

**TENDER DOCUMENT**  
**FOR**  
**GROUP MEDICAL INSURANCE POLICY FOR REGULAR**  
**AND**  
**RETIRED EMPLOYEES OF BECIL AND THEIR FAMILY**  
**MEMBERS**

**Tender Notice No BECIL/GMIP/2024-25**

(Dated : 19 April 2024)



**Broadcast Engineering Consultants India Ltd.**

(A Govt. of India Enterprises under Ministry of Information & Broadcasting)  
(A Mini Ratna Company)

**Head Office: 14-B, Ring Road, I.P. Estate, New Delhi -110002**

**Tel: 011-23378823 Fax: 23379885**

**Corporate Office: C-56/A17, Sector-62, Noida -201 307**

**Tel: 0120-4177850 Fax: 120-4177879**

**Regional Office: Bangalore and Kolkata**

**Email: [harmohan@becil.com](mailto:harmohan@becil.com) Web: [www.becil.com](http://www.becil.com)**

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## **BROADCAST ENGINEERING CONSULTANTS INDIA LIMITED**

**(A Govt. of India Enterprises – A Mini Ratna Company)**

**An ISO 9001:2008 Certified Company**

**Head Office: 14-B, Ring Road, I.P. Estate, New Delhi -110002, Tel.: 011-23378823 Fax: 23379885**

**Corporate Office: C-56/A17, Sector-62, Noida -201307, Tel.: 0120-4177850 Fax: 120-4177879**

### **Tender Notice No. BECIL/GMIP/2024-25**

To safeguard the health issues of its employees and their family members, BECIL intends to have health insurance cover from leading Insurance Company/organization operating in India. Accordingly, sealed bids are invited under two part bidding system from the reputed IRDAI accredited Insurance companies having experience in providing cash less health insurance to the employees of state or central Govt. Departments, PSUs, reputed corporate sectors, organizations for a period of **one year** from the date of commencement of the Agreement on contract basis at BECIL .

<b>S. No.</b>	<b>Description</b>	<b>Details</b>
1.	RFP No.	BECIL/GMIP/2024-25
2.	Date of Issue of Tender	18 April, 2024
3.	Last date of Submission of Bids	25 April, 2024 02:30 PM
4.	Date of opening of Technical and Commercial bid	Tech. Bid - 25 April, 2024, 03:30 PM Comm. Bid – Will be intimated separately
5.	Date of Personal Interview/Interaction	will be intimated separately
6.	Tender Fees	Rs 5,000/-
7.	Address for Communication of Bids	<b>Broadcast Engineering Consultants India Limited (BECIL)</b> BECIL Bhawan, C -56, A/17, Sector – 62, Noida – 201307 (Uttar Pradesh) Ph. 0120 – 4177850 Fax. 0120 – 4177879

- NOTE: Broadcast Engineering Consultants India Ltd. Reserves the right to amend the EOI tentative schedule and critical dates without giving any explanation whatsoever. Corrigendum may be published in this regard on [www.becil.com](http://www.becil.com) . Bidders are advised to check the website for updates in this regard.**

## **1. About BECIL:-**

Broadcast Engineering Consultants India Limited (BECIL), an ISO 9001:2015, 27001:2013, ISO/IEC 2000:2012 certified Mini Ratna Central Public Sector Enterprise (CPSI) was incorporated on 24<sup>th</sup> March, 1995 under the Companies Act, 2013 (erstwhile the Companies Act, 1956) by Government of India with 100% equity share capital of BECIL held by President of India through Secretary and Joint Secretary of Ministry of Information & Broadcasting.

The Company was initially set up for providing project consultancy services and turnkey solutions encompassing the entire gamut of radio and television broadcast engineering, establishment of transmission facilities like content production facilities, terrestrial, satellite and cable broadcasting in India. The company has now diversified into the fields of Strategic Projects such as Information Communication. Technology, Electronic Surveillance (namely CCTV, Access Control, Intrusion, Fire Safety, Hydrants, etc.). Electronic Media contents including films, Sentinel Analytics, Counter Drones/UAV etc. The activities include, but are not limited to Supply, Installation, Testing & Commissioning, Consultancy Services, Technical Audit, Media Analysis, R&D, projects pertaining to Digital India, City Surveillance, Safe City, Smart City, Make in India, Manufacturing, Audio Video & Data Analysis, Cyber Security, Engineering, Procurement & Construction, Project Management Services, Operation and Maintenance, Manpower Placement, AMC and providing total turnkey project for critical information infrastructure.

