be the final one in awarding the contract. The selection criteria will be communicated at the time of asking the financial bid..
5. **THERE MUST NOT BE ANY PRICE INDICATION IN THE TECHNICAL BID. TECHNICAL BID WITH ANY PRICE INDICATION WILL BE SUMMARILY REJECTED.**
6. It is insisted that, prior to submission of the bid, all the bidders must go through all the contents of the **scope of the work** of this Document.
7. All communications are to be addressed to the undersigned only. Any kind of canvassing visit to the Institute Premises for enquiry of the status of the tender without prior permission may lead to rejection of the bid.
8. The Notification of Award will be issued with the approval of the Competent 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 Bhubaneswar in duplicate **within 7 days of declaration** of 'award of contract', failing which contract will be treated as cancelled, the same contract may be offered to the next qualified bidder in order of merit by accepting L1 price.
9. The successful Insurance Company will hold an interactive session with the students immediately as and when asked by the Institute to discuss the policy benefits.
10. The Insurance company must have a regional office and authorized TPA in Bhubaneswar. A copy of the official address may be submitted along with the bid.
11. A list of empaneled hospitals at Bhubaneswar may be provided.
12. IIT Bhubaneswar reserves the right to accept or reject or cancel any or all enquiries or quotations at any stage without assigning any reason thereof.
13. IIT Bhubaneswar reserves the right to amend the terms before entering into the contract.
14. For any dispute, the place of jurisdiction shall be Bhubaneswar, India only.

Yours faithfully

Assistant Registrar (SA)
E-mail: ar.sa@iitbbs.ac.in

GENERAL TERMS AND CONDITIONS

1. Eligibility Criteria: Qualifying Requirements for the Insurance Companies

- a) **Registration:** The bidder must be an Indian Insurer who is registered under the Insurance Act, licensed by IRDA (Insurance Regulatory Development Authority) as a Medical/Health Insurer, and authorized to provide Medical insurance throughout India. The obligations and liabilities of the Insurer towards the insured, as outlined in the guidelines issued by IRDA, shall automatically apply to this Insurance contract as specified by IIT Bhubaneswar.
 - b) **Experience:**
 - The Insurance Company must have been operating in the Medical Insurance sector in India for a minimum of five years as of the scheduled date of tender opening. The annual turnover in the medical insurance business should have been Rs.15 crore or more for each of the last three financial years.
 - The Insurance Company must have at least two years of experience (within last five years) in providing Medical insurance in major centrally/state government funded Educational Institutions /IITs /NITs /IIMs /IISERs and Central Universities/organizations etc. Major Institutions here means having a minimum of 1500 insured persons or more. (Documentary evidence should be provided to support this requirement).
 - c) Participants have to submit declaration along with the EOI stating that they have not been Black-Listed/De-listed or are put to any Holiday by any Indian Institutional Organization/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. Each paper of Bid Document must be signed by the competent authority of the Bidder. Failure to sign any document or sheet will result in the rejection of the bid.
 4. 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.
 - i. 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.
 - ii. Contract may be awarded by splitting the total student strength (spring and autumn) depending upon the admission of different batches of the students. The insurance will be effective from the date of admission and the **respective premium will be paid proportionately** for the remaining period of the validity of insurance.
 5. The insurance company will have no right to reject the membership of a student as defined by IIT Bhubaneswar whose membership has been approved by IIT Bhubaneswar.
 6. No exclusion of claims on grounds of PRE Existing/ 1st 30 days of Policy/1st Year Exclusion/ Congenital Diseases, etc.
 7. There should be no Sub Limits on Medical Expenses/ Illness/ Surgeries including major surgeries/ Treatments/ Procedures.

