



**DHARMASHASTRA NATIONAL LAW
UNIVERSITY, JABALPUR (M.P.) - 482001**

**Notice Inviting Tender No.: S.No.
REG/1643/DNLU/2022-23, Dated:
31.03.2023**

**Tender Notice for Group Health
Insurance Policy for Employees and
their Family Members of DNLU,
Jabalpur**

Signature of Tenderer

Date

Tender Notice for Group Health Insurance Policy for Employees and their Family Members of DNLU, Jabalpur

Notice Inviting Tender

Sealed Tenders are invited from Medical Insurance Companies (Licensed and Registered with IRDA) dealing with Medical / Health Insurance for implementation of “**Group Health Insurance Policy for Employees and their Family Members of DNLU, Jabalpur**”. Initially the contract will be for a period of one year, which may be further extendable subsequently as per the willingness of both the parties.

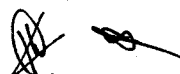
The Technical Bid and Financial Bid (containing the amount of the premium along with break up of taxes & any other charges on per employee basis) should be sealed by the Tenderer in separate envelopes duly super-scribed and both these sealed envelopes are to be put in a bigger envelope which should also be sealed and duly super-scribed with “Group Health Insurance Policy for Employees and their Family Members of The University”. Tender Fee in DD form (non refundable) of an amount of Rs. 1000/- (Rupees One Thousand) will be charged for the same. An EMD (earnest money deposit) of Rs. 10,000/- in the form of demand draft/FDR in favour of ‘The Registrar Dharmashastra National Law University, Jabalpur’ is required to be submitted by the Tenderer along with the technical bid documents. MSME/NSIC organizations are exempted from tender fee and EMD deposit. The Technical Bid Evaluation Committee duly constituted by The University will evaluate the Technical bids. Criteria for evaluation of the Technical bid is available at Annexure-A. Following schedule will be observed in this regards:

1. Last date for submission of bid documents: 03.05.2023 (by 05:00 PM)
2. Date of opening of Technical & Financial bids: 10.05.2023 (at 04:00 PM, Financial Bid will be intimated later on.)

Complete bid document should be submitted to “**The Registrar, Dharmashastra National Law University, BRBRAITT Campus, Ridge Road, South Civil Lines, Jabalpur, Madhya Pradesh - 482001**” not later than 03.05.2023 by 05:00 PM. Bids received later than the prescribed date and time will not be considered for evaluation. In this regard, no request, whatsoever, shall be entertained.

Signature of Tenderer

Date



Tender Notice for Group Health Insurance Policy for Employees and their Family Members of Dharmashastra National Law University, Jabalpur

Dharmashastra National Law University, Jabalpur invites sealed tender from Registered and reputed agencies / firms including partnership firms for providing Group Health Insurance Scheme for Employees and their Family Members of Dharmashastra National Law University, Jabalpur, initially for a period of one year, may be further be extended subsequently subject to the satisfactory performance and mutual consent.

The University invites sealed Tenders from **IRDA Accredited Insurance Companies** for Group Health Insurance policy for the employees and their family members of Dharmashastra National Law University, Jabalpur. Interested companies may submit sealed Tender as per the attached format.

Important Dates & Time:

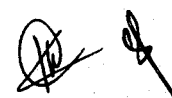
Sr. No.	Particulars	Date	Time
1.	Last date & time for submission of tender	03.05.2023	05:00 pm
2.	Date & time of opening of Technical and Financial Bids	10.05.2023	04:00 pm

The bids/offers received after the due date and time mentioned above will not be entertained under any circumstances. Incomplete and unsigned bids or the bids not in prescribed format will be rejected without assigning any reason. The bids / offers should be complete in all respects and submitted to:-

The Registrar,
Dharmashastra National Law University,
BRBRAITT Campus, Ridge Road, South Civil
Lines, Jabalpur, M.P - 482001
Email: reg@mpdnl.u.ac.in

Signature of Tenderer

Date



Terms and conditions:

1. Procedure for submission:

Sealed envelopes A & B (as stated below) to be placed in a single cover (sealed) and superscribed as "Tender for Group Health Insurance Policy for Dharmashastra National Law University Employees and their Family Members". The sealed envelope should be dropped in the tender box placed in the reception of Dharmashastra National Law University, Jabalpur on or before the due date and time. Those who send the tender documents by post, have to ensure that the documents reach before the prescribed time & date. The University will not take any responsibility under any circumstances for courier/postal delays.

