



**BHAGIRATHI**  
**ভাগীরথী**

**The Bhagirathi Cooperative Milk Producers' Union Ltd.**

BU:E&A:M.CLAIM: 0917

May 30, 2018

**CALL FOR TENDER FROM IRDA APPROVED INSURANCE COMPANIES ONLY FOR GROUP MEDICLAIM INSURANCE POLICY (FAMILY FLOATER) FOR OUR EMPLOYEES AND THEIR DEPENDANTS.**

**TENDER NOTIFICATION**

The Bhagirathi Co-operative Milk Producers' Union Ltd. is a Project of Government of West Bengal, under Cooperation Department and its registered Office address is- Feeder Dairy , Panchanantala, Berhampore, Murshidabad, West Bengal, Pin no- 742101. BCMPUL Invites "Tender (two Bid - Technical proposal & Financial proposal)" from Insurance Companies (Licensed and Registered with IRDA) for providing Medclaim facilities, (**Sum Insured of Rs. 3 Lac per family consisting of maximum 4 members / dependant**), to the **68 Nos of employees and 146 nos of their dependent family members** under Group Medclaim health Insurance Policy.

Sealed Quotations are invited from the Insurance Companies which are IRDA registered and are interested to provide group health Insurance to the employees of BCMPUL, and their dependent family members under Group (Family Floater) Medclaim Policy.

**Nature of the Work-** Providing Medclaim facilities to the employees and their dependent family members and their spouse under Group Medclaim Insurance Policy.

1. Note: The above number of employees and their dependents may increase or decrease at the time of award of Work (during the period of floating of tender and actual award of work), the premium will be paid accordingly as per the approved Guidelines.
2. Duration of the Contract One Year (Extendable for a further period of up to One Year on the Discretion of BCMPUL)
3. **Eligibility Criteria**
  1. Insurance company should be IRDA registered.
  2. Insurance company should have 10 years experience in handling healthcare schemes to 1000 (Insured Persons) or more under the one group health insurance, in 2015-16, 2016-17, 2017-18.
  3. Insurance Company should have an arrangement of Healthcare at prominent locations all the Districts of state as well as in whole country.

4. Date & Location of Pre Bid Conference- Location: Board Room of BCMPUL at 11.00 AM. Date: 06.06.2018. All queries be forwarded beforehand, through mail/ post / by hand to BCMPUL before 2 days the date of Pre Bid Conference .
5. Last Date for Receipt of Completely Filled Tender Application 11.06.2018 By 17:00 Hrs.
6. Date and Time of Opening of Tender Document (Technical Bid) 12.06.2016 by 2:00 Hrs.

**Note:** - In case the said date/s, happen to be a holiday for any reason, the activity will be held on the immediate next working day at the same time & place & as a consequence any change/s in the date/s of the subsequent activities will be informed through suitable media to all concerned.

7. BCMPUL reserves the right to modify, expand, restrict, scrap, refloat or cancel the Tender at any stage without assigning any reason. BCMPUL also reserves the right to accept or reject any or all the tenders without assigning any reasons. Responses received after the stipulated time period will be summarily rejected. For further details, please visit BCMPUL's **website [www.bhagirathimilk.com](http://www.bhagirathimilk.com)** (Tender section). For any query regarding Tender, please feel free to contact on the telephone no. within 5 days of date of issue of Tender. **Mobile-9434031455; 9593024070; 9832478726.**

#### **8. TERMS AND CONDITIONS:-**

1. All existing diseases must be covered under this policy for new and existing employees / members.
2. Room rent capped at 1.5 % ( minimum ) of SI per day for normal and for ICU / ITU, at 3 % ( minimum ) of SI per day.
3. There must not be any waiting periods i.e. 30 days, 1 year and 2 years etc. waiting periods will be exclude.
4. Employees should get reimbursement for pre and post Hospitalization expenses for minimum 30 / 60 days.
5. Cashless facility must be available.
6. As a value addition, health awareness camp / seminar will have be arranged for the employees as and when required.
7. Claim service assistance will have to be provided at our office premises for pre and post reimbursement and non cashless claim service.
8. Claim service coordinator will have to be available 24\*365 days.
9. Family floater (1+3)- Married employees:- self + spouse + 2 children and unmarried employees + 2 dependant parents + 1 dependant.
10. Sum Insured per family is Rs. 3 Lacs.
11. Ambulance charges will be covered in any situation.
12. Day care treatment will be covered.
13. Internal congenital disease will be covered.
14. All other benefits those are beneficial to our employees and their dependant will be covered .