8. All the claims recommended by the Institute irrespective of Outdoor/ Indoor treatment should be payable. There shall not be any rejection of claim on delay submission ground.
9. Cashless admission and treatment is to be provided throughout the country in your approved hospitals/nursing home in every case with the student's Identity Card issued by IIT Bhubaneswar or the membership number issued by the TPA. (The list of hospitals along with address should be enclosed).
10. **Once assigned the Mediclaim Policy 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, IIT Bhubaneswar reserves the right to levy a penalty of 100% on all premiums paid.**
11. Whether a bidder qualifies or not would also depend on the following factors:
 - i. 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.
 - ii. Coverage of ailments/surgeries etc. requiring one day or more of hospitalization.
 - iii. Coverage of other procedures/surgeries/ailments etc. that require one day or less of hospitalization.
 - iv. Exclusions (if any) from the reimbursable expenses.
 - v. 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.
 - vi. Any other terms & conditions not included in the factors listed above but look significant to the committee once technical bids are opened.
12. **Action against the bidders:** Furnishing incorrect information in the offer, failure to act according to tender conditions, 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.
13. **Disputes:** In respect of all tender conditions, and / or any matter connected therewith the decision of IIT Bhubaneswar 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 Bhubaneswar Courts only.
14. **General:**
 - a. Insurer/Bidder/Tenderer shall mean the company who submits the tender and enters into contract with IIT Bhubaneswar and shall include their executors, administrators, and successors and permitted assignees.
 - b. It may be noted that no advisor/broker is involved in the tender.
15. Confidentiality of all IIT Bhubaneswar information/documents to be ensured at all times.

SALIENT FEATURES OF THE STUDENT'S MEDICLAIM POLICY

1. The Insurance policy shall cover all students of IIT Bhubaneswar. However, the institute will keep the discretionary power to decide the amount of insurance coverage to be taken.
2. The Policy will provide coverage for hospitalization as an inpatient, as well as other surgeries/procedures that do not necessitate hospitalization but are typically included in health insurance policies as day care procedures.
3. It is anticipated that the insurance company will have arrangements in place with a wide range of reputed Hospitals across the nation to provide cashless treatment.
4. The bid must contain details about the hospitals that have been approved by the insurance company. The medical bills from hospitals that have already been recognized by IIT Bhubaneswar in Bhubaneswar will be eligible for reimbursement or settlement by the insurer. Additionally, all hospitals across India that are recognized by the State/CGHS/public undertakings/ autonomous bodies/municipal bodies/private hospitals/and so on, will also be eligible for reimbursement or settlement.
5. Any expenditure incurred in the IPD/OPD of IIT Bhubaneswar Dispensary 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 reimbursement under this policy. OPD facility outside IIT Bhubaneswar and outside Bhubaneswar should also be covered.
6. The scheme has to necessarily cover all pre-existing illnesses of the insured students.
7. **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 proportionally based on the fractional period involved.**
8. In case the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed as per terms of the contract.
9. The insurance company shall arrange to issue membership card both in hard copy and soft copy format to each insured person directly at their cost. The insurance company needs to ensure that any student with their valid identity card issued by IIT Bhubaneswar should get treatment for all emergency cases at various network hospitals without any difficulty.
10. Doctors' fees and diagnostic charges should be payable even if there is no hospitalization and no disease is detected.
11. The insurance company **must give a detailed report quarterly basis** with the statistics of the insurance claimed by the students to the office of Student Affairs.
12. Exclusions, if any, should be clearly specified by the insurance company as part of the technical bid.