ENVELOPE 'A':

This envelope should contain the following

- (a) Duly completed covering letter as per Annexure-B on official letterhead.
- (b) Technical Bid as per Annexure-C and the terms and conditions duly signed.
- (c) Relevant supporting documents of technical bid, if any.

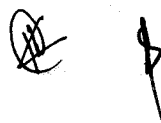
ENVELOPE 'B':

This envelope should contain only the financial bid as per **Annexure- D**

- 2. Either an authorized representative of the Tenderer can be present while opening the tender else in absence of any representative, No Objection Certificate needs to be produced regarding the absence of any representative.
- 3. Financial bids of technically qualified Tenderer shall be opened.
- 4. Tender bid shall remain valid for acceptance by the University for a period of 180 days from the date of opening of the bid which may be extended on mutual agreement and the Tenderer shall not cancel or withdraw the tender during the period.
- 5. The Technical Evaluation Committee of the university constituted for the purpose shall assess the ability of the agencies to render the requisite services based on the company profile, rating and on such other criteria as it may fix and the Financial Bids of only those firms qualifying the technical evaluation will be considered.
- 6. The tenderer should sign on each page of the tender documents.
- 7. All the regular and contractual employees of the University, and their family members irrespective of age group should be eligible to join the scheme.
- 8. Bids, which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect, will be rejected.
- 9. Tenders sent by Fax & E-mail will not be accepted.
- 10. In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of university shall prevail.
- 11. The scheme should have provisions for new entrants in service to get coverage within 24 hours of communication from the University.
- 12. The successful Tenderer shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.

Signature of Tenderer

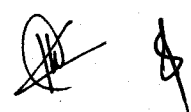
Date



13. In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
14. In case of failure in settlement of claims within the settlement period of 30 days, the penalty will be enforced as per University norms.
15. The period of contract will initially be for one year extendable on mutually agreed terms and conditions, which is liable to be terminated with one month's notice, if any lapse or unsatisfactory performance of the Tenderer /firm is noticed.
16. The Court of Jabalpur, Madhya Pradesh alone will have the jurisdiction to try any matter, dispute or reference between the Tenderer and the University, arising out of this service. It is specifically agreed that no court outside and other than Court in Jabalpur, Madhya Pradesh shall have jurisdiction in the matter.
17. Dharmashastra National Law University, Jabalpur reserves the right to modify/change/delete/add any further terms and conditions prior to issue of agreement.
18. Arbitration- All dispute and differences which may arise between the Dharmashastra National Law University, Jabalpur and the Insurance Company shall be referred to Arbitrator appointed by Hon'ble The Vice Chancellor, Dharmashastra National Law University, Jabalpur whose decision shall be binding on all concerned.
19. The medical company should have more than 90% of the claim settlement ratio for the last three years (i.e. 2019-20, 2020-21, 2021-22).
20. The medical insurance company should have at least one policy covering 500 members in the last three years.
21. The rate of premium must be inclusive of all taxes, stamp duty etc. However, the Goods and Service Tax (GST) has to be separately quoted. No subsequent increase in premium rates (except Taxes) will be allowed under any circumstances.
22. The Tenderer shall bid the rates both in English words as well as in Figures. In case of difference in rates between words and figures, the lesser of the two shall be treated as valid rate.
23. The employees shall be covered under cashless medical insurance policy for sum assured for Rs. 5 Lakh per member.
24. In case of calculation errors, the decision of the university will be final and binding on the Tenderer and may even lead to rejection of the tender.
25. Tenderer are required to bid their rates as per the Financial Bid.
26. Tenderer are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Tenderer. 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.
27. Restrain to employ any corrupt or fraudulent practice.
"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;
28. The University will reject a proposal for award if it determines that the Insurer/Insurers