BECIL, has its Head Office in New Delhi, Corporate Office in Noida and Regional Office in Bangalore and Kolkata. BECIL is exploring geographical expansion in many states due to diversification in business portfolios.

Over the years, BECIL has consciously groomed and developed a team of in-house, versatile and dedicated engineers and also cultivated and harnessed a vast reservoir of professionals drawn from various fields of Broadcasting Industry, which include public and private Broadcasters, Defense and Cable Industry. Through this network of resourceful technical professionals, BECIL, has established its pan India presence to serve the needs of the industry.

BECIL has a vast reservoir of experts and integrates the expertise of All India Radio (AIR) and Doordarshan (DD), the national broadcaster of India, catering to one of the largest Radio Networks reaching out to more than a billion people and the world's largest Terrestrial Television Network supplemented by Analogue and Digital satellite Broadcasting services reaching out to millions of TV homes in India and abroad.

## 2. Pre-Qualification Criteria for the Bidders

Following are the Pre-Qualification Criteria to participate in the tender: - **(If any of the criteria is not fulfilled by the bidder, the Bid shall be liable to be rejected out rightly)**

2.1 The Bidder should be a registered private or public owned insurance company incorporated under the Companies Act, 1956 and/or 2013, in India. Insurance brokers can participate.

2.2 The Bidder should be registered with the IRDAI to carry out Group Accident Insurance and health insurance business for at least last three completed financial years. For the avoidance of doubt, for the purposes of this Tender and determining health insurance business, health insurance business will exclude personal accident and travel cover, whether explicitly stated or not.

2.3 The bidder should be having Medical/health insurance participation in atleast three major companies/organizations. Major companies here imply atleast 200 insured employees or more.

2.4 The Bidder shall have Gross Direct Premium Health Insurance (excluding personal accident or travel cover) of at least Rs. 20 crores in India in last three completed financial years.

2.5 The Bidder should provide proof of registration for:

- a) GST
- b) PAN

2.6 Documentary evidence in support of above mentioned criteria must be submitted along with technical bid.

2.7 The bidders shall declare that they have not been blacklisted or debarred by any of the Central Government or State Government or any organization under Central/ State Government or any Statutory Authority, or any Public- Sector Undertaking including IRDA and have not been found guilty of any criminal offence by any court of law in India or abroad (Declaration to be given in **Annexure F**).

2.8 Salient features of Policy

Sl. No	Policy Features	
1	Policy Period	07-05-2024 To 06-05-2025
2	Amount of sum insured in the running policy	Rs.3,36,50,000/- on Family floater basis
3	Proposed sum to be insured and no. of families	<b>Category I</b> Rs. 6.5 lacs each for 05 families on floater basis for CMD /Director and also retired CMD & Directors. <b>Category II</b> Rs. 6 lacs each for 14 families on floater basis for All General Managers & DGM.( E6-E5) <b>Category III</b> Rs. 5.5 lacs each for 41 families on floater basis for All AGM/Sr.Manager/Manager/Dy Manager/ Asst Manager/Sr PS <b>Category IV</b> Rs. 4.5 lacs each for 12 families on floater basis for All remaining employees.