SCOPE OF INSURANCE COVERAGE

Sl. No.	Particulars	Descriptions
1	Students to be Insured	<p>i) Approximately 3200 numbers of students.</p> <p>ii) Approximately additional 100 numbers of students are to be provided for the events / incidents as detailed below. (the premium amount should be charged on pro-rata basis for the new students from the date of admission).</p>
2	Sum Insured	a) Rs.2,00,000 as medical expenses per annum per student (such as Outdoor/Indoor treatment/ any type of treatment/tests required for the students).
3	Additional Coverage: Event / Incidents for which the Insurance Coverage will be claimed	<p>a) Rs. 4.0 Lakh and cost of study (total fee and mess charges for the balance period i.e. 1, 00,000 per semester approx.) in the event of death of the paying parent/guardian.</p> <p>b) Rs. 3.0 Lakh for the family of the student in case of his/her death or incapacitation/ permanent disability.</p> <p>c) OPD Facility of Rs. 5,000/- per student during the year including consultancy, medicine and testing charges in PAN- India.</p> <p>d) A buffer of 10 Lakhs per annum for medical expenses for students exceeding 2 lakhs until the buffer amount is depleted. The institute will decide which students will be benefitted from the buffer allocation.</p>
4	Insurance to be covered	<ul style="list-style-type: none"> • Bed charges including ICU/CCU/HDU/Semi ICU Registration fees; Short duration Surgical • Medical treatments; Blood, Body Fluids (Pathological, Biochemistry, Histopathological) • All kinds of Radiological investigations; Both Medical and Surgical treatment either long or short duration including Emergencies, Anesthesia, Blood Transfusion, Oxygen, Ventilator, OT Charges, Surgical Appliances, Medical Equipment like used in Sleep Apnoea (CPAP), Continuous Ambulatory Peritoneal Dialysis and Bronchial Asthma (Oxygen Concentrator) and also Medicines & Drugs, Rabies Vaccination, Dialysis, Cancer treatment (Surgery, Chemotherapy and Radiotherapy); Cost of Artificial Limbs, Cost of Prosthetic devices implanted during Surgical procedures like Pacemaker, Orthopedic Implants, Cardiac valve replacements, Vascular stents; • Sports related Injuries, Psychiatry, Accidental Dental treatment, Dental OPD consultation (excluding Cosmetic) and all other medical expenses that are necessary for the Insurer. • Pre-existing Disease waiting period, Initial waiting period for Hospitalization and Specific Illness Waiting period to be waived off. • For claims arising out of persons aged more than 60 years, expenses on major illnesses charged as a total package will be settled with a co-pay on 80:20 basis. The co-pay of 20% will be applicable on the admissible claim amount. • 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 used during treatment. • Vaccinations including inoculation and immunizations are not payable except in case of post-bite treatment. • Any claim in connection to asthma, bronchitis shall not be payable when

		<p>incurred under Domiciliary hospitalization.</p> <ul style="list-style-type: none"> Expenses due to injuries sustained from active participation in adventurous sports shall be covered provided such participation is not as a professional in those adventurous sports.
5	Settlement of Claim	<p>a) Insurance card to be provided to the Insured within 10 days from the date of premium paid and during this 10 days period, any Insurance claim to be settled by the agency. The agency need to provide both the soft copy and hard copy of the Insurance card to the Insured.</p> <p>b) All claims are required to be settled within 30 days from the date of receiving the claims from the Institute from the insurer's end. Payment for reimbursement should be made in favour of the student by online transaction</p> <p>c) 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.</p> <p>d) Claims on photocopy of prescription certified by IIT Bhubaneswar/original scan copy of prescription have to be made when the treatment is required to be continued on recommendation of the Institute.</p> <p>e) Any delay in providing Insurance card or settlement of claims beyond the mentioned timeline as per the point (a), (b) & (c), a penalty of Rs. 20/- per week per each student will be levied on the agency. Noncompliance to this penalty, will lead to black listing of the agency.</p>

Yours faithfully

Assistant Registrar (S&P)
E-mail: ar.sp@iitbbs.ac.in

Check list for Technical Bid

Sl.No.	Documents asked for	Yes/No	If Yes Page
1.	Technical Bid (Annexure- I)		
2.	Undertaking of Truthfulness of Tender Participation (as per format prescribed in Annexure-II)		
3.	Bank Mandate Form (as per Annexure-III)		
4.	Bidder Information form (Annexure- IV)		
5.	Acceptance of terms and conditions of the tender (Annexure- V)		
6.	Bidder's Master Form (Annexure-VI)		
7.	Undertaking to the effect that the firm has not been Blacklisted and no pending cases – on Rs. 100 Stamp Paper duly notarized (as per Annexure VII).		
8.	Valid IRDA Registration Certificate of the firm/agency.		
9.	Proof of overall 5 years experiences		
10.	Two years of experience in providing medical insurance to around 1500 insured students in major central/state government funded educational Institutions/IITs/NITs/IIMs/IISERs and Central Universities/ Organizations.		
11.	Proof of average annual turnover for last 3 year : 15 crore		
12.	A signed & stamped copy of Tender document to be submitted as token of acceptance of our terms & conditions		

Note: Photocopies of all necessary documents duly self-attested must be attached for verification of the information provided. Non submission of any of the above documents may lead to rejection of the bid.

