

THE WEST BENGAL NATIONAL UNIVERSITY OF JURIDICAL SCIENCES

(An Autonomous Law University established by the West Bengal Act No. IX of 1999)

"Dr. Ambedkar Bhavan", 12, LB Block, Sector III, Salt Lake City, Kolkata - 700 106

Phone: (033) 2335 7397/ 0510/ 2811, 2569 4700 to 30 <> Fax: (033) 2335 7422/ 0511

E-mail: purchase@nujs.edu <> Website: www.nujs.edu

Ref. No.: WBNUJS/Pur/Admn/GMIP/2023-24

DATE: 21.08.2023

NOTICE INVITING TENDER

The West Bengal National University of Juridical Sciences, an Autonomous Law University established under the WBNUJS Act, 1999 (West Bengal Act IX of 1999) adopted by the West Bengal Legislature in July, 1999. The University was notified under Clause (f) of Section 2 of the UGC Act, 1956 in August 2004 and has been granted affiliation by the Bar Council of India is in the process of providing a **Group Mediclaim Insurance Policy for Employees and their Family Members of WBNUJS Kolkata** from IRDA Accredited PSU/ Govt. Subsidiaries Insurance Companies.

"GROUP MEDICLAIM INSURANCE POLICY FOR EMPLOYEES AND THEIR FAMILY MEMBERS OF WBNUJS KOLKATA INITIALLY FOR A PERIOD OF ONE YEAR, MAY BE FURTHER EXTENDABLE FOR ANOTHER TERM OF TWO YEARS SUBJECT TO PERFORMANCE AND MUTUAL CONSENT"

Sum Insured of INR 5,00,000 or INR 10,00,000 Per Employee/ Per Family

CRITICAL DATES OF TENDER

Sl.No.	Particulars	Date	Time
1.	Date of Publication/ Download of Tender	21.08.2023	10.00 am
2.	Bid Submission Start Date	21.08.2023	10.00 am
3.	Bid Submission Close Date	31.08.2023	3.00 pm
4.	Pre-Bid Meeting to be held on	25.08.2023	4.00 pm
5.	Opening of Technical and Financial Bids	Intimated Later	
6.	Validity of the Bid Documents	90 Days from the Date of Opening	

Other terms & conditions/ contents of the NIT are mentioned below –

1.	Policy to be issued in favour of	The West Bengal National University of Juridical Sciences
2.	Address	"Dr. Ambedkar Bhavan" 12, LB Block, Sector III, Salt Lake City, Kolkata - 700 106
3.	Period of cover	One Year and further may be extended
4.	Policy Type	Group Mediclaim Insurance
5.	Sum Insured	Standard Health Cover for Sum Insured of INR 5,00,000/- or INR 10,00,000/- Per Employee. The policy should cover the treatment of covid-19 also. The insurance shall provide cover from Day-1 and shall cover pre-existing diseases.
6.	Claim settlement procedure	The Insurance Company shall be liable to settle the cashless claims instantly whereas, the reimbursement claims within a maximum turn-around time of fifteen (15) days after submission of documents and in case of the delay reasons has to be informed to WBNUJS Kolkata in writing. If reasons are not found justified, the Insurance Company shall be liable to pay interest as per IRDA notification

Registrar
West Bengal National University of Juridical Sciences
"Dr. Ambedkar Bhavan", 12, LB Block, Sec-III
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7.	Submission of the Bid	<p>The Insurance Companies may submit their proposals along with NIT in the format provided at Annexures and shall be in the sealed envelope super-scribing thereon "Quotation for Group Mediclaim Insurance Policy for Employees and their Family Members of WBNUJS Kolkata" may be submitted by Hand/Post/Courier etc. to the –</p> <p>The Registrar The West Bengal National University of Juridical Sciences, "Dr. Ambedkar Bhavan" 12, LB Block, Sector III, Salt Lake City, Kolkata - 700 106</p> <p>The University will not take any responsibility under any circumstances for courier/ postal delay.</p>
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ENVELOPE 'A':

This envelope should contain the following –

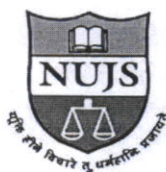
- 1) Duly completed covering letter as per **Annexure I to III** on official letterhead.
- 2) Technical Bid as per **Annexure-V** and the terms and conditions duly signed.
- 3) Relevant supporting documents of technical bid, if any.

