



West Bengal Mineral Development and Trading
Corporation Limited (WBMDTCL)

(A Government of West Bengal Undertaking)

NOTICE INVITING QUOTATION

For

**GMC (GROUP MEDICLAIM POLICY) FOR THE EMPLOYEES AND THEIR DEPENDENT FAMILY
MEMBERS OF WEST BENGAL MINERAL DEVELOPMENT & TRADING CORPORATION LTD.
FOR ONE YEAR.**

NIT no. MDTC/ADMN/87/4, Date – 13.10.2023

Title of the NIT	GMC (GROUP MEDICLAIM POLICY) FOR THE EMPLOYEES AND THEIR DEPENDENT FAMILY MEMBERS OF WEST BENGAL MINERAL DEVELOPMENT & TRADING CORPORATION LTD. FOR ONE YEAR.
NIT No. & Date:	MDTC/ADMN/87/4 Date – 13.10.2023
Publishing Date	14.10.2023 at 10 AM
Pre-bid meeting date (Online only)	17.10.2023 Time: Oct 17, 2023 12:30 PM India Join Zoom Meeting https://us06web.zoom.us/j/83704871526?pwd=LbJ7HhiniM0FLKACM4afwP8r4xj0Lm.1 Meeting ID: 837 0487 1526 Passcode: 929263 (Note : Pre-bid is only to understand the document no changes in the document shall be entertained).
Bid Submission Start Date	14.10.2023 at 10 A.M
Bid Submission End Date	<u>30.10.2023 till 1 P.M</u>
Evaluation of techno commercial Bid.	<u>30.10.2023 at 3 P.M</u>
Price Bid Opening Date	<u>To be communicated later</u>
Address for Communication	For participation in the e-tendering process the following help desk may be taken: WBIIDC Building, 3rd Floor, DJ-10, DJ Block, Sector-II, Bidhannagar, Kolkata – 700091 tenderwbmdtcl@gmail.com 033 -2359-0073
Name & Contact Details of the authorised Intermediaries	Gallagher Insurance Brokers Pvt. Ltd. Pratyay Bhattacharya, Assistant Manager E-mail ID : PratyayBhattacharjee@aig.com Mobile No. 9831443146
Contact person of WBMDTCL	Company Secretary M-9831106515

The Milestone dates provided for the tender (bid submission end date, price bid opening date etc) will not be extended and remain fixed unless felt extremely necessary. Any request for extension of vital dates shall not be entertained by WBMDTCL.

INTRODUCTION TO BIDDERS:

Section-I

West Bengal Mineral Development & Trading Corporation Ltd. (WBMDTC Ltd.) is a Govt. Undertaking company which was formed as a Company as per Companies Act 1956 on 23rd February, 1973 under the direct administrative control of Department of Large Industries & Enterprises. Accordingly, Govt. of West Bengal holds 100% paid up share capital of WBMDTC Ltd. WBMDTC Ltd.

Section-II

West Bengal Mineral Development & Trading Corporation Ltd. hereby invite **ONLINE** tenders as per the details provided in the attached “**WBMDTCL-GMC-RFQ-2023-24 give in Schedule I & WBMDTCL-GMC-Claim Reoprt-2023-24” give in Schedule II** along with respective annexures.

- 1) **The ONLINE tenders can be submitted through the website <https://wbtenders.gov.in>. No other modes of submission of tender except ONLINE mode will be accepted.**
- 2) **Techno-Commercial Bid to be uploaded online as per attached format (Annexure-A).**
- 3) **Price Bid to be submitted online as per attached format. (BOQ-Annexure-B)**
- 4) All bidders are to submit the copy of this NIT duly signed as token of acceptance of the terms of NIT. This should be submitted as part of technical bid.
- 5) A certificate is required to be submitted with technical bid by the competent authority of bidding insurer confirming their capacity to underwrite such Employee Benefit (i.e. GMC) Policy.
- 6) Selected Insurance Company will be decided on the basis of Techno-commercially qualified and lowest premium quoted.
- 7) Decision on selection of insurer and placement of business will be at the sole discretion of WBMDTCL Management. Their decision will be final & binding on all participants.
- 8) In cases where quotations / bids are received from more than one office of the same insurer, the quote with the lowest premium among all such offices of the same insurer will be considered for evaluation. Any office backing out / withdrawing their quote will be debarred from participation in all such NIT of WBMDTCL.
- 9) For GMC, please quote the premium on the basis of the terms, Coverage and Members Details provided in RFQ. WBMDTCL reserves the right for any change in sum insured/ coverage/member's details before opening the price bid, so it is requested to the bidders to change the premium accordingly after getting intimation from our end.