(Signature of the Vendor)

Name and Address (with seal)

Annexure – I**Technical Bid****A.1 Scope of Insurance Coverage and submission of Rate:**

Sl. No.	The quotations are to be submitted for the	Acceptance / Comments of the Bidders(*)
01	i. Approximately 3200 numbers of students. ii. Approximately additional 100 numbers of students are to be provided for the events / incidents as detailed below. (the premium amount should be charged on pro-rata basis for the new students from the date of admission).	

¹ A list comprising Name, Roll Number and Date of Birth of students for both the categories mentioned at (i) and (ii) above will be sent to the Insurer electronically (as attached file over email) in batches as and when the registration of a group of students are completed. The Insurer MUST start the coverage on the day the Email is received by the Insurer for that particular group of students whose list has been received.

Sl. No.	Event / Incidents for which the Insurance Coverage will be given	Acceptance / Comments of the Bidders(*)
02	Rs.2,00,000 as medical expenses per annum per student (such as Outdoor/Indoor treatment/ any type of treatment/tests required for the students).	
03	Rs. 4.0 Lakh and cost of study (total fee and mess charges for the balance period i.e. 1, 00,000 per semester approx.) in the event of death of the paying parent/guardian .	
04	Rs. 3.0 Lakh for the family of the student in case of his/her death or incapacitation/ permanent disability .	
05	OPD Facility of Rs. 5,000/- per student during the year including consultancy, medicine and testing charges in PAN- India.	
06	A buffer of 10 Lakhs per annum for medical expenses for students exceeding 2 lakhs until the buffer amount is depleted. The institute will determine which students will benefit from the buffer allocation.	

(*) The Bidders, who are entirely agreeing to provide insurance coverage for the events/incidents (as at Sl. 01 to 06) **without any addition, deletion and alteration to the specified events/incidents**, are to mention "**ACCEPTABLE**" against each event/incident and the Bidders, who are agreeing to provide insurance coverage for the aforesaid events/incidents with some alteration to the specified events/incidents are to mention "**NOT ACCEPTABLE**".

Sl. No.	Particulars	Acceptance / Comments of the Bidders(*)
07	Terms and conditions relating to the Insurance Coverage for the Event / Incidents detailed in page 03 to 05.	
08	Salient features of the student's Mediclaim policy prescribed in page no. 06.	
09	A list comprising Name, Roll Number and Date of Birth of the students will be sent to the Insurer electronically (as attached file over email) in batches as and when the registration of a group of students are completed. The Insurer MUST start the coverage on the day the Email is received by the Insurer for that particular group of students whose list has been received.	
10	There should not be any type of deduction of claim amount on items such as bed charges, doctors' fees, MRI charges, registration fee, charges for X-Ray, Sonography for short duration treatments for investigation. Treatment for orthopaedics, dental should also be included. Doctors' fees and diagnostic charges should be payable even if there is no hospitalization and no disease is detected.	

11. Name of the Person who has claim settling power and :
up to what limit (Rs.)

12. Details of the location from where the claim is to be :
settled

13. Details of the person who will release the payment :

14. Term-wise details of the documents that will be required to be submitted by the students for the purpose of settling their respective claims :

15. Mention the Name of TPA with contact mobile phone :
number and email. (Letter from them committing to the agreement made by the Insurance Company must be enclosed)

A.2 Further information relating to the content at A.1:

While submitting the quotation against this Tender Notice, the prospective Insurance providers will have to intimate the Institute Authority of following without any ambiguity whatsoever:

- (i) Name, address, mobile phone number, e-mail address of the person(s) with clear mention of their financial power to settle the claim amount
- (ii) Name, address, mobile phone number, e-mail address of the person(s) with clear mention of their financial power to release the claim amount
- (iii) The event/incident wise list(s) of document(s) as would be required to be submitted by the claimants to get payment/reimbursement of the insurance coverage amount for the events/incidents detailed at para A.1 above

A.3 Provide the details as per check list:

S.No	Item	Reference
1	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.	YES/NO
2.	Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.	YES/NO
3.	Coverage of ailments/surgeries etc. requiring one day or more of hospitalization	YES/NO
4.	Coverage of other procedures/surgeries/ailments etc that require day care procedures.	YES/NO
5.	Exclusions (if any) from the reimbursable expenses.	YES/NO
6.	Ceilings (if any) within the insured amount under individual expense heads (like room rent etc.).	YES/NO
7.	Treatment of chronic diseases/lifestyle covered under the policy	YES/NO
	If yes, provide list of diseases	YES/NO
8.	Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment	YES/NO
9.	Are the following ailments covered under the policy:	YES/NO
	(a) Sports injuries, bites and sting cases	YES/NO
	(b) Bronchial Asthma cases	YES/NO
	(c) COPD patients and COPD patients on ventilator cases	YES/NO

	(d) Pregnancy under medical condition cases	YES/NO
	(e) Investigation for cancer like PET scan cases	YES/NO
	(f) Chemotherapy and radiotherapy in long term treatment (day care procedure)	YES/NO
	(g) Gamma Knife treatment for brain tumour cases	YES/NO
	(h) Trauma for all injury cases	YES/NO
	(i) Oncology care cases	YES/NO
10.	Facilities such as ventilator and other life support services covered in ICU/CCU/NICU	YES/NO
11.	Are extraneous charges made by hospitals like nursing charges, diet fees etc. covered	YES/NO
12.	Are domiciliary expenses covered	YES/NO
13.	Does alternate referral during the course of action covered	YES/NO
14.	Are psychiatric disorders covered	YES/NO
15.	Will the Insurance Company send their representatives at least once in a week to IIT Bhubaneswar for collection of claims and timely settlement?	YES/NO
16.	Other terms & conditions not included in the factors listed above.	YES/NO
17.	Students of IIT Bhubaneswar 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.	YES/NO
18.	Vaccination for bites and stings such as dog bite, snake bite, insect bites should be covered	YES/NO
19.	The policy should cover the treatment of cancer.	YES/NO
20.	Adventure club of IIT Bhubaneswar conducts activities like trekking, wall climbing and mountain biking. Injuries sustained from active participation in such adventure sports should be covered	YES/NO
21.	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.	YES/NO
22.	PET scan should be covered.	YES/NO

UNDERTAKING

(TO BE TYPED ON A LETTER HEAD)

To

The Registrar,
IIT Bhubaneswar,
Argul, Jatni
Khorda-752050

Subject: Submission of undertaking for providing Student Mediclaim Insurance service in IIT Bhubaneswar vide tender notification No. IITBBS/NIT/SA/INSURANCE/2025-26/01, Dated: 24.04.2025

Dear Sir,

We, the undersigned, are submitting our bid for providing Student Mediclaim Insurance services in your Institute in accordance with your Tender Enquiry No.:..... dated

We hereby declare that all the information and statements made in this bid are true and we accept that any misinterpretation or false information /documentation contained in it may lead to our disqualification.

We accept all the terms and conditions of this tender document and we are not deviating from your terms and conditions. Our bid is binding upon us. We understand that IIT Bhubaneswar is not bound to accept any bid.

Yours sincerely,

Authorized Signature [*In full and initials*]

Name and Title of Signatory:

Name of the Bidder:

Address:

Telephone
(Office):

Fax:

Email:

MANDATE FORM FOR ELECTRONIC FUND TRANSFER/RTGS TRANSFER

Date: / /

To

The Registrar,
Indian Institute of Technology Bhubaneswar,
Argul, Jatani – 752050

Sub: Authorization for release of payment / dues from Indian Institute of Technology, Bhubaneswar through Electronic Fund Transfer/RTGS Transfer.