ENVELOPE 'B':

- 1) This envelope should contain only the financial bid as per **Annexure- IV**

GENERAL TERMS AND CONDITIONS:

1. No changes shall be made in this NIT. Bids, which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect, will be rejected. Tenders sent by Fax & E-mail will not be accepted.
2. All the pages of NIT along with the proposals should be duly signed & stamped by the insurance company as a token of acceptance of the terms & conditions of NIT.
3. Health Insurance Policy Cards or e-cards for availing Cashless facility by all the Employees to be provided within 10 days from the date of issue of the Policy.
4. The agencies should also submit an undertaking duly Signed & Stamped. The should also confirm that, they have not been blacklisted/debarred by any organization, department etc. (**Annexure-III**)
5. Proposals received after the closing date will not be considered.
6. Periodic meeting to be held in University Campus between the University and the TPA/Insurance Company for review of cases/settlement of grievances of the Employees.
7. No additional terms and conditions shall be applicable.
8. In the event of dispute, The Vice-Chancellor, WBNUJS Kolkata shall be the sole arbitrator and his decision shall be final and binding on both the parties.
9. The response time by the TPA at the time of admission should be maximum six hours.
10. Payment will be released by NEFT /RTGS.
11. The University reserves the right to accept or reject any proposal in full or part without assigning any reason thereof. The decision of WBNUJS Kolkata in this regard shall be final and binding on the proposer.
12. The Policy shall cover hospitalization of all the Employees (as per point 1 above) in case of surgeries/procedures etc. along with any exigency which do not require hospitalization but are generally covered by medical / Health Insurance policies as day care procedures.
13. It is expected that Insurance Company will have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility (List of panelled



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- hospitals should be enclosed). In case, the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed under this policy scheme.
14. One authorized representative of the bidder can be present while opening the tender. Financial bids of technically qualified parties shall be opened. 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.
 15. The scheme should have provisions for new entrants in service to get coverage within 24 hours of communication from WBNUJS Kolkata.
 16. The successful Company shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.
 17. In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
 18. In case of failure in settlement of claims within the period, the penalty will be enforced as per University norms.
 19. 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 Company/firm is noticed.

SPECIAL TERMS AND CONDITIONS:

1. 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.
2. Doorstep reimbursement facility in 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.
3. 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.
4. Admission and discharge to and from the hospital preferably on 24x7 basis.
5. Adequate experience in providing Group Insurance during past 10 years (Attach proof).
6. There shall be no Co-pay clauses in the Policy. Reimbursement for treatment of COVID19' disease has to be mandatorily incorporated in the policy.

PRE BID MEETING/ CONFERENCE:

Pre-Bid Conference/ Meeting/ Discussion will be held at WBNUJS Kolkata Campus on **25-08-2023 (Friday) at 4 PM** as stipulated in NIT, prospective bidders interested in participating in this tender may attend the Pre-Bid Meeting/ Conference/ Discussion to clarify terms and conditions of the tenders at the venue, date and time specified later. If required, a clarification letter and Corrigendum to Tender Document shall be issued, containing amendments of various provisions of the Tender Document, which shall form part of the Tender Document.

CANVASSING, FRAUD AND CORRUPT PRACTICES:

Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be. "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official. "Fraudulent practice" means a misrepresentation of facts in order to influence Tender process or an execution of a contract to the



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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; WBNUJS Kolkata will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices. WBNUJS Kolkata 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.