10) The insurance policy will be valid for one year, which may be extended for another one year on same terms and conditions if the service of the selected party is found satisfactory.

11) The following to be applicable in case of Midterm addition/deletion of members, Midterm Cancellation of Policy is required irrespective of any claim ratio:

Additional Premium due to additions of members	Refund of Premium due to deletion of members	Refund of Midterm Cancellation, in case of renewal of Policy with incumbent Insurers
On pro-rata basis	On pro-rata basis	On pro-rata basis

12) GMC Policy shall include the following Terms/Coverages/Add-on covers :

Particulars/Details	Proposed Terms and Coverage
Insured	West Bengal Mineral Development and Trading Corporation Ltd
Period of Insurance	19-11-2023 to 18-11-2024
Per Family Sum Insured Options	₹ 5,00,000/-
Family Composition	Self + Spouse+ 2 Children+ 2 Dependent Parents or Parents in Law (1+5) (Cross Selection of Parents are not allowed)
Member Type	Regular Employee in (P+5), Retired Employee in (P+1) and Dependent of Deceased Employee (Spouse Dependent Children & dependent Parents or Parents in Laws)
No. of eligible employees Emp (As on Date of Tender)	136
No. of Dependent (As on Date of Tender)	310 (Spouse+ Children Parents or Parents in Laws)
Room Rent	1% of the Sum Insured for Normal Room & 2% of the Sum Insured for ICU, ITU, NICU & Similar facilities
Incremental/ Proportionate Charges	Not Applicable
Disease wise Capping	Not Applicable
Capping on Implant expenses	Not Applicable
Restriction on IV fluids/blood transfusion/injection expenses	Not Applicable
Restriction on Indoor/ Day care procedure expenses	Not Applicable
Organ Donor treatment & Recovery Expenses	Covered
Restriction on Medical practitioner's fees	Not Applicable
Restriction on Anaesthesia, blood, oxygen, operation theatre charges, Surgical appliances, Medicines, drugs, implants,	Not Applicable
Co-Pay	Not in any form
Pre-hospitalization	30 Days before the date of Admission
Post-hospitalization	60 Days After the date of Admission
30 Days Exclusions	Not Applicable
Pre-existing diseases exclusion	Not Applicable
1st year exclusions	Not Applicable
2nd / 3rd / 4th year Exclusion	Not Applicable
Cashless Benefit	Yes
Claim settlement to be done	In Favour of the Employee

Day Care	Covered
Maternity	Not Covered
Maternity Limit	Not Applicable
Waiting Period for Maternity	Not Applicable
Baby Coverage	Covered from Day-1 From Family Floater
Emergency Ambulance	INR. 1000/- per Hospitalisation
Dental Treatment	Covered in accidental Cases & where indoor Hospitalisation treatment is necessary.
Corporate Buffer	Overall limit INR. 20,00,000/-, Per Family Limit INR. 5,00,000/- Covered for all Diseases not limited to specific critical diseases or accident. The Dependent parents are also can avail the corporate buffer benefit
Broker	Gallagher Insurance Brokers Private Limited
TPA	Strictly external: FHPL
Other terms & Condition	
Mid Term Addition & Deletion	Yes on Pro rata basis for Employee with Exiting Family,
Basis for Mid Term Addition	1) Employee with Exiting Family, 2) Spouse of Employee on account of Marriage and 3) Newborn Child
Intimation window Period for Basis for Mid Term Addition	90 Days for Such event
Claim Intimation	7 Days from the date of Admission
Claim Submission	45 Days from the date of Discharge
Special Condition	
Member Type	For Dependent of the Deceased Member the Spouse will be considered as main member (Self)
Animal Bite	To be Covered
Separate Bill	The Surgeon & Specialists Doctor fees during the Hospitalisation whether mentioned in Final Bill or not will be payable subject to proper pre-numbered receipts are available
Maternity related Complication	Maternity is not covered however any complication related to maternity where the hospitalisation treatment is required will be covered including accidental abortion. But Voluntary Termination of Pregnancy is not covered.
Window Period for Finalising the Member Data	A window period of 15 Days from the date inception of the renewal to be given for finalising the Member Data.