Signature of Tenderer

Date



- have engaged in corrupt or fraudulent practices.
29. The University 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.
 30. The University 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 The University 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 The University, even though the university may opt to modify/withdraw the Invitation to Tender or does not accept the offer or cancel the tender as a whole.
 31. 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.
 32. If more than one bid is received on behalf of the same company then the bid quoted directly by the insurance company will only be considered.
 33. The university reserves the right to accept / reject any bid either in full or in part without assigning any reasons thereto. In the event of any ambiguity in the policy proposal with regard to any aspect, the interpretation of The University shall be final and binding on the "Insurer".
 34. Performance Guarantee: Performance guarantee of an amount of 5% in form of DD/FDR/Bank Guarantee shall be applied on the total cost for medical insurance policy which is needed to be submitted by the Successful Tenderer.

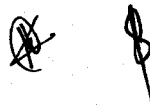
Special Terms and Conditions:

1. Cashless facility should be provided in at least one major multi-specialty hospital located in Jabalpur and other major cities in the Country. Details of such Hospitals is to be provided. All transactions with these hospitals should be totally cashless.
2. There should be a dedicated helpline (24 x 7) from the TPA of Insurance Company available and the contact details should be furnished in the tender. Contact details of the TPA should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
3. Doorstep reimbursement facility for cases of reimbursement to individual and reimbursement amount can be made directly to the members only preferably within 15 days from the date of submission of required documents. The response time by the TPA at the time of admission should be maximum of six hours.
4. Reports including the claims of individuals and the details of settlement are to be furnished to the university on monthly basis or as and when required by the University.
5. Admission and discharge to and from the hospital preferably on 24x7 basis.
6. Adequate experience in providing Group Insurance during past 10 years (Attach proof).

The Tenderer / Firm should also furnish the copies of following documents in addition to the documents asked for in the tender document:

Signature of Tenderer

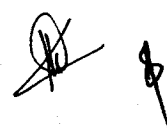
Date



1. IRDA Accreditation Certificate
2. List of Government/Semi-Government/ Govt. of India Undertaking/Autonomous Body or Private Body for which such Insurance Scheme has been provided along with the proof.
3. Details of the TPA.
4. A dummy copy of Group Health Insurance policy with detailed terms and conditions.

Signature of Tenderer

Date

Handwritten signature and initials in black ink, located at the bottom right of the page.

Annexure-A

Eligibility Criteria

Sr. No.	Technical Requirements	Complied Yes / No	Supporting documents to be enclosed. Yes/No
1.	IRDA Accreditation Certificate.		
2.	GST/PAN number of the firm.		
3.	Adequate experience in providing Group Insurance during past 10 years.		
4.	Tender documents duly signed on each page.		
5.	Cashless treatment in at least 4 major Hospitals located in Jabalpur and other major cities in the Country. Name of such Hospitals to be provided.		
6.	24X7 helpline of TPA along with contact details of TPA.		
7.	A dummy copy of Group Health Insurance policy with detailed terms and conditions.		
8.	Empanelled Multispecialty Hospitals in Jabalpur and other major cities of India.		
9.	Affidavit on Rs. 50/- stamp paper that the firm is not blacklisted to participate in Govt. tenders.		



(Signature of the Authorized Person)

Name _____

Mobile No. _____

Signature of Tenderer

Date

Annexure-B

(On office letterhead)

Date. .04.2023

To

**The Registrar,
Dharmashastra National Law University,
Jabalpur, M.P. - 482001.**

Sub: Notice Inviting Tender for Group Health Insurance Policy for Dharmashastra National Law University Employees and their Family Members.

Notice Inviting Tender No.: S.No./Reg/1643/DNLU/2022-23, Dated: 31.03.2023.

Dear Sir,

With reference to the above, I am/ We are enclosing our Notice Inviting Tender for Group Health Insurance Policy for Dharmashastra National Law University, Jabalpur.