DISPUTES:

In respect of all tender conditions, and / or any matter connected therewith the decision of WBNUJS Kolkata 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 Kolkata courts only. In case of dispute of any claim, a committee consisting of the representative of the insurance company and WBNUJS Kolkata will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities. Finally, all disputes or difference arising out of this tender, terms & conditions or any matter relation to this tender shall be resolved through arbitration. The Vice-Chancellor, WBNUJS Kolkata or his nominee shall be sole arbitrator who will decide the dispute as per the provision of "The Arbitrator & Conciliation Act 1996".

RESOLUTION OF DISPUTES:

The dispute resolution mechanism to be applied pursuant shall be as follows:

In case of Dispute or difference arising between the Purchaser and a domestic supplier relating to any matter arising out of or connected with this agreement, such disputes or difference shall be settled in accordance with the Indian Arbitration & Conciliation Act, 1996, the rules there under and any statutory modifications or re-enactments thereof shall apply to the arbitration proceedings.

The dispute shall be referred to The Registrar, The West Bengal National University of Juridical Sciences (WBNUJS) Kolkata and if he is unable or unwilling to act, to the sole arbitration of some other person appointed by him willing to act as such Arbitrator. The award of the arbitrator so appointed shall be final, conclusive and binding on all parties to this order.

In the case of a dispute between the purchaser and a Foreign Supplier, the dispute shall be settled by arbitration in accordance with provision of sub-clause (a) above. But if this is not acceptable to the supplier then the dispute shall be settled in accordance with provisions of UNCITRAL (United Nations Commission on International Trade Law) Arbitration Rules. The venue of the arbitration shall be the place from where the order is issued.

DISPUTES AND JURISDICTION:

Any legal disputes arising out of any breach of contract pertaining to this tender shall be settled in the court of competent jurisdiction located within Kolkata, West Bengal.

GOVERNING LANGUAGE:

The contract shall be written in English language. English language version of the Contract shall govern its interpretation. All correspondence and other documents pertaining to the Contract, which are exchanged by the parties, shall be written in the same language.

AWARD OF CONTRACT:

WBNUJS Kolkata shall award the contract to the technically eligible lowest bidder. If more than one bidder happens to quote the same lowest price, WBNUJS Kolkata reserves the right to award the



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contract to more than one bidder or any bidder.

SUBLETTING OF WORK:

The firm shall not assign or sublet the work/job or any part of it to any other person or party without having first obtained permission in writing of WBNUJS Kolkata, which will be at liberty to refuse if thinks fit. The tender is not transferable. Only one tender shall be submitted by one tenderer.

PURCHASER'S RIGHT TO VARY QUANTITIES AT THE TIME OF AWARD:

WBNUJS Kolkata reserves the right at the time of award of Contract to increase or decrease the quantity of items specified in the Schedule of Requirements without any change in price or other terms and conditions.

INDEMNITY:

The vendor shall indemnify, protect and save WBNUJS Kolkata against all claims, losses, costs, damages, expenses, action suits and other proceeding, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of all the equipment supplied by him.

TERMINATION FOR DEFAULT:

The Purchaser may, without prejudice to any other remedy for breach of contract, by written notice of default sent to the Insurer, terminate the Contract in whole or part:

- 1) If the Insurer fails to perform any obligation(s) under the Contract.
- 2) If the Insurer, in the judgment of the University has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.

For the purpose of this Clause:

- 1) "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution.
- 2) "Fraudulent practice" means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Borrower, and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Borrower of the benefits of free and open competition;"

In the event the Purchaser terminates the Contract in whole or in part, the Purchaser may procure, upon such terms and in such manner, as it deems appropriate, Goods or Services similar to those undelivered, and the Supplier shall be liable to the Purchaser for any excess costs for such similar Goods or Services. However, the Supplier shall continue the performance of the Contract to the extent not terminated.