1. Name of the Party/Firm/Company/Institute:

2. Address of the Party:

City _____ Pin Code _____

E-Mail ID _____ Mob No: _____

Permanent Account Number _____

3. Particulars of Bank:

Bank Name:		Branch Name:	
Branch Place:		Branch City:	
PIN Code:		Branch Code:	
MICR No.:			
(9 Digit number appearing on the MICR Bank of the Cheque supplied by the Bank, Please attach a Xerox copy of a cheque of your bank for ensuring accuracy of the bank name , branch name and code number)			
IFS Code:(11 digit alpha numeric code)		<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	
Account Type	Savings	Current	Cash Credit
Account Number:	<div style="border: 1px solid black; width: 300px; height: 20px;"></div>		

DECLARATION

I hereby declare that the particulars given above are correct and complete. If any transaction has delayed and not effected for reasons of incomplete or incorrect information I shall not hold Registrar, Indian Institute of Technology Bhubaneswar responsible. I also undertake to advise any change in the particulars of my account to facilitate updating of records for purpose of credit of amount through NEFT/RTGS Transfer.

Place: _____

Date: _____

Signature & Seal of the Authorized Signatory of the Party

Certified that particulars furnished above are correct as per our records

Bankers Stamp:

Date: _____

Signature of the Authorized Official from the Bank

N.B: Please fill in the information in CAPITAL LETTERS, computer typed; please TICK wherever it is applicable.

Bidder Information Form

The Bidder shall fill in this Form in accordance with the instructions indicated below. No alterations to its format shall be permitted and no substitutions shall be accepted. This should be done of the letter head of the firm]

Date: *[insert date (as day, month and year) of Bid Submission]*

Tender No.: _____/

Page 1 of _____ pages

01.	Bidder's Legal Name <i>[insert Bidder's legal name]</i>
02.	In case of JV, legal name of each party: <i>[insert legal name of each party in JV]</i>
03.	Bidder's actual or intended Country of Registration: <i>[insert actual or intended Country of Registration]</i>
04.	Bidder's Year of Registration: <i>[insert Bidder's year of registration]</i>
05.	Bidder's Legal Address in Country of Registration: <i>[insert Bidder's legal address in country of registration]</i>
06.	Bidder's Authorized Representative Information Name: <i>[insert Authorized Representative's name]</i> Address: <i>[insert Authorized Representative's Address]</i> Telephone/Fax numbers: <i>[insert Authorized Representative's telephone/fax numbers]</i> Email Address: <i>[insert Authorized Representative's email address]</i>
07.	Attached are copies of original documents of: <i>[check the box(es) of the attached original documents]</i> Articles of Incorporation or Registration of firm named in 1, above.
08.	Whether firm is MSEs Unit: YES/ NO If YES then please Specify the category of ownership: SC/ST or Women: (Please Submit the Documentary Evidence for UAM and ownership details.)
09.	Whether firm is Local Supplier as per Make in India Order: YES/NO If Yes then Please Specify: Class I or Class II Country of Origin of quoted Goods:
10	Bidder Undertaking: "I have read the clause regarding restrictions on Procurement form a bidder of a country which shares a land border with India; I certify that this bidders is not from such a country or, if from such country, has been registered with the Competent Authority. I hereby Certify that this bidder fulfils all requirements in this regard and is eligible to be considered.(Whenever applicable, evidence of valid registration by the Competent Authority shall be attached.)"

Signature & Seal of Bidder _____

Name _____

Business Address _____

(To be given on Company Letter Head)**Date:** _____

To,
Registrar,
Indian Institute of Technology Bhubaneswar,
Argul, Jatani – 752050

Sub: Acceptance of Terms & Conditions of Tender.**Tender Reference No: IITBBS/NIT/SA/INSURANCE/2025-26/01, Dated: 24.04.2025****Name of Tender / Work: Student Mediclaim cum personal insurance policy**

Dear Sir,

1. I/ We have downloaded / obtained the tender document(s) for the above mentioned 'Tender/Work' from the web site(s) namely: as per your advertisement, given in the above mentioned website(s).
2. I / We hereby certify that I / we have read the entire terms and conditions of the tender documents from Page No. _____ to _____ (including all documents like annexure(s), schedule(s), etc .), which form part of the contract agreement and I / we shall abide hereby by the terms / conditions / clauses contained therein.
3. The corrigendum(s) issued from time to time by your department/ organisation too have also been taken into consideration, while submitting this acceptance letter.
4. I / We hereby unconditionally accept the tender conditions and scope of the work of above mentioned tender document(s) / corrigendum(s) in its totality / entirety.
5. I / We do hereby declare that our Firm has not been blacklisted/ debarred by any Govt. Department/Public sector undertaking.
6. I / We certify that all information furnished by the our Firm is true & correct and in the event that the information is found to be incorrect/untrue or found violated, then your department/ organisation shall without giving any notice or reason therefore or summarily reject the bid or terminate the contract, without prejudice to any other rights or remedy including the forfeiture of the full said earnest money deposit absolutely.