I / We hereby reconfirm and declare that I / We have carefully read and understood the above- referred Tender document including instructions, terms & conditions and all the contents stated therein and all subsequent corrigendum published on Official Website of Dharmashastra National Law University, Jabalpur i.e., <https://www.mpdnlu.ac.in/tenders>.

Thanking
Yours faithfully,

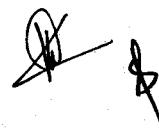
(Signature of the Authorized Person)

Name _____

Mobile No. _____

Signature of Tenderer

Date





Annexure-C

TECHNICAL BID FOR GROUP HEALTH INSURANCE POLICY FOR DHARMASHASTRA NATIONAL LAW UNIVERSITY EMPLOYEES AND THEIR FAMILY MEMBERS

Technical details				Remarks	
Group Name	Dharmashastra National Law University, Jabalpur				
Location	Jabalpur, Madhya Pradesh				
Commencement Date	-----	Period	One year		
Insured Group Details					
Employee Strength As on				Dharmashastra National Law University, Jabalpur	
No. of employees	77				
No. of Dependents	190				
TOTAL NOS. OF LIVES					
267					
Family Definition	Employee, Spouse, two children and parents only.				
In case of children, the coverage will be till he/she attains the age of 18 years. No age limit for parents.					
Maximum Age	Not Applicable				
Floater/Individual	Floater				
Sum assured for Group Health Insurance for Employees and their dependents	Rs. 5.00 Lakh (Family Floater)				
Primary member (Self) + Age Band					
Rs. 5.00 Lakh					
0-25				08	
26-30				26	
31-35				21	
36-40				11	
41-45				06	
46-50				05	
51-55				-	
56-60				-	
61-65				-	
TOTAL				77	

Signature of Tenderer

Date

Dependent's Age Band		
0-25	53	
26-30	12	
31-35	11	
36-40	07	
41-45	05	
46-50	11	
51-55	17	
56-60	32	
61-65	24	
more than 65	18	
TOTAL	190	
Coverage & Benefits Details		Remarks
Domiciliary Hospitalization	Covered	
Coverage of Pre Existing diseases	Covered	
Exclusions	NIL	
Cashless facility	Applicable	
30 days waiting Period	Waived	
1st Year and 2 years exclusions	Waived	
30 Days Pre and 60 Days post hospitalization Expenses covered	Covered	
Maternity Benefit / New Born Baby	Covered	Limit up to Sum Insured
Maternity Benefit (Caesarian)	Covered	
Maternity Benefit (Normal)	Covered	
Maternity waiting period (9months)	Waived	
Pre and Post Natal care	Covered	
Baby day 1 cover	Covered	
Day care expenses	Covered	Insurer shall pay for day care expenses incurred on advanced technological surgeries and procedures requiring less than 24 hours of hospitalization.
Room Rent Capping	Applicable.	1. Room-Rent – 2% of Sum Insured / day (Max.) 2. ICU – 4% of Sum Insured / day (Max.)
Other Conditions	New Employees shall be included in policy from date of joining and resigned /terminated employees shall be deleted from date of resignation/ termination.	

Signature of Tenderer

Date

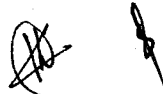
	Monthly declarations will be given for Additions and Deletions by end of the following month	
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	Pro rata Premium to be charged/Refund in case of Addition and Deletion	
TPA	TPA Services Involved (if any) and Name and contact details to be submitted.	List of Network of Authorized hospitals to be provided.
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.	
Ambulance charges	Covered	Upto 1% of sum insured.
Coverage for Ayurvedic, Homeopathic and Unani Medicines	Covered	
Ayush Cover	Covered	
Corporate Floater	Covered	
Domiciliary Cover	Covered	
Disease wise sub limit/Capping	Covered	
OPD Cover	Covered	
Health Check up	Covered	
Co-payment	No	

Note: Policy will be acquired for actual number of employees and their dependents after award of the contract.