OFFICE FOR COMMUNICATION :

The Bidder is desirable to have an office in West Bengal and service delivery centre in or around Kolkata. The Bidder should mention in detail their support infrastructure including address, contact Phone No., Fax No., e-Mail ID etc. and modalities by which fast response to maintenance calls and minimum downtime will be ensured.



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ANNEXURE- I

FORMAT FOR SUBMISSION OF TECHNICAL BID (PART- A)

Sl.No.	Particulars	Details
1.	Name of the Insurance Company	
2.	Full particulars of the office	
	a) Address	
	b) Telephone No.	
	c) Fax No.	
	d) E-Mail address	
3.	Registration details (attach self- attested copies of Registration/ License)	
	a) IRDA Accreditation Certificate	
	b) GST Reg. No.	
4.	Name of TPA, if applicable	
5.	Enclose the Certificate of Declaration for Confirmation of IRDA guidelines (Refer Annexure-II)	
6.	Tender documents duly signed and stamped on each paper	
7.	24x7 helpline of TPA along with Contact details	
8.	A dummy copy of Group Mediclaim Insurance Policy with detailed terms and conditions.	
9.	The Company/Firm/Agency shall have average annual turnover of at least Rs. 2.00 Crores (Rupees Two Crores only) for the last three years (2020-21, 2020-21-22 and 2022-23).	Copies of Audited Balance Sheets duly audited by Chartered Accountant or Statutory Auditor for the last three years (2020-21, 2020-21-22 and 2022-23)

Certificate to be Submitted by Bidder:

"This is to certify that _____ is my official mobile number and _____ is my official e-mail id. Any communication done by the buyer on these above said mobile number /e-mail through buyer official mobile/e-mail will be treated as an official communication. Buyer reserves the rights to produce these communications during legal proceedings as a form of legal communication from buyer".

(Signature of the Authorized Person with Organization Seal)

Designation with Contact No:

Company Name:



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ANNEXURE- I

FORMAT FOR SUBMISSION OF TECHNICAL BID (PART- B)

Parameters with evaluation matrix for Technical bid are given below:

Sr.No	Criterion	Points	Total
1.	Number of empanelled hospitals for cashless in India		20
	Up to 5000	10	
	More than 5000 but less or equal to 6000	15	
	More than 6000 but less or equal to 7000	18	
	Above 7000	20	
2.	Physical presence		20
	Present in all locations of our Divisional Office	20	
	Present in equal or greater than 95% but less than 100% Locations	15	
	Present in equal or greater than 90% but less than 95% locations	10	
	present in less than 90%	5	
3.	Number of Corporate Group Mediciam Policies being serviced in India where total lives covered are 100000 and above during the last three financial year.		20
	1 policy with minimum size of 1 lakh members in each of the last three financial years	10	
	2 policies with minimum size of 1 lakh members in each of the last three financial years	15	
	3 policies with minimum size of 1 lakh members in each of the last three financial years	18	
	More than 3 policies with minimum size of 1 lakh members in each of the last three financial years	20	
4.	% of repudiated claims out of total intimated claims under health policies during the financial year 2022-23		20
	Greater than 5%	10	
	Greater than 3% up to 5 %	15	
	Greater than 2% up to 3 %	18	
	Up to 2 %	20	
5.	Gross written premium during financial year 2022-23 under health insurance portfolio		20
	Rs 2500 to 3000 Cr.	10	
	Rs 3001 to 4000 Cr.	15	
	Rs 4001 to 6000 Cr.	18	
	More than 6000 Cr.	20	

In the above table of evaluation matrix, following conditions will apply:

- Policies where company is a Co-insurer will not be considered.
- Micro Insurance/ State Policies will not be considered.
- Only Corporate Group Mediciam Insurance policies will be considered for the technical bid.

Only those bidders who have scored equal to or more than **60% marks** in the Technical Bid will be qualified for participating in Financial Bid Event.