4	Number of employees & dependent to be covered	<b>Total 72 no. of employees</b> (247 members) including parents of employees, data attached as <b>Annexure-I</b> .
5	Detailed Family definition	The insured employee, his/her spouse and two dependent children up to age of 25 years only (no age bar for dependent daughter who is unmarried/unemployed) Dependent Grand Parents/Parents/Parents In-Laws and Dependent Siblings. <b>Total 72 families (247 members)</b>
6	Mid-term inclusion/exclusion	Natural inclusion of newly joined employees and their families, newly married spouse and new born baby of existing employees on pro-rata basis of premium.  For Mid-Term Deletion, pro-rata premium is to be refunded in case of death of any insured member subject to the condition that there is no claim for that particular family.
7	Scope of coverage under the policy	As stated under <b>Annexure -G</b>
8	Demography of Employees	As stated under <b>Annexure -H</b>

### 3. Bidding Process for the Bidders :-

#### 3.1 Bid Submission

Bids will be submitted in an envelope/email and should be clearly and super scribed with our Tender reference number, date, Title, Bid opening Date and Bidder's name and address.  
**The bid must be valid for 120 days from the date of submission.**

**Bid shall be submitted by the bidder on or before 25 Apr 2024 latest by 2.30pm (as per BECIL's Clock) at the below-mentioned address:-**

**Assistant General Manager (Admin)  
Broadcast Engineering Consultants India Limited  
BECIL Corporate Office  
C-56/A-17, Sector-62, Noida-201307 (UP)**

**3.2** BECIL may, at its own discretion, extend the date for submission of bids. In such a case all rights and obligations of BECIL and the Bidders shall be applicable to the extended time frame.

**3.3** As the bids can be submitted only up to the defined date and time, there can't be any late bids. BECIL will not be responsible for any delay in obtaining the terms and conditions of the tender.

**3.4** The Bidders sending their bids through courier/by post should also ensure that their bids are received on the said address by the stipulated date and time i.e. 25 Apr 2024 at 0230 pm (as per BECIL's Clock). No time extension for couriers/sent by post shall be granted and BECIL will not be responsible for any postal delays/loss/non-receipt thereof.

**3.5** No bid may be modified subsequent to the last date for receipt of bids. No bid may be withdrawn in the interval between the last date for receipt of bids and the expiry of the bid validity period specified by the bidder in the bid.

**3.6** The bidders will bear all costs associated with the preparation and submission of their bids. BECIL will, in no case, be responsible or liable for those costs, regardless of the outcome of the tendering process.

**3.7** The tender shall be ignored, if complete information is not given there-in, or if the particulars and data (if any) asked for in the Schedule to the tender are not filled in.

**3.8 Envelope (B)** - Should include the financial bid (excluding taxes) in a separate enclosure of mail/sealed cover super scribing 'Financial Bid for BECIL Group Medical Insurance Policy' as per following format:

FINANCIAL QUOTE			
Sl. No	Amount of Sum insured	No. of Families to be covered (including parents)	Lump sum quote for one year excluding GST (Rs.)
1	Rs. 6.5 lakh (floater) per family	05 Families	
2	Rs. 6 lakh (Floater) per family	14 Families	
3	Rs. 5.5 lakh (floater) per family	41 Families	
4	Rs. 4.5 lakh (floater) per family	12 Families	
5	Total Lump sum quote for one year (excluding GST)	72 Families/ 247 Members	In Rs. ....
	In words: (Rupees .....)		
6	Total Premium amount including GST @.....% = Rs. ....		

**3.9 Opening of Bids**

- a. BECIL shall convene a bid opening session on 25 Apr 2024 at 1530 pm (as per BECIL's Clock) where Envelope-I containing Tender Fee drafts, shall be opened. One representative from the bidders, who have successfully submitted the bid, can participate.
- b. Subsequent to this, BECIL will go through the technical bids of only those bidders whose are found to be in order and haven't withdrawn their bids. Bidders' representatives can remain present during the bids submission and opening process.
- c. In case any bidder fails to submit the documents in support of qualifying requirements (QR), the offer of the bidder shall be rejected and his commercial bid shall not be opened. Further, if any documents are asked by BECIL, it has to be submitted within 24 hours.

**4 GENERAL TERMS AND CONDITIONS:-**

**4.1** All the regular employees as well as employees on deputation, adhoc employees and the retired employees of BECIL to be covered in the scheme.