Signature of Tenderer

Date



Annexure-D
FINANCIAL BID FOR
GROUP HEALTH INSURANCE POLICY FOR DHARMASHASTRA
NATIONAL LAW UNIVERSITY, JABALPUR (M.P.) EMPLOYEES
AND THEIR FAMILY MEMBERS

Sr. No.	Particulars	Total Premium in Rs. (Both figure and word)
01.	Premium for coverage of Rs. 05.00 Lakh per family for a period of one year	
	Taxes (if any)	
	Total in figures	
	Total in words	

Note:

- All terms & conditions as stated in the Tender Document.
- Conditional bids are not acceptable.
- Bids submitted in the above format is only acceptable.

Signature of Tenderer

Date

EMPLOYEE			DEPENDENTS				
S.No.	Employee	Date of Birth	Spouse (DOB)	Father (DOB)	Mother (DOB)	Child 1 (DOB)	Child 2 (DOB)
1	Employee 1	09-06-94	NA	04-08-58	08-03-62	NA	NA
2	Employee 2	20-10-87	03-12-87	13-03-63	12-03-63	10-03-21	NA
3	Employee 3	04-11-92	15-03-94	14-06-63	01-09-65	NA	NA
4	Employee 4	13-01-87	06-10-86	17-10-55	01-01-65	28-08-18	NA
5	Employee 5	09-12-83	10-11-83	NA	01-01-53	NA	NA
6	Employee 6	01-06-91	NA	NA	01-11-56	NA	NA
7	Employee 7	10-10-92	NA	25-04-58	12-04-62	NA	NA
8	Employee 8	20-09-93	05-04-97	13-09-75	01-12-75	NA	NA
9	Employee 9	21-03-93	07-07-96	01-06-62	18-11-59	NA	NA
10	Employee 10	16-02-81	NA	NA	NA	13-02-18	NA
11	Employee 11	10-08-93	16-03-98	05-01-52	17-05-58	NA	NA
12	Employee 12	01-07-89	23-07-95	02-10-57	01-07-62	23-05-21	NA
13	Employee 13	07-03-88	21-07-92	25-06-54	08-05-63	NA	NA
14	Employee 14	04-06-96	22-01-03	22-06-68	10-03-77	NA	NA
15	Employee 15	25-04-93	NA	04-08-60	05-01-70	NA	NA
16	Employee 16	30-06-85	01-01-86	NA	01-01-63	27-01-09	19-01-11
17	Employee 17	30-06-75	15-09-93	NA	NA	01-09-15	NA
18	Employee 18	20-04-89	29-12-97	05-06-58	03-06-64	NA	NA
19	Employee 19	08-07-88	10-05-90	05-02-62	17-12-71	08-11-16	NA
20	Employee 20	01-12-87	NA	10-02-60	30-06-63	NA	NA
21	Employee 21	01-08-81	20-02-86	NA	NA	26-10-10	NA
22	Employee 22	02-01-99	NA	10-05-69	01-01-79	NA	NA
23	Employee 23	20-09-81	NA	NA	01-01-44	01-01-12	NA
24	Employee 24	20-03-98	NA	01-06-68	01-01-73	NA	NA
25	Employee 25	30-10-97	30-01-03	10-07-64	30-08-70	NA	NA
26	Employee 26	15-06-96	06-02-94	15-06-74	30-08-75	21-09-22	NA
27	Employee 27	17-03-78	21-06-87	NA	13-08-53	04-09-09	11-08-14
28	Employee 28	26-10-99	NA	01-01-69	01-01-77	NA	NA
29	Employee 29	19-07-75	27-12-71	NA	10-03-43	14-09-03	13-01-10
30	Employee 30	16-05-86	01-11-91	NA	01-07-62	20-04-16	07-10-20
31	Employee 31	19-12-94	NA	25-02-65	30-05-68	NA	NA
32	Employee 32	23-06-94	30-12-90	30-04-63	28-11-65	NA	NA
33	Employee 33	27-03-89	NA	NA	NA	NA	NA
34	Employee 34	20-09-75	09-08-79	NA	NA	13-01-11	NA
35	Employee 35	16-12-94	NA	30-12-58	08-02-64	NA	NA
36	Employee 36	17-07-95	05-07-02	01-01-78	01-01-59	NA	NA
37	Employee 37	06-06-82	05-09-88	NA	01-01-56	15-04-14	26-11-15
38	Employee 38	08-10-90	26-04-98	05-07-50	16-07-57	NA	NA
39	Employee 39	07-11-85	NA	18-07-63	26-11-63	NA	NA
40	Employee 40	03-08-90	25-07-01	NA	01-07-55	NA	NA
41	Employee 41	24-03-85	01-01-91	NA	01-04-62	01-09-16	NA
42	Employee 42	27-02-92	NA	NA	NA	NA	NA