#### **9. GENERAL INSTRUCTIONS TO THE BIDDERS:-**

1. **Submission Of Proposal:** The Technical proposal and the financial proposal duly signed on every page including annexures / appendices shall be submitted in separate sealed envelopes clearly super subscribed as "Technical Proposal," and "Financial Proposal" respectively. All the relevant documents except Financial Proposal shall be enclosed with the Technical Proposal. These two envelopes shall be sealed in an outer envelope bearing the address indicated above. The envelope shall be clearly marked:
2. The tender should be signed by a duly authorized representative of the Insurance Company or Agency. It shall be certified that the person signing the tender is empowered to do so on behalf of the Company. The person signing the proposal or any documents forming part of the proposal on behalf of another or on behalf of a firm shall be responsible to produce a power of attorney duly executed in his favour, stating that he has the authority to bind such other person or the firm as the case may be, in all matters pertaining to the contract. If the person so signing the tender fails to produce the said power of attorney, his proposal shall be liable to summary rejection without prejudice to any other right of BCMPUL under the law. The proposal shall be filled in by the Insurance Company or Agency neatly and accurately. Any corrections or overwriting would render the proposal invalid. Conditional offers / offers which are not in conformity to the prescribed document will be summarily rejected. All the documents submitted with the Tender are to be furnished duly signed on all pages along with the technical proposal.
3. The amount quoted should be inclusive of all applicable taxes and duties for all the items. It is hereby clarified that the amount quoted in financial bid document should be inclusive of service tax. Other taxes/cess, if any, would have to be included in the Quotation itself. It is also clarified that any upward revision in applicable taxes/cess/duties etc. shall be borne by Insurance Company. The downward revision/decline in applicable taxes/cess/duties shall be passed by the company to the BCMPUL.
4. The Insurance Company should indicate clearly in its Technical bid as to what documents are required to be submitted by BCMPUL along with the bills for smooth settlement of claims.
5. Any claim for increase in premium rates during the policy period on account of any reason whatsoever will not be entertained. There is no provision for foreclosure of the policy.
6. The Insurance Company or Agency, and their Personnel shall pay such taxes, duties, fees etc. as may be levied under Central/State law and the same will not be reimbursed by BCMPUL, unless otherwise specified.
7. The quotations must be neatly typed/ hand written. The bidder must attest all erasures and alterations made while filling the quotations. Overwriting of figures is not permitted. Failure to comply with either of these conditions is liable to rejection of the quotation. In case of discrepancy between rates quoted in words and figures, the lowest of the two will be considered.
8. Completely filled Proposals can be given in person or by post to: Managing Director, The Bhagirathi Cooperative Milk Producers' Union Ltd. , Feeder Dairy , Panchanantala , Berhampore , Murshidabad, West Bengal, Pin-

742101. The bids can also be personally dropped in the Tender Box Placed in Administration Building at the above address by the due date and time. Delivery of the responses along with documents against the Tender at the above address will be the sole responsibility of the responding Insurance Company or Agency.

9. BCMPUL reserves the right to modify, expand, restrict, scrap, refloat or cancel the Tender at any stage without assigning any reasons. Tender received after the stipulated time period or not in accordance with the specified format will be summarily rejected.

**10. Proposal Evaluation:**

A two-stage procedure shall be adopted in evaluating the proposals. The technical evaluation shall be carried out first. The financial evaluation will be carried out of only those agencies which fulfill the technical criteria.

**Technical Proposal:** The Tender Committee appointed by BCMPUL shall carry out its evaluation for the technical proposal. The technical proposal will be opened at the specified time and address and the Insurance Company or Agencies are at liberty to be present personally or through their authorized agents at the time of opening.

**Financial Proposal:** Financial proposal of only those Insurance Companies which fulfil the technical criteria will be opened and the date and time of opening of financial proposal will be decided and intimated by BCMPUL to such bidders separately.

11. The Tender committee, after determining whether the financial proposals are complete and without errors shall determine the lowest financial proposal for conducting negotiation / award of contract.
12. Confidentiality: The Insurance Company shall maintain strict confidentiality of all the tender, information, data coming in possession of the Insurance company as a result of awarding the contract and also any oral, written or other information disclosed for evaluation or for any other purposes shall be considered as confidential information passed on to the Insurance company. Any violation of the same will be liable for action under the law which shall entitle BCMPUL to claim damages apart from taking action under the appropriate Law.
13. The quotations should be valid for a period of 30 days from the date of Tender Opening.
14. All new joiners , newly married spouse and new born baby will also be covered from the date of joining.
15. **The list of our employees and their dependants are available in our office for your perusal.**
16. **Best rate is solicited from your end.**
17. **Our Group Medclaim Health Policy will be effective from 06.07.2018.**

  
**Managing Director**