Annexure – A

COVER 1: DOCUMENTS: TECHNO COMMERCIAL BID:

1.1 Documents to be submitted to fulfill the eligibility criteria as per Technical bid evaluation methodology.

Sl no.	Criteria	Documents to be submitted
1	Bidder information sheet as per Annexure-IA furnishing name, residential address, phone no, e-mail address and place of business of person (s) authorized to sign the tender with signature of appropriate authority with designation and seal of the Company.	Annexure-IA to be submitted duly stamped & signed by the auditor on the letterhead with UDIN & counter signed by the POA.
2	The Bidder should have been in general insurance business for more than 10 (ten) years on the date of opening of bids and is registered with IRDA having valid certificate of renewal.	Declaration to be submitted duly stamped & signed by the auditor in the letterhead with UDIN & counter signed by the POA.
3	The bidder should have Gross Written Premium of not less than Rs. 5000 crore for 2022-23	Declaration to be submitted duly stamped & signed by the auditor in the letterhead with UDIN & counter signed by the POA.
4	The Bidder should have solvency margin (as declared by IRDA norms) of not less than 1.50 in any three financial years during preceding 5 financial years i.e.2018-19, 2019-20, 2020-21, 2021-22 and 2022-23. (not applicable for PSU's). Prospective bidders should submit documents in support solvency margin.	Declaration to be submitted duly stamped & signed by the auditor in the letterhead with UDIN & counter signed by the POA.
5	The Bidder should have a Minimum Net worth of Rs. 250 crore as on 31.03.2023. (Definition of ' Net Worth' is difference between total assets and current liabilities which essentially means summation of paid up capital and free reserve.)	Declaration to be submitted duly stamped & signed by the auditor in the letterhead with UDIN & counter signed by the POA.
6	The Bidder should have given the insurance cover of GMC Policy with minimum 100 primary members covered to at least one Public Sector Undertaking in India in each year during 2020-21, 2021-22 & 2022-2023.	Declaration to be submitted duly stamped & signed by the auditor in the letterhead with UDIN & counter signed by the POA.
7	The bidder should have a full-fledged operational office is Kolkata from last 10 years with minimum 10 permanent/on roll employees from where the policy will be services.	Declaration to be submitted duly stamped & signed by the auditor in the letterhead with UDIN & counter signed

	Declarations with all the details in company's letter head to be signed by CEO/Authorized Signatory.	by the POA
8	Bidder should upload /provide copy of Power of Attorney/authorization by appropriate Competent Authority of the Company authorizing signing of the Bid document by the authorized signatory.	As per format in Annexure II
9	Bidder has to provide a declaration that they have not been debarred or black listed by any PSU during the last five years in the companies/bidder's "Letter Head" signed by the authorized signatory.	As per format in Annexure III
10	Undertaking regarding Genuineness of documents	As per format in Annexure IV
11	Bidder should furnish a covering letter in prescribed format (F-1) for acceptance of all terms & conditions of tender document.	As per Annexure in F-1

Notes for General Information:

As per GoI, Ministry of Finance, Deptt. Of Financial Services Circular No. EG-14017/64/2020-InsII dated 02-July-2022, the criteria of solvency ratio of 1:5 of the liabilities have been excluded for the PSU Insurance Co like National Insurance Company Ltd., Oriental Insurance Company Ltd., United Insurance Company Ltd. and The New India Assurance Company Ltd. The companies other than PSU, should submit documentary evidence in support of solvency ratio along with the tender documents.

Authenticated scan copies of all documents are to be uploaded in the designated locations of the e-tender portal and original documents of above copies are to be produced on demand.

Annexure – B

COVER 2: FINANCIAL BID

Tender Inviting Authority: MANAGING DIRECTOR, WEST BENGAL MINERAL DEVELOPMENT & TRADING CORPORATION LIMITED

Name of Work: GMC (Group Mediclaim Policy) for the employees and their dependent family members of West Bengal Mineral Development & Trading Corporation Ltd

Contract No: MDTC/ADMN/87/4 dated: 13.10.2023

Name of the Bidder/ Bidding Firm/ Company :						
PRICE SCHEDULE						
(This BOQ template must not be modified/replaced by the bidder and the same should be uploaded after filling the relevant columns, else the bidder is liable to be rejected for this tender. Bidders are allowed to enter the Bidder Name and Values only)						
Sl. No.	Item Description	Units	Quantity	Total Premium Amount In Figures <i>(Please refer to clause-12 sl no 3 of Bid Document)</i> To be entered by the Bidder Rs. P	Total Premium Amount Rs. P	Total Premium Amount In Words (INR)
1	Total Premium Amount for Sum Assured of Rs 5,00,000 per family (in INR)					
1.01	Note: The Rate has to be quoted inclusive of GST as specified in Clause No. 12, Serial No. 3	INR			0.00	INR Zero Only
Total in Figures					0.00	INR Zero Only
Quoted Rate in Words		INR Zero Only				

“Finance” for BOQ sheet duly filled up. Bidders need to fill up the rate of item in the BOQ, in the designated cell of the BOQ spreadsheet and upload the same in designated location of Cover #2.