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EMPLOYEE			DEPENDENTS				
S.No.	Employee	Date of Birth	Spouse (DOB)	Father (DOB)	Mother (DOB)	Child 1 (DOB)	Child 2 (DOB)
43	Employee 43	13-06-97	06-07-98	01-01-73	01-01-77	NA	NA
44	Employee 44	24-04-94	NA	NA	25-06-64	30-10-22	NA
45	Employee 45	01-08-94	NA	NA	NA	NA	NA
46	Employee 46	15-12-92	25-06-97	10-12-65	NA	11-01-19	NA
47	Employee 47	11-08-95	NA	09-02-64	15-01-70	NA	NA
48	Employee 48	18-02-84	NA	NA	NA	NA	NA
49	Employee 49	11-08-92	NA	01-03-62	05-04-71	NA	NA
50	Employee 50	08-10-88	07-11-96	NA	NA	09-01-21	NA
51	Employee 51	24-08-91	17-05-95	25-03-62	12-06-66	NA	NA
52	Employee 52	20-03-83	20-04-00	NA	NA	18-10-20	NA
53	Employee 53	12-06-83	11-10-82	NA	19-04-66	01-08-08	28-09-09
54	Employee 54	12-08-95	NA	NA	25-11-54	NA	NA
55	Employee 55	27-11-79	26-06-80	01-04-58	03-09-62	02-04-05	21-07-13
56	Employee 56	12-07-93	15-09-92	11-12-57	NA	19-05-21	NA
57	Employee 57	10-10-91	26-03-95	29-06-63	03-07-65	NA	NA
58	Employee 58	04-11-92	NA	20-10-59	01-01-61	NA	NA
59	Employee 59	01-01-94	NA	04-12-58	07-06-68	NA	NA
60	Employee 60	27-04-97	NA	27-02-56	25-01-65	NA	NA
61	Employee 61	14-10-73	NA	01-04-46	01-08-46	NA	NA
62	Employee 62	17-06-99	NA	15-06-69	02-04-71	NA	NA
63	Employee 63	08-01-90	30-09-89	NA	NA	05-03-16	NA
64	Employee 64	15-09-88	02-07-97	NA	NA	17-11-20	NA
65	Employee 65	29-07-84	NA	NA	NA	NA	NA
66	Employee 66	09-02-94	25-02-91	NA	01-01-72	26-09-21	NA
67	Employee 67	01-04-88	15-01-90	01-01-59	01-01-63	29-10-14	12-11-19
68	Employee 68	05-08-94	08-06-99	05-07-69	05-07-74	NA	NA
69	Employee 69	12-07-87	10-06-94	01-06-48	NA	07-10-14	NA
70	Employee 70	15-01-00	NA	04-05-76	01-01-78	NA	NA
71	Employee 71	09-03-93	NA	27-05-59	11-02-67	NA	NA
72	Employee 72	08-12-91	01-01-92	18-07-59	13-10-69	NA	NA
73	Employee 73	05-04-88	17-01-95	NA	NA	29-03-22	NA
74	Employee 74	14-03-90	NA	NA	NA	NA	NA
75	Employee 75	09-07-75	07-09-82	26-06-42	06-01-52	01-04-10	NA
76	Employee 76	13-03-80	01-07-86	NA	NA	05-10-13	02-08-17
77	Employee 77	05-09-95	NA	NA	10-08-63	NA	NA

[Handwritten marks]