(Signature of the Authorized Person with Organization Seal)

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ANNEXURE – II

(ON BIDDER'S LETTER HEAD)

CERTIFICATE OF DECLARATION FOR CONFIRMATION OF IRDA GUIDELINES

1. I/We, _____ hereby certify that our offer no. _____ dated _____ against NIT specification No. _____ does not amount to any breach of IRDA guidelines. I further confirm that in the event of disclosure at a later stage that the same are not in line with IRDA Guidelines and WBNUJS Kolkata is put to any disadvantage or face cancellation of the Policy or any claim becomes substandard /untenable, the whole liabilities arising out of this shall lie queerly on us.
2. I/We-----herby undertake that in case of any violations to the above declarations at any stage of the contract, WBNUJS Kolkata reserves the sole right to cancel the contract and recover the full value of the contract from us.
3. I/We-----, further certify that I am the duly authorized representative of the Insurer and competent to agree as above.
4. I/We----- hereby accept all the terms and conditions of the NIT document and premium quoted considering the terms and conditions of the NIT.

(Signature of the Authorized Person with Organization Seal)

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ANNEXURE – III

SELF-DECLARATION ABOUT NON BLACK- LISTING (On Non-Judicial stamp paper)

Date:

To
The Registrar
The West Bengal National University of Juridical Sciences
"Dr. Ambedkar Bhavan"
12, LB Block, Sector III, Salt Lake City, Kolkata - 700 106

Sub: Tender Notice for Group Mediclaim Insurance Policy for the Employees and their Family Members of WBNUJS Kolkata, NIT Ref. No. WBNUJS/Pur/Admn/GHI/2023-24, Dated: 21.08.2023.

Sir,

In response to tender under reference, I/We hereby declare that our firm is not blacklisted/ debarred and not declared ineligible for reason by any National level Institutions like NLUs, IIMs, IITs, NITs, IISc, IIIT, IISER, NISER, State/Central Universities and Government Institutions in fast five year from the last date of submission of proposal.

If this declaration is found to be incorrect then without prejudice to any other action that may be taken. My/ our performance security may be forfeited in full and the empanelment offer if any to the extent accepted may be cancelled.

Yours faithfully,

(Signature of the Authorized Person with Organization Seal)

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ANNEXURE- IV

FORMAT FOR SUBMISSION OF FINANCIAL BID

Sl. No.	Particulars	Total Premium (Rs.)
01.	Premium for coverage of Rs. 5.00 Lakh per family for a period of one year	
	Taxes (if any)	
	Total in Figures	
	Total In Words	
02.	Premium for coverage of Rs.10 Lakh per family for a period of one year	
	Taxes (if any)	
	Total in Figures	
	Total In Words	

Note:

1. The Lowest bidder will be decided based on premium quoted including GST for each Employee. The resultant figures will be added and the bidder quoting the lowest amount will be declared as Lowest Bidder (L1) and will be awarded the contract, if otherwise found suitable as per the terms & condition of the NIT and the University norms.
2. As there may be slight change in number of Employees, the premium payable will be as per actual number of Employees / respective age group to be covered.
3. Conditional bids are not acceptable and bid submitted in the above format is only acceptable.

We hereby declare that the information provided above are true to the best of our knowledge & belief. We agree with all the details of the Insurance Scheme and the Terms and Condition of NIT, against which we have quoted our premium and the quoted premium is valid for 60 days from the last date for submission of this bid.

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DETAILS OF COVERAGE REQUIRED

1	Type of Policy (Floater/ Individual):	Family Floater for Employees and their dependent family members declared as per rules.
2	Sum Insured Band:	INR 5,00,000/- or INR 10,00,000/- Per Employee Per Family
Coverage and Benefit Details under Proposed Policy:		
1	In-patient Treatment including Critical Illness, Surgery and Treatment:	To be covered fully
2	Day Care Treatment: (Surgeries/ treatments/ procedures which require less than 24 hours hospitalization as an inpatient due to subsequent advancement in technology)	To be covered fully
3	Reimbursement of Pre & Post Hospitalization Expenses	30 Days Pre-Hospitalization expenses & 60 Days Post-Hospitalization expenses are to be covered fully
4	Claim submission for Pre & Post hospitalization	Should be 90 days from the date of discharge
5	Domiciliary Hospitalization Expenses	To be covered fully
6	Waiting period	To be waived fully
7	Pre-existing Diseases	To be covered fully; all pre-existing Diseases will be covered from day one/ inception of the policy.
8	Maternity Benefit and New Born Baby	To be covered fully; Nine months waiting period is waived off and new born baby is covered from Day 1. If life threatening complication to mother and/or fetus or foetus arises requiring hospitalization during any stage of pregnancy then overall family sum insured will apply.
9	Sub-limits	a) Room Rent, boarding and nursing expenses as provided by the Hospital not exceeding 1.0 % of the Sum Insured per day. b) Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses not exceeding 2.0 % of the Sum Insured per day. c) Ambulance services not exceeding 1% of the Sum Insured, Reasonably and Medically Necessarily incurred for shifting any Insured Person to Hospital for admission in Ward or ICU, or from one Hospital to another Hospital for better medical facilities, or Hospital to home.
10	Sub Limits on Medical Expenses/ Illness/ Surgeries/Procedures	No Disease wise sub-limit is allowed



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11	Co-payment:	No Co-payment is allowed
12	Cashless facility in Network Hospitals and Reimbursement in Non-network Hospitals	Renowned & Major Hospitals / Nursing homes pan India should be in the NWH/PPN Hospital list, which is to be attached with the quotation best in the industry.
13	Hospitalization expenses of Organ Donor's Treatment in case of Organ Transplant	To be covered fully
13	Surgeon, Doctor, Anesthetist, Medical Practitioner, Consultants special fees per illness	No restriction
14	Anesthesia, Blood, Oxygen, OT Charges, Surgical Appliances, Medicines, Drugs, Diagnostic Material, X-Ray & Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs and cost of Stent & Implant etc.	No restriction
15	Return of original documents	In some cases after the claims are submitted along with the original documents for reimbursement, where the patient is in need of getting back the original documents after the verifications are over by the TPA, should be returned on furnishing a request towards the same by the concerned employee
16.	Inclusion of rare & uncommon diseases	Certain diseases which are not covered in the common list of disease may be covered in the policy documents

All the existing employees engaged by WBNUJS Kolkata and their family members i.e., his /her spouse, and children whose criteria is outlined as under –

No. of Employees	76 Nos.
No. of Dependents	125 Nos.
TOTAL NOS. OF LIVES	201 Nos. (TWO HUNDRED ONE ONLY)

Sl.No.	Employee Age Group/ Band	Nos. of Members
01	0-25 Years	-
02.	26-30 Years	2
03.	31-35 Years	3
04.	36-40 Years	13
05.	41-45 Years	18
06.	46-50 Years	24
05.	51-55 Years	13
06.	56-60 Years	2
07.	61-65 Years	-
08.	66-70 Years	1
TOTAL		76 Nos.



THE WEST BENGAL NATIONAL UNIVERSITY OF JURIDICAL SCIENCES

(An Autonomous Law University established by the West Bengal Act No. IX of 1999)

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Sl.No.	Emp. Dependent Age Group/ Band	Nos. of Members
01	0-25 Years	67
02.	26-30 Years	5
03.	31-35 Years	6
04.	36-40 Years	22
05.	41-45 Years	13
06.	46-50 Years	5
05.	51-55 Years	4
06.	56-60 Years	-
07.	61-65 Years	-
08.	66-70 Years	-
TOTAL		125 Nos.

Family Definition:

Employees, Spouse, Two Children will only (1+3)

(In case of son, the coverage be till he starts earning or he attains the age of 25 years, whichever is earlier. In case of daughter, the coverage will be till she starts earning or gets married, whichever is earlier irrespective of the age limit. Dependency and other criteria to be decided as per University or Gol Medical Attendance Rules.

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