1. All Premium Rates and total Premium to be quoted by the Bidders will be in Indian Rupees (INR) only on Firm Price basis.
2. Basic Premium on lump sum basis shall be quoted in the Price Schedule, (BOQ) of Bidding Forms.
3. It needs to be ensured that there is no calculation mistake while quoting the premium. The entire premium quoted must be firm and no revision in the premium quoted will be allowed after the submission of bids. The premium quoted against this tender must cover all the **Terms/Coverages/Add-on covers (as per Clause No. 12)** mentioned in the detailed Bid Document.
4. The Bidders can't withdraw their offer after opening of Bids.
5. The bidder who will be declared L1 after evaluation of the financial bid shall be issued LOI for the job.

A. For participation in the e-tendering process the following help desk & website may be taken:

1. <https://wbtenders.gov.in>

Technical Support Contact (For Vendors)

Name: Helpdesk Landline No: 033 -2359-0073

Email ID: tenderwbmdtcl@gmail.com

B. To participate in e-tendering of WBMDTCL, please refer “Instructions for Online Bid Submission” on <https://wbtenders.gov.in> for System requirement, Browser configuration, procedures etc.

C. All the vendors participating in the online e-tendering have to abide by the process involved in the entire workflow of the e-tendering. WBMDTCL shall not be responsible for any mistake made by the vendor at the time of bid process. In case any vendor submits an invalid bid due to any reason including typing mistake / human error, such invalid bid will be disqualified/rejected and such vendor shall not be allowed to further participate in the tender and the procurement process shall be completed considering the other valid bids.

D. It is mandatory for the Bidders to use the digital certificate in all their bidding Process. For submitting bid through e-tendering, vendors will have to use a Class III Digital Signature Certificate issued by any India CA approved by CCA of India as per IT Act 2000. Guidelines as indicated in <https://wbtenders.gov.in> may be complied in this regard. The said digital certificate should bear the name of the Company/ Bidder who is willing to participate in the tender.

It is the entire responsibility of the vendors to protect their own login Id and Password and keep their digital certificate safe so that is not misused by any other person.

Thanking You,
For and on behalf of WBMDTCL
General Manager (Admin.)

Form F-1 Format of Covering Letter of Bid (on the letterhead duly stamped & signed by the POA)

To,

Date:

West Bengal Mineral Development & Trading Corporation Ltd,

Sub: Bid document No of WBMDTCL_____

Dear Sir,

Having gone through the Bidding Document for undertaking various Insurance Covers required by West Bengal Mineral Development & Trading Corporation Ltd. (WBMDTCL) for the period 19-11-2023 to 18-11-2024, including the Technical Qualifications, General Bid Conditions and the Price Bid (Schedule of Rates) etc., the Receipt of which is hereby confirmed, I, _____(Name & Designation of Authorized Signatory), of the _____(Name of the company), am pleased to offer our Bid containing both our Technical Bid as well as the Price Bid (Schedule of Rates) with a view to undertake and execute the Insurance Policy, sought for by the Corporation against various perils and in conformity with the said Bidding Document, for which we undertake to provide the desired insurance covers to the West Bengal Mineral Development & Trading Corporation Ltd. at the Premium quoted by us in enclosed BOQ (Annexure – B) containing the Price Bid (Schedule of Rates).

We confirm and declare that we are registered with the Insurance Regulatory Development Authority (IRDA) for the purpose of doing the General Insurance Business and not debarred or black listed by any PSU during the last 5years.

We further confirm and declare that we are meeting the eligibility criteria laid down by the Corporation and the rates quoted by us in the Price Bid are in conformity with the guidelines issued by IRDA from time to time and there is no deviation in the rates, terms & conditions offered by us with reference to the IRDA guidelines, whatsoever. We also confirm that all the terms & conditions of bid document are acceptable to us and this confirmation should also be considered as all the pages of bid document having been signed by me, the authorized signatory.

We further confirm and declare that this bid shall be valid for a period of 180 days from the date of opening of Technical Bid, and shall remain binding upon us if the same is accepted by WBMDTCL at any time before the expiry of 180 days period. We also agree to extend the validity period for another 30 days.

The bid together with our written acceptance thereof in your notification of award shall constitute a binding agreement between us.