- 4.2** The application should be unconditional in all respects.
- 4.3** Schedule of requirements/Salient features of the Group Medical Policy shall be as per **Annexure-G**.
- 4.4** The quotations should be strictly in the line of requirement of tender/contents of Annexures/Formats, failing which the bid shall not be considered for the evaluation.
- 4.5** The Management of BECIL reserves the right to amend or withdraw any of the terms and conditions mentioned in the tender Document or reject any or all the bids without giving any notice or assigning any reason. The decision of CMD/Director, Broadcast Engineering Consultants India Limited in this regard shall be final and binding on all.
- 4.6** The period of contract will initially be for **one year** extendable on mutually agreed terms and conditions, which is liable to be terminated with three months' notice, if any lapse or unsatisfactory performance of the Company/firm is noticed.
- 4.7** BECIL reserves the right to modify/change/delete/add any further terms and conditions prior to opening of Tender.
- 4.8 Terms of payment:** The annual premium for Group Medical Insurance shall be paid in advance on submission of "Proforma Invoice" in triplicate, in terms of the rules applicable under GST law. **BECIL GST No: 09AAACB2575L1ZG- Tax Invoice** will be raised for BECIL Noida.
- 4.9 Liquidated Damage for deficiency in service:** In case of deficiency in service by the bidder, bidder shall be debarred in participating future Tenders of BECIL for a period of three years. In case of termination of contract due to deficiency in service, the bidder shall be liable to refund the proportionate amount for the balance period along with fifteen percent interest thereon. BECIL shall also have other recourse like complaint before IRDA, legal proceedings against the bidder.
- 4.10 Settlement Of Disputes:**
- Any dispute(s) or difference(s) arising out of or in connection with the Contract shall, to the extent possible, be settled amicably between the parties.
  - If any dispute or difference of any kind, whatsoever, shall arise between BECIL and the Insurer arising out of the Contract for the performance of the Insurance Scheme whether during the contract period or after its completion or whether before or after the termination,
  - abandonment or breach of the Contract, it shall, in the first place, be referred to and settled
  - by the Chairman & Managing Director, BECIL, who, within a period of thirty (30) days after being requested by either party to do so, shall give written notice of his decision to BECIL and the Insurer.
  - Save as hereinafter provided, such decision in respect of every matter so referred shall be final and binding upon the parties until the completion of the insurance scheme and shall forthwith be given effect to by the Insurer who shall proceed to provide the service with all due diligence.
- 4.11 JURISDICTION OF COURT:** The laws applicable to the Contract shall be the laws in force in India. The Honb'le Courts of Delhi shall have exclusive jurisdiction in all matters



arising under this Contract.

## 5 Special Terms and Conditions:-

- 5.1**The scheme should have provisions for new entrants in service to get coverage immediately on communication from BECIL. The submission of premium in such cases will be set on pro-rata basis.
- 5.2**Once included in the scheme, the employee along with his/her family members should get the benefit of coverage until expiry of the coverage period irrespective his/her exit from the Organization.
- 5.3**The authority towards sanction of corporate buffer would lie solely and discretionary in the hand of BECIL.
- 5.4**Reports including the claims of individuals and the details of settlement are to be furnished to BECIL on monthly basis or as and when required by BECIL.

## 6 SELECTION PROCESS

- 6.1** The technically qualified bidders may be called for **Personal Interview/Interaction and Presentation** wherein the services offered by the Insurer shall be discussed.
- 6.2** Whether a bid qualifies or not would depend upon the pre-qualification criteria given above as well as various factors such as:
- All India coverage of recognized hospitals, existing customer base, coverage of ailments/surgeries etc. requiring one day or more of hospitalization,
  - exclusions (if any) from the reimbursable expenses
  - whether Corporate buffer and additional individual family top up insurance coverage is provided for and if yes, the ceiling on this amount
  - nature of non-empaneled hospitals where expenses are reimbursable in case of emergency treatment and ceiling, if any.
  - Any other terms & conditions not included in the factors listed above but looks significant to the Technical Evaluation Committee
- 6.3**The evaluation of the financial bids shall be done on L-1/terms & services basis among all the companies that qualify the technical bid. A negotiation meeting will be conducted with L1 bidder.
- 6.4** BECIL may opt for any or none of the policy based upon the premium quotes received.