Yours Faithfully,

(Signature of the Bidder, with Official Seal)

VENDOR MASTER FORM

(To facilitate registration under PFMS and fund transfer through RTGS, NEFT/ INTRA BANK Transfer- One-time information required on Bidder's letter head)

SI No.	Information required	Data furnished
1	Name of the supplier company /firm	
2	CIN Number (in case of company)	
3	Complete contact address with PIN number	
4	Landline phone number	
5	Mobile number of contact person/ Finance Executive (for SMS on payment details)	
6	e-Mail ID (for receiving payment details)	
7	PAN Number	
8	GST Registration Number (with copy of GST registration certificate)	
9	TAN Number	
10	Bank account number (with a copy of cancelled Cheque or Xerox copy of Cheque leaf)	
11	Name of the Bank	
12	Name of the Bank Branch	
13	IFSC Code of Bank	
14	MICR Code of Bank	
15	Bank Account details where LC is to be opened in case of foreign suppliers (if applicable)	

I / We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or credit is not effected at all for reason of incomplete or incorrect information, the Indian Institute of Technology, Bhubaneswar will not be responsible.

Authorised signatory with date and seal

ANNEXURE-VII

DECLARATION REGARDING BLACKLISTING/DEBARRING FOR TAKING PART IN TENDER

(To be executed & attested by Public Notary / Executive Magistrate on Rs.100/- non-judicial Stamp paper by the bidder)

I / We _____ Manufacture / Partner(s)/ Authorized Distributor / agent of M/S.

_____ hereby declare that the firm/company namely M/s. has not been blacklisted or debarred in the past by Union / State Government, PSU/Autonomous organization from taking part in Government tenders in India.

Or

I / We _____ Manufacture / Partner(s)/ Authorized Distributor / agent of M/s.

_____ Hereby declare that the Firm/company _____ namely _____ M/s. _____ was blacklisted or debarred by Union / State Government or any Organization from taking part in Government tenders for a period of _____ years w.e.f. _____ to _____. The period is over on _____ and now the firm/company is entitled to take part in Government tenders.

In case the above information found false I/we are fully aware that the tender/ contract will be rejected/cancelled by Registrar, IIT Bhubaneswar, Performance Security and Security deposit shall be forfeited.

In addition to the above Director, IIT Bhubaneswar will not be responsible to pay the bills for any completed / partially completed work.

DEPONENT (Bidder)

Name

Address

Total Number of Students: 3200 numbers (approx.)Annexure – VIII**Price Bid**

(The bidders will have to neatly type the content as appearing in this ANNEXURE-I and submit this duly filled in, and signed and stamped as their Tender document for Commercial Bid in a sealed cover)

<u>S.No.</u>	<u>Particulars</u>	
1.	Name of the Insurance Company : submitting this Tender paper	
a)	Complete Address for Postal : communication	
b)	E-mail ID :	
c)	Landline Phone and Mobile Number :	
2.	Name of the person(s) authorised by the : Company with whom the Institute may make contact to get all required clarifications in the matter	
a)	Such persons' complete address for : postal communication	
b)	E-mail ID :	
c)	Landline Phone and Mobile Number :	
3.	The Premium Amount (in Rupees) for Insurance Coverage mentioned at A.1 in ANNEXURE-I per student	To be mentioned in the price bid
	For Sl. No. 2,3,4,5 and 6 :	
	(The rate must be inclusive of all taxes.)	

DECLARATION:

This is to declare once again that we have gone through all the contents as available in the ANNEXURE-I to the ENQUIRY No. _____, dated _____ and submitted by us as TECHNICAL BID. This is to declare further that we agree to abide by the contents in Annexure-I.

Date**Signature of the authorized person of the Insurance Company**