Date:

Signature of Bidder's Authorized Signatory (holding POA): _____

Name & Designation of Authorized Signatory: _____

Annexure – IA

Format of Bidder's General Information

1. Bidder Name:	
2. Registered or Corporate Office Address:	
3. Year of Incorporation:	
4. Number of Years in Operation:	
5. Address for communication (If not same as in 2 above):	
6. Telephone Numbers:/ Land line	
7. E-Mail Address for Communication:	
8. Name of Contact Person:	
9. His/her Mobile Number:	
10. Name of the Authorized Signatory & his/her designation having the POA	
11. PAN no.	
12. GST no.	
13. IRDA Registration no.	

Place:

Date:

Signature of Authorized Signatory

Note: This document must be inked signed by authorized signatory and uploaded through its digital signature.

To be submitted duly stamped & signed by the auditor on the letterhead with UDIN & counter signed by the POA.

Annexure – IB

Format for Eligibility Criteria

<u>Parameters</u>	<u>Certification</u>
The Bidder should have been in general insurance business for more than 10 (ten) years on the date of opening of bids and is registered with IRDA having valid certificate of renewal.	
The bidder should have Gross Written Premium of not less than Rs. 5000 crore for 2022-23	
The Bidder should have solvency margin (as declared by IRDA norms) of not less than 1.50 in any three financial years during preceding 5 financial years i.e.2018-19, 2019-20, 2020-21, 2021-22 and 2022-23. (not applicable for PSU's). Prospective bidders should submit documents in support solvency margin.	
The Bidder should have a Minimum Net worth of Rs. 250 crore as on 31.03.2023. (Definition of ' Net Worth' is difference between total assets and current liabilities which essentially means summation of paid up capital and free reserve.)	
The Bidder should have given the insurance cover of GMC Policy with minimum 100 primary members covered to at least one Public Sector Undertaking in India in each year during 2020-21, 2021-22 & 2022-2023.	
The bidder should have a full-fledged operational office is Kolkata from last 10 years with minimum 10 permanent/on roll employees from where the policy will be services. Declarations wilth all the details in company's letter head to be signed by CEO/Authorized Signatory.	

To be submitted duly stamped & singed by the auditor on the letterhead with UDIN & counter signed by the POA.

ANNEXURE-II

Format of Power of Attorney (POA)

(Should be submitted in Rs 100 non-judicial stamp paper duly notarized by Notary Public)

This is hereby declared that M/s _____ having its address of correspondence at _____, do hereby appoint and nominate Sri/Smt _____ son/daughter of _____ aged about _____ years of this Company as Authorised Signatory for all Official Work, signing of the Bid Documents and all other related Documents related to this job.

Name of the Authorised Signatory:

Address:

Signature:

Contact Number:

Signature Attested by the Company Director
duly stamped with name and designation.

Note

The extract of Board Resolution wherein Power of Attorney has been provided by the concerned person has to be provided along with this Annexure.

ANNEXURE-III

Declaration of Blacklistment

(On Rs. 100/- non- judicial stamp paper duly notarized by a Notary Public)

We, M/s _____ having registered office at _____, do hereby declare that as on the Tender publication date the Bidder have not been black listed by any Govt./PSU/Statutory Bodies/IRDA during last 10 (Ten) years and should not have any live complaint lodged by any Govt. Company.

Signature of the Authorised Signatory of the Bidder duly stamped.

ANNEXURE-IV

UNDERTAKING REGARDING GENUINNESS OF DOCUMENTS

(On Rs. 100/- non-judicial stamp paper duly notarized by a Notary Public)

I, _____ Director of M/s. _____
_____ solemnly declare that:

1. I am submitting Tender for the Job as Insurance Intermediary to assist in various matter related to WBMDTCL's Group Mediclaim Policy against Tender No.

2. All information furnished by us either in any self-certified supporting document or any other document in respect of fulfilment of eligibility criteria of this Tender is complete, correct and true.

3. All documents/credentials submitted along with this Tender are genuine, authentic, true and valid.

4. If it is found at any point of time that our documents are not genuine or false or forged then in that case our tender will be rejected, we will be debarred from participating in further/future WBMDTCL tenders and/or any action as deemed fit by WBMDTCL may be taken against us, including termination of the contract, forfeiture of all dues including banning/delisting of our entity and all related persons etc for 5 (five) years.

5. Decision whether the documents submitted are genuine and authentic, will be taken by WBMDTCL based on verification and will be final and binding on the bidder.

6. The bidder will allow WBMDTCL to verify all such internal documents of the bidder on demand by WBMDTCL.

SIGNATURE OF THE AUTHORISED REPRESENTATIVE
WITH STAMP

Dated

Witnesses:

1. 2.

Accepted [Notarized]

(Signature)

(Name, Title and Address of the Attorney)