## 7 Technical Evaluation Criteria

Sl.	Criteria	Parameter & Scale	Max Marks
1	Number of Clients During FY 22-23 FY 23-24	Upto 100	10
		More than 100	15

2	Network of Hospitals	250-300	05
		300-400	10
		More than 500	15
3	Presentation		30
4	Number of Offices/Branches	Less than 20	5
		More than 20	10
5	Experience	10-15 years	05
		15-20 years	10
		20-25 years	15
6	No of Claim Reimbursed and Payout Ratio.	90-95 %	5
		95.1-98.9 %	10
		99-100 %	15

**8. Commercial Bid:** Commercial Bid will be open only, when Technical bid qualifies the appropriate selection Criteria. Bidders who have secured 70 marks or above in the Technical evaluation will be considered eligible for the financial opening.

**9. Bidder code of conduct and business ethics.** BECIL is committed to its 'values & beliefs' and business practices to ensure that companies and bidders, who supply goods, materials or services, will also comply with these principles.

**10. Bribery and corruption:** Bidder are strictly prohibited from directly or indirectly (through intermediates or subcontractors) offering any bribe or undue gratification in any form to any person or entity and / or indulging in any corrupt practice in order to obtain or retain a business or contract.

**11. Integrity, indemnity & limitation:** Bidder shall maintain high degree of integrity during the course of its dealings with business/contractual relationship with BECIL. If it is discovered at any stage that any business/ contract was secured by playing fraud or misrepresentation or suspension of material facts, such contract shall be voidable at the sole option of the competent authority of BECIL. For avoidance of doubts, no rights shall accrue to the bidder in relation to such business/contract and BECIL or any entity thereof shall not have or incur any obligation in respect thereof. The bidder shall indemnify BECIL in respect of any loss or damage suffered by BECIL on account of such fraud, misrepresentation or suspension of material facts.

**12. Reporting Misconduct:** Bidders are required to report any misconduct/violations/improper demands from BECIL employees to the Chief Vigilance Officer/CMD. All communication in this regard should be directed only to above as per below mentioned email id:

**Chairman and Managing Director: [cmdbecil@becil.com](mailto:cmdbecil@becil.com)**

No Communication shall be encouraged to any other authority / external sources in this regard.

**13. Force Majeure:**

In the event of award of tender either party being rendered unable by force majeure to perform any obligation required to be performed by them under the contract, if any concluded, the relative obligation of the part affected by such force majeure lasts. The terms "Force Majeure" as implied here in shall mean acts of God, War, Civil riots, fire directly affecting the performance of the contract, floods and Acts and Regulations of respective Government of the two parties,. Both upon the occurrence of such cause and upon its termination, the party alleging that it has been rendered unable as aforesaid, shall within seventy two hours of the alleged beginning and ending thereof giving full particulars and satisfactory evidence in support of its claim. If deliveries are suspended by force majeure conditions lasting for more than 2 (two) months, BECIL shall have the option of cancelling the tender in whole or part at its discretion without any liability on its part.

## **ANNEXURE A**

### **BANK MANDATE FORM**

- DETAILS FOR PAYMENT OF TENDER PROCESSING FEES

यूनियन बैंक Union Bank of India

एनडीए २०२० A Government of India Undertaking



(A Govt. of India Undertaking)  
MID CORPORATE BRANCH, DELHI SOUTH  
D -26-28, Connaught Place, NEW DELHI -110001  
Tel:+91-9137849790; Fax: 01-11 23414330 ; Swift: UBININBBNDL  
Email: ubin0549797@unionbankofindia.bank

Ref.: MCB:ADV:ATL:2022-23:

Date: 18.01.2023

TO WHOMSOEVER IT MAY CONCERN

A	Name of the Beneficiary	BROADCAST ENGINEERING CONSULTANTS INDIA LIMITED
i	Address with Pin Code	BECIL Bhawan, C-56/A17, Sector -62, Noida - 201307 (U.P)
ii	Permanent Account Number (PAN)	AAACB2575L
iii	(a) Telephone No.	0120-4177861
	(b) Fax Number	0120-4177879
	(c) Contact Person	Sh. Awadhesh Pandit General Manager - (Finance and Accounts)
	(d) E-mail Address	panditmd@becil.com
	(e) Mobile No.	+91-8130918866
B	Bank Particulars	
i	Bank Name	UNION BANK OF INDIA
ii	Bank Contact No	+91-9137849790
iii	Branch Address with Pin Code	26/28, 1 <sup>st</sup> Floor, D Block, Connaught Place, New Delhi, 110001.
iv	BSR Code	549797
v	MICR	110026046
vi	SWIFT CODE	UBININBBNDL
Vii	11 Character IFSC Code of the Bank (Either enclosed a cancelled Cheque or obtain Bank Certificate as appended)	UBIN0549797
Viii	Bank Account Number as appearing on the Cheque Book	565101000065461
ix	Bank Account Type	Overdraft
X	If other, Specify	..

\*This certificate is issued on the specific request of our customer without any risk and responsibility on the part of the bank or any of its employees.

Bank Stamp with



Date 20-01-2023

**Particulars of The Bidder**

1.	Name of company/bidder	
2.	Office Address /Telephone No / Fax No / email id / website	
3.	Year of establishment	
4.	Status of the Company/bidder	
5.	Name of Directors	i) ii) iii)
6.	Names of principle person concerned with this work with title and Telephone No / Fax/ Email Id, Etc.	
7.	Whether registered with the registrar of companies /registrar of firms. If so, mention number and date.	i) ii) iii)
8.	In case of change of Name of the Firm, former Name / Names and year/ years of establishment:	
9.	GST registration certificate	
10.	Whether an assessed of income tax. If so, mention permanent account number.	
11.	State Annual turnover of the company/bidder Furnish copies of audited balance sheet and profit & loss account (audited) for the last three years.(2020-21, 2021-22. 2022-23)	
12.	Particulars and place of similar type of works done in a single order and tender amount. (Furnish details in a separate sheet and enclose copy of the employers certificate)	
13.	Specify the maximum value of single work executed in the past three years. (Minimum five work orders) Govt/ PSUs)	
14.	Status and details of disputes/ litigation/ arbitration, if any.	
15.	Certificate of financial capability / credit facility issued by the bank.	

Signature of Authorized Signatory

Place: \_\_\_\_\_ Date: \_\_\_\_\_ Address: \_\_\_\_\_

**Performa of letter of Undertaking for Bid Validity**

To,

Asstt .General Manager (Admin)  
Broadcast Engineering Consultants India Limited  
BECIL Bhawan, C-56, A/17, Sector-62, Noida-201307

Reference: RFP No. BECIL/GMIP/2024-25 dated << Apr 2024>>

I/We hereby submit our Bid and undertake to keep our Bid valid for the period of 120 days from the date of submission of the Bid.

I/We also agree to be abide by and fulfill all the terms, conditions of provision of the bid document.

Signature of Authorized Signatory

Place: \_\_\_\_\_

Date: \_\_\_\_\_

Address: \_\_\_\_\_

Mobile: \_\_\_\_\_

Email ID: \_\_\_\_\_

**Bid Covering Letter**

To

Assistant General Manager (Admin)  
Broadcast Engineering Consultants India Limited  
BECIL Bhawan, C-56, A/17, Sector-62, Noida-201307

Reference: RFP No. BECIL/GMIP/2024-25 dated Apr 2024

Dear Sir/Madam,

We, the undersigned, offer to provide on <Name of the Insurance Provider> with your RFP dated <insert dated Apr 2024 >and our Proposal. We are hereby submitting our Proposal, which includes our Technical bid and Commercial bid sealed in two different envelopes.

We hereby declare that all the information and statements made in this Technical bid are true and accept that any misinterpretation contained in it may lead to our disqualification.

We undertake, if our Proposal is accepted, to initiate the Implementation services related to the assignment not later than the date indicated in Fact Sheet.

