

**GROUP MEDICAL/HEALTH INSURANCE POLICY FOR STUDENTS OF
HNLU**

NOTICE INVITING TENDER THROUGH E-TENDER WIZARD

HNLU/Service/Stu/2022-23/09

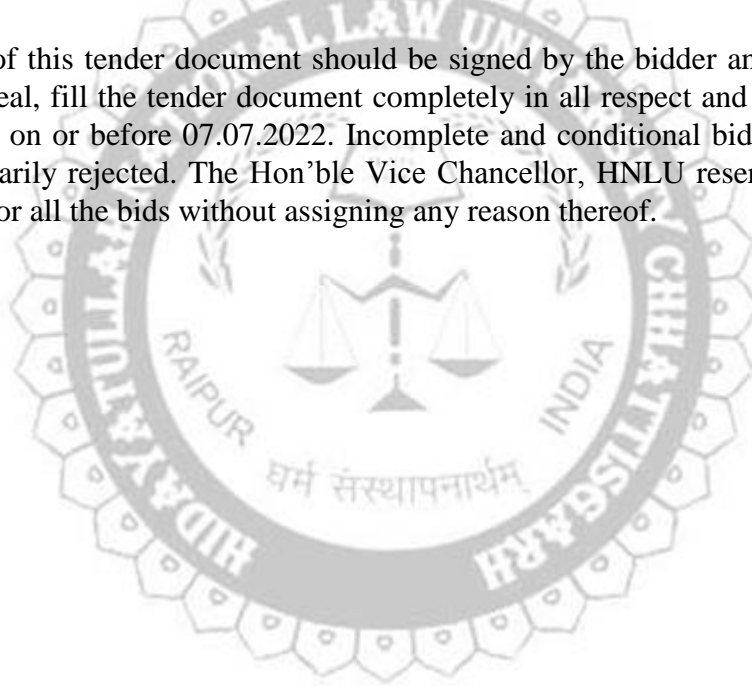
Date: 20.06.2022

**GROUP MEDICAL/HEALTH INSURANCE POLICY FOR STUDENTS OF
HIDAYATULLAH NATIONAL LAW UNIVERSITY RAIPUR**

(Last date of online Submission of bids through e-tenderwizard: 07.07.2022)

Hidayatullah National Law University was established by the Government of Chhattisgarh under the Hidayatullah National University Law, Chhattisgarh, Act. The University invites bids from Public Sector Insurance Companies registered with IRDA (Insurance Regulatory and Development Authority) and are interested in executing a Group Insurance coverage for 938 students (**Sum insured (cashless treatment) for Medical/Health insurance for each student: Rs. 1 Lakh with 24 hours coverage**) for the Students of the Institute as per the terms & conditions specified in this document.

All the pages of this tender document should be signed by the bidder and stamped with the company seal, fill the tender document completely in all respect and uploaded in the e-tenderwizard on or before 07.07.2022. Incomplete and conditional bids in any respect shall be summarily rejected. The Hon'ble Vice Chancellor, HNLU reserves the right to reject any and/or all the bids without assigning any reason thereof.