We agree to abide by all the terms and conditions of the RFP document. We would hold the terms of our bid valid for 120 days as stipulated in the RFP document.

We understand you are not bound to accept any Proposal you receive.

Signature of Authorized Signatory

Place: \_\_\_\_\_

Date: \_\_\_\_\_

Address: \_\_\_\_\_

Mobile: \_\_\_\_\_

Email ID: \_\_\_\_\_

**Annexure - E**

**Credentials Summary**

<b>Sl. No.</b>	<b>Client Name</b>	<b>Client Type (PSU/Corporate)</b>	<b>Insurance Premium Value including GST</b>	<b>Documentar y evidence provided (Yes or No)</b>	<b>Remarks (Hospital Network Covered)</b>
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					



**Self-Declaration For Non Black Listing**

[ON BIDDER'S LETTER HEAD]

Bidder Ref. No. ....

Dated: .....

To

Assistant General Manager

Broadcast Engineering Consultants India Limited

BECIL Bhawan, C-56, A/17, Sector-62, Noida-201307

We, M/s. ----- hereby declare that the firm/company namely M/s. -----, as on the date of bid submission, has not been blacklisted or debarred by any of the Central Government or State Government or any organization under Central/ State Government or any Statutory Authority, or any Public- Sector Undertaking.

M/s ..... has not been found guilty of any criminal offence by any court of law in India or abroad.

M/s ....., its directors and officers have not been convicted of any criminal offence related to their professional conduct or the making of false statement or misrepresentations as to their qualifications to enter into procurement contract within a period of three years preceding the commencement of the procurement process or have not been otherwise disqualified pursuant to debarment proceedings.

Yours faithfully

For,

Signature of Authorized Signatory

Place: \_\_\_\_\_

Date: \_\_\_\_\_

Address: \_\_\_\_\_

Mobile: \_\_\_\_\_

Email ID: \_\_\_\_\_

**Annexure - G**

<b>COVERAGE'S</b>	<b>Requirement</b>
Sum Insured Under the policy per Family	As per Data provided
Family Definition for all Options	As per Data provided
Siblings covered as dependents	As per Data provided
Corporate Buffer/Hospitalised From day 1	Rs. 10 Lacs for the entire Group subject to approval from Competent Authority of BECIL.
Maximum Allowed Age	No Upper Limit
Home Quarantine Benefits Covered	Yes
Domiciliary Hospitalization Benefits Covered	Yes
COVID Hospitalization on completion of Active line of Treatment Covered from day 1	Yes
Pre-existing disease covered from day 1	Yes
30 Days Waiting Period Waiver	Yes
1st; 2nd; 3rd; and 4th Year exclusion waiver	Yes
Standard Day Care Treatment Covered	Yes
Maternity Benefits Covered for all Options	Normal delivery - Rs.75000 and C-Section - Rs.100000
Nine Months waiting period waiver for all the employee and dependent spouse from day 1 in Maternity Claim	Yes
New Born Baby Covered from Day One Under Family Sum Insured	Yes
Pre and Post Natal Expenses Covered with Rs. 5000/- Within Maternity Limits	Additional to Maternity limit
Pre and Post Hospitalization	Pre 60 Days & Post 60 Days
Room Rent & Associate Charges Limit - Normal Room and ICU	Private AC

<b>Limit of Surgeon Charges, Anaesthetic Charges, stent charges Etc.</b>	<b>NO Proportionate charges applicable</b>
<b>Reasonable and Customary charges</b>	<b>Actual</b>
<b>Specialist CHARGES</b>	<b>Covered</b>
<b>Co-payment</b>	<b>Not Applicable</b>
<b>Disease Wise capping</b>	<b>No Capping/Sublimit for any disease</b>
<b>Corporate Buffer</b>	<b>Rs.10 Lacs</b>
<b>Ambulance Charges (max.)</b>	<b>As per actual</b>
<b>Co-Pay for ROBOTIC SURGERY/ CYBERKNIFE/STEM CELL/HORMONAL THERAPY</b>	<b>No Co-pay</b>
<b>Cochlear Implant treatment Covered</b>	<b>Covered</b>
<b>Lasik surgery</b>	<b>Covered if correction index is +/- 6.5 D</b>
<b>Ayush Treatment Covered</b>	<b>Covered</b>
<b>Congenital Internal Diseases</b>	<b>Covered both Excl. &amp; Internal</b>
<b>Psychiatric ailment Covered</b>	<b>Covered</b>
<b>Treatment of Functional Endoscopic Sinus Surgery covered</b>	<b>Covered</b>
<b>Terrorism, Pandemic and Epidemic Covered</b>	<b>Yes</b>
<b>Addition and Deletion of Members On Pro rata Basis</b>	<b>Yes</b>
<b>Claim Intimation Clause</b>	<b>Within 72 Hrs From Date Of Admission</b>
<b>Dental Treatment</b>	<b>All types of dental treatments should be covered including capping, RCT, implant etc</b>
<b>Claim Submission Clause</b>	<b>Within 45 Days From Date Of Discharge</b>
<b>Vision Related treatment</b>	<b>All treatment related to vision should be covered</b>
<b>Modern/Advance/Robotic treatment</b>	<b>Covered</b>
<b>Oral Chemotherapy</b>	<b>Covered</b>
<b>Snakebites/insect bites</b>	<b>Covered</b>

<b>Post-Hospitalization Claim</b>	<b>Within 14 Days after completion of such treatment</b>
<b>GIPSA/PPN Hospital Network Hospital</b>	<b>Not Applicable</b>
<b>Mortuary and Ambulance Charges</b>	<b>Covered</b>
<b>Dedicated Nursing Care expenses during critical illness care in hospital</b>	<b>To be allowed subject to Doctor's recommendations</b>
<b>Expenditure on Cataract to be allowed up to</b>	<b>Rs 60,000/- per eye.</b>
<b>Domiciliary treatment when the condition of the patient is such that he /she cannot be moved to the hospital or due to lack of accommodation in any hospital in the city, where the patient stays.</b>	<b>Covered</b>
<b>All Day Care treatments as per IRDA guidelines including Renal Treatment in the day care</b>	<b>Covered</b>
<b>Medicines used for Home Dialysis upto 10% of Sum Insured</b>	<b>Covered</b>
<p><b>(a) Addition, Deletion &amp; Modification during the running of Policy have to be facilitated as per details provided by us once in a month</b></p> <p><b>(b) Addition of “ New Employees as per Date of Joining and their dependents, Newly Married Spouse, Retired dependent parents/Parents-in-law, New Born Baby including premature Baby during the policy period should be facilitated and premium shall be charged on Pro-rata basis.</b></p> <p><b>(c) A cash deposit (CD)A/c for Rs 20,000/-(Rupees Twenty Thousand only) will be maintained by BECIL towards Advance Premium for monthly Pro-rata Premium payments. The refund Premium if any, should be credited to the same CD A/c only.</b></p> <p><b>(d) In case of deletion of a staff member or dependents, refund of Pro-rata Premium has to be facilitated.</b></p>	

**Annexure H****Details of Family Members**

	01 - 05	06 - 20	21 - 25	26 - 30	31 - 35	36 - 40	41 - 45	46 - 50	51 - 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	Above 80	Grand Total
Children	12	67	13	03												<b>95</b>
Father										02		02	01			<b>5</b>
Mother										02	04		01	01	01	<b>9</b>
Self				01	03	14	15	16	10	05	03	04		01		<b>72</b>
Spouse				02	06	12	18	11	04	03	01	03	01			<b>61</b>
Mother-in-Law									02			01		01		<b>04</b>
Sister						01										<b>01</b>
<b>Grand Total</b>	<b>12</b>	<b>67</b>	<b>13</b>	<b>06</b>	<b>09</b>	<b>27</b>	<b>33</b>	<b>27</b>	<b>16</b>	<b>12</b>	<b>08</b>	<b>10</b>	<b>03</b>	<b>03</b>	<b>01</b>	<b>247</b>