Sd/-
Registrar
HNLU

GROUP MEDICAL/HEALTH INSURANCE POLICY FOR STUDENTS OF HNLU

Terms and Conditions

I. Scope of the student group health insurance service

1. Students Group Insurance means insurance facilities covering the benefits of Hospitalization (inpatient cashless treatment) to all the students of Hidayatullah National Law University (HNLU). **The Policy should cover each student of HNLU with Medical/Health Insurance coverage of Rs. 1 Lakh on cashless basis with 24 hours coverage.**
2. All day care procedures shall be covered.
3. Ambulance charges @ 1% of the sum insured maximum 20 cases.
4. Cashless services in hospitals with consultation fee and diagnostic test at the CGHS rates list applied.
5. Room capping should be minimum 2% per ward and 4% for ICU.
6. Provision for additional buffer of Rs. 1 Lakh should be there for students, who may require above and over Rs. 1 Lakh as per medical exigencies and based on the instruction of the HNLU, Raipur
7. The Insurance Provider must be capable of implementing and managing a transparent, efficient, cost effective and sustainable Group Insurance coverage including Hospitalization/ Accident & Emergency Treatments.
8. Cashless admission and treatment are to be provided throughout the country in your approved hospital/nursing home in every case with membership number/insurance card issued by the TPA. (The list of hospitals in Raipur and elsewhere along with address should be enclosed).
9. The Insurance Company should have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility (List of paneled hospitals should be enclosed). In the case the insured obtains treatment from a non-network hospital, the actual expenses of hospitalization or the upper limit of sum insured amount to be reimbursed to the beneficiary/insured directly under this policy scheme within 30 days on receipt of bills. The service provider shall be responsible for ensuring the smooth process. No third party involvement in claim settlement will be entertained.
10. **The Insurance Company shall arrange to issue membership card to each insured student directly at their cost. The Insurance Company needs to ensure that any student with their valid identity card issued by HNLU, Raipur should get treatment for all emergency cases at various network hospitals without any difficulty. In medical/health insurance coverage, the treatment should cover Inpatient, all types of diagnostic facilities, room rent, ambulance charges, ICU etc. Additional coverages may also be mentioned.**
11. The insurance company has no right to reject the membership of a student of HNLU Raipur.
12. The Insurer will ensure direct settlement of bills and claims with hospitals and medical service providers.
13. All claims are required to be settled within 10 days from the date of receiving the claims from the University from the insurer's end. Payment for reimbursement should be made in the students account directly through bank transfer. No claims shall be rejected on the ground of late submission/no intimation.
14. The policy is to be covered from the initial day of the issue of the policy (day one coverage) to cover all diseases including Covid19 and its variants.

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15. The scheme has to necessarily cover all pre-existing illnesses of the insured students.
16. No disease-wise sub-limit is to be fixed by the insurance company.
17. Waiver/Concession in Room and ICU limits to reasonable percentage.
18. **The insurance company should submit the tax invoice and insurance policy copies for Group Student medical/health insurance to HNLU, Raipur.**
19. **A list comprising of Name of the Students, Registration Number, Course, Year of study and Date of Birth of students, gender, will be sent to the Insurer by 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 and submit to HNLU, Raipur.**
20. **Helpline: A dedicated helpline (24×7) from the TPA of Insurance Company need to be made available and the contact details including the name of contact person, contact numbers and postal/email address, shall be furnished in the tender.**
21. **PAYMENT:** Insurance premium will be paid as per the guidelines of the insurance company.
22. It is clarified that depending on the satisfactory performance, the contract can be renewed for next two academic years at the discretion of HNLU, Raipur on each academic year basis up to maximum of next two academic years.
23. 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 through the premium paid. The students leaving before completing an academic year shall also enjoy the insurance coverage for the entire insured period.
24. The selected insurance company should arrange an interactive session with the students as and when asked by the Institute regarding the benefits of the policy.
25. Service Charges on medical bills should not be deducted from the claim or charged to the claim.
26. There will be no age limit on the insured covered by this scheme.
27. Insurance company will not have the right to cancel or discontinue the insurance policy during the policy period for any reason whatsoever.
28. HNLU reserves the right to cancel the entire tender without assigning any reasons thereof.

II. Bidders eligibility Criteria

1. Each paper of Bid Document must be signed by the Bidder. Any document/ sheet not signed shall tantamount to rejection of the Bid.
2. The bidder (Private/Public Sector Insurance Companies) should be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and should have a valid license to carry out Medical Insurance business on a Pan India basis.
3. The Insurance Company needs to be having Medical/ Group Insurance participation in the Government/ Semi-government/ PSU/Govt. Undertaking/ Autonomous bodies/ Premier educational institutes etc. in the past. (Documentary evidence to be furnished).
4. Bidder has to submit declaration as per **Annexure-I** along with Technical Bid stating that they have not been blacklisted by any Indian Institutional

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Agency/Government Department/Public Sector Undertaking/Autonomous bodies in the last three years. In case of being blacklisted by any of the Institutions, details of the same be furnished.

5. **Documents to be uploaded in e-Tender Wizard:** Certified copy of IRDA accreditation certificate, details of the Third-Party Administrators (TPA), GST of the insurance company, PAN of the insurance company, experience of engagement by reputed industry/institution for providing similar insurance coverage. These documents will be considered towards deciding eligibility to be called for a presentation.
6. The rate quoted should be valid for a minimum period of 90 days. No claim for escalation of the rate will be considered after opening of the rate.
7. Insurance company will not be allowed to modify any terms and conditions of the policy post-inspection of the policy.

Disputes

1. In respect of all tender conditions, and / or any matter connected therewith the decision of HNLU 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 Raipur courts only.

Evaluation of Bids:

1. The Technical bids of shall be verified as per the eligibility criteria and those eligible will be called for a presentation/interaction.
2. The Financial Bids of only the bidders found eligible in Technical bid evaluation shall only be opened.
3. **Whichever insurance company/bidder quotes lowest premium for Group medical/health insurance will be awarded the tender.**

Sd/-
Registrar

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Annexure-I

(TO BE PRINTED ON OFFICIAL LETTER HEAD)

To
The Registrar
Hidayatullah National Law University,
Naya Raipur, Uparwara,
Raipur ,Chhattisgarh

Sub: Undertaking for implementation of Students' Group Insurance coverage.

Dear Sir,

In reference to above, I/We are enclosing our irrevocable offer and financial bid for Students Group medical/health insurance cover to Students of HNLU, Raipur.

I/we hereby declare that I/we have carefully read and understood the tender document (Tender No.: HNLU/Service/Stu/2022-23/09) including instructions, terms and conditions and all its contents stated there in and accordingly we are showing our interest for providing the said services.

Further, I/we declare that, our company has not been blacklisted/de-listed by any Indian Institutional Organization/Government Department/Public Sector Undertaking/Autonomous bodies in the last three years.

I understand that the University reserves the right to reject any or all tenders, wholly or partly or close, the tender at any stage prior to the award of contract without assigning any reason whatsoever.

I/We accept all the terms and conditions of the tender notice.

Thanking you

Yours sincerely,

Signature of the authorized person

Name.....

Designation.....

Contact/Mobile no.....

Office Seal

**GROUP MEDICAL/HEALTH INSURANCE POLICY FOR STUDENTS OF
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Technical Bid

Subject: Notice inviting tender for Group Medical/Health Insurance Policy for Students of HNLU, Raipur, against Tender No. HNLU/Service/Stu/2022-23/09 Date: 20.06.2022.

Si.No.	Particulars	To be filled/submitted by the bidder
1	Name of the Company	
2	Address with Email & Phone number	
3	Name of the contact person: Designation: Address Mobile no.: E-mail ID:	
4	IRDA Registration No. of the Insurance company (Documentary proof to be submitted)	
5	Bank details for RTGS / NEFT payment to transfer the premium	
6	PAN No. and GST Registration Number of the Insurance Company (Documentary proof to be submitted)	
7	Proof of Registered/Branch office in Raipur, Chhattisgarh (Documentary proof to be submitted)	
8	Documentary evidence of having Medical/Group Insurance participation in the Government/ Semi-government/ PSU/Govt. Undertaking/ Autonomous bodies in the past.	
9	Medical insurance coverages including additional benefits, if any	
10	Annexure –I of this tender document (Non-Blacklisting)	
11	Bidders Signature on all pages of this tender/bid	

All fields are mandatory to fill and furnished the self-attested copy of documents

Name and Signature of authorized person of the company and Official Stamp

Date:

Place:

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FINANCIAL BID

Notice inviting tender for Group Medical/Health Insurance Policy for Students of HNLU, Raipur, against Tender No. HNLU/Service/Stu/2022-23/09 Date: 20.06.2022.

Name of the Insurer: _____

Particulars	No. of Students	Policy period from the date of issue of insurance policy	Sum Insured in Rs.	Premium for all students for one year Group Medical insurance Policies (including all taxes and charges). (TO BE QUOTED BY THE BIDDER)
Group Medical/health insurance policy for HNLU students and	938	One Year	Rs. 1,00,000/- each for Group Medical insurance and Rs.	

All fields are mandatory to fill

Name and Signature of authorized person of the company and Official Stamp

Date:

Place: