

# NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA, SURATHKAL

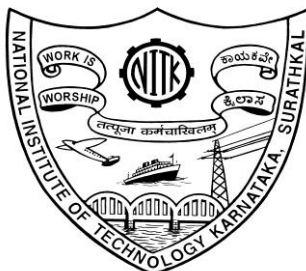
POST SRINIVASNAGAR, MANGALORE – 575 025 (D K)

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## TENDER DOCUMENT

Tender Notification No: NITK/A10/GMIS/2019-20/02

Date: 23/01/2020

Title of Tender : Facilitation of GMIS (Group Medical Insurance Scheme) for Retired Employees of NITK-Surathkal

EMD Amount : Rs. 2,50,000 /- (Rs. Two Lakhs Fifty Thousand Only)

### Timeline of Tender Process

Start Date for downloading tender document : 23-01-2020, 03:00 p.m.

Date of Pre-Bid meeting at CCMT Hall,

First Floor, Main Building, NITK : 03-02-2020, 10:00 AM

End date for submission of e-tender : 20/02/2020, 03:00 p.m.

Address for Submission of Tender : <https://mhrd.euniwizarde.com>

Opening date of technical bid : 20/02/2020, 03:30 p.m.



# NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA, SURATHKAL

POST SRINIVASNAGAR, MANGALURU – 575 025

(An Autonomous Body of the Ministry of HRD, Govt. of India)

Phone: (0824) 2474 000.

Fax: (0824) 2474 033/ 2474 039

Email: registrar@nitk.ac.in

Website: <http://www.nitk.ac.in>

Tender Notification No: NITK/A10/GMIS/2019-20/02

Date: 23/01/2020

## **NOTICE INVITING e-TENDER (e-NIT)**

The National Institute of Technology Karnataka, Surathkal (in short – NITK, Surathkal) is an autonomous institute under Ministry of HRD Govt of India imparting Technical Education and engaged in Research Activities. It is proposed to facilitate Group Medical Insurance Scheme for Retired Employees.

Online Tender (<https://mhrd.euniwizarde.com/>) is invited for the implementation of the following scheme in **two cover system** (i.e., Technical bid and financial bid) subject to the following terms and conditions, from the reputed and authorized agencies so as to be submitted online on or before scheduled date and time. The tender (Technical bid) will be opened online on the due date as mentioned. Bidders can verify their bid status through online portal <https://mhrd.euniwizarde.com> The financial bid of only such bidders whose technical bid is accepted shall be opened at later pre-informed date.

1. Title of Tender : ***Facilitation of GMIS (Group Medical Insurance Scheme) for Retired Employees of NITK-Surathkal***
2. E M D : **Rs. 2,50,000 /- (Rs. Two Lakhs Fifty Thousand Only)**
3. Start Date for downloading tender document : **23/01/2020, 03:00 p.m.**
4. Date of Pre-Bid meeting at CCMT Hall,  
First Floor, Main Building, NITK : **03-02-2020, 10:00 AM**
5. End date for submission of e-tender : **20/02/2020, 03:30 p.m.**
6. Address for Submission of Tender : **<https://mhrd.euniwizarde.com>**
7. Date of opening of technical bid : **20/02/2020, 03:30 p.m.**
8. Contact Person at the Institute : **The Registrar,  
NITK, Surathkal,  
Mangalore – 575 025  
Ph: 0824-2473006,  
e-mail : registrar@nitk.ac.in**

Sd/-  
Registrar

## **SECTION 1 A:- PROCEDURE FOR SUBMISSION OF E-TENDER**

The bidders are required to submit soft copies of their bid electronically on the e-Wizard Portal using valid Digital Signature Certificates. Below mentioned instructions are meant to guide the bidders for registration on the e-Wizard Portal, prepare their bids in accordance with the requirements and submit their bids online on the e-Wizard Portal. For more information bidders may visit the e-Wizard Portal <https://mhrd.euniwizarde.com>

### **1. REGISTRATION PROCESS ON ONLINE PORTAL**

1. Bidders to enroll on the e-Procurement module of the portal <https://mhrd.euniwizarde.com> by clicking on the link "Bidder Enrolment" as per portal norms.
2. The bidders to choose a unique username and assign a password for their accounts. Bidders are advised to register their valid email address and mobile numbers as part of the registration process. These would be used for any communication from the e-Wizard Portal.
3. Bidders to register upon enrolment their valid Digital Signature Certificate (DSC: Class II or Class III Certificates with signing key usage) issued by any Certifying Authority recognized by CCA India with their profile.
4. Only one valid DSC must be registered by a bidder. Please note that the bidders are responsible to ensure that they do not lend their DSCs to others which may lead to misuse. Foreign bidders are advised to refer "DSC details for Foreign Bidders" for Digital Signature requirements on the portal.
5. Bidder then logs in to the site through the secured log-in by entering their user ID/password and the password of the DSC / e-Token.

### **2. TENDER DOCUMENTS SEARCH**

1. Various built-in options are available in the e-Wizard Portal which is further synchronizing with CPP Portal to facilitate bidders to search active tenders by several parameters. These parameters include Tender ID, organization, location, date, value, etc.
2. There is also an option of advanced search for tenders, wherein the bidders may combine a number of search parameters such as organization name, a form of contract, location, date, other keywords, etc. to search for a tender published on the Online Portal.
3. Once the bidders have selected the tenders they are interested in, they may download the required documents/tender schedules. These tenders can be moved to the respective 'My Tenders' folder. This would

enable the Online Portal to intimate the bidders through SMS / e-mail in case there is any corrigendum issued to the tender document.

4. The bidder must make a note of the unique Tender ID assigned to each tender, in case they want to obtain any clarification/help from the Helpdesk.

### **3. BID PREPARATION**

1. Bidder must take into account any corrigendum published on the tender document before submitting their bids.
2. Please go through the tender advertisement and the tender document carefully to understand the documents required to be submitted as part of the bid.
3. Please note the number of covers in which the bid documents have to be submitted, the number of documents - including the names and content of each of the document that needs to be submitted. Any deviations from these may lead to rejection of the bid.
4. Bidder, in advance, must get ready the bid documents to be submitted as indicated in the tender document/schedule and generally, they can be in PDF / XLS / PNG, etc. formats. Bid documents may be scanned with 100 dpi with black and white option.

### **4. BID SUBMISSION**

1. Bidder to log into the site well in advance for bid submission so that he/she uploads the bid in time i.e. on or before the bid submission time. Bidder will be responsible for any delay due to other issues.
2. The bidder to digitally sign and upload the required bid documents one by one as indicated in the tender document.
3. Bidder to select the payment option as "Online" to pay the tender fee/ EMD wherever applicable and enter details of the instrument.
4. A standard BoQ format has been provided with the tender document to be filled by all the bidders. Bidders to note that they must necessarily submit their financial bids in the prescribed format and no other format is acceptable.
5. The server time (which is displayed on the bidders' dashboard) will be considered as the standard time for referencing the deadlines for submission of the bids by the bidders, the opening of bids, etc. The bidders must follow this time during bid submission.

6. All the documents being submitted by the bidders would be encrypted using PKI encryption techniques to ensure the secrecy of the data, which cannot be viewed by unauthorized persons until the time of bid opening.
7. The uploaded tender documents become readable only after the tender opening by the authorized bid openers.
8. Upon the successful and timely submission of bids, the portal will give a successful bid submission message & a bid summary will be displayed with the bid no. and the date & time of submission of the bid with all other relevant details.
9. Kindly have all relevant documents in a single PDF file of compliance sheet.
- 10. The off-line tender shall not be accepted and no request in this regard will be entertained whatsoever.**

## **5. AMENDMENT OF BID DOCUMENT**

At any time prior to the deadline for submission of proposals, the institutions reserve the right to add/modify/delete any portion of this document by the issuance of a Corrigendum, which would be published on the website and will also be made available to the all the Bidder who has been issued the tender document. The Corrigendum shall be binding on all bidders and will form part of the bid documents.

## **6. ASSISTANCE TO BIDDERS**

1. Any queries relating to the tender document and the terms and conditions contained therein must be addressed to the Tender Inviting Authority for a tender or the relevant contact person indicated in the tender.
2. Any queries relating to the process of online bid submission or queries relating to e-Wizard Portal, in general, may be directed to the 24x7 e-Wizard Helpdesk. The contact number for the helpdesk is **011-49606060, 23710092, 23710091, Sanjeet Kumar Jha +91-8882495599, 9350530626, Gagan +91 8448288987, 8448288988 and Vijay +91 9113518121, 8448288989**

## **7. INSTRUCTIONS TO THE BIDDERS**

1. **Process for Bid submission through MHRD portal is explained in Bidder Manual. Bidders are requested to download Bidder Manual from the home page of MHRD website (<https://mhrd.euniwizarde.com>). Steps are as follows (Home page ⇒ Downloads ⇒ Bidder Manuals).**
2. The tenders will be received online through portal <https://mhrd.euniwizarde.com> In the Technical Bids, the bidders are required to upload all the documents in .pdf format.

3. Possession of Valid Class II/III Digital Signature Certificate (DSC) in the form of smart card/ e-Token in the company's name is a prerequisite for registration and participating in the bid submission activities through <https://mhrd.euniwizarde.com> Digital Signature Certificates can be obtained from the authorized certifying agencies, details of which are available on the web site <https://mhrd.euniwizarde.com> under the link 'DSC help'.

Tenderers are advised to follow the instructions provided in the 'Instructions to the Tenderers for the e-Submission of the bids online through the e-Wizard Portal for e-Procurement at <https://mhrd.euniwizarde.com>

4. **The bidder has to "Request the tender" to MHRD portal before the "Date for Request tender document", to participate in bid submission.**
8. All entries in the tender must be entered in online Technical & Commercial Formats without any ambiguity.
9. Any order resulting from this e-tender shall be governed by the terms and conditions mentioned therein.
10. No deviation to the technical and commercial terms & conditions are allowed.
11. The tender inviting authority has the right to cancel this e-tender or extend the due date of receipt of the bid(s).

## SECTION 1 B: INSTRUCTION TO BIDDER (ITB)

1. **The bid must be submitted in two covers System-Technical Bid and Financial Bid** online through portal <https://mhrd.euniwizarde.com>

1.1 **Envelope No.1 – Technical Bid:** The agencies must give details of their technical soundness and provide a list of customers of a previous supply of similar items to Universities, Institutes or Government Departments/ Undertakings/ public sectors with contact details. The details of the Bidder/ profile must be furnished along with the copy of all related documents. This envelope must be uploaded **online tender <https://mhrd.euniwizarde.com>** and digitally signed as “**Envelope No. 1 – Technical Bid i.e. Checklist (Excel format)**”.

1.2. (i) **The Guidelines and other conditions for bids for submission of technical bid are given in Annexure – A to Annexure – B**

(ii) **The list of Documents to be scanned and submitted by uploading in the technical bid to comply with Qualifying Criteria is given in s given in Annexure – C**

(iii) **EMD payment can be made as below:**

(a) **Through Online in the portal <https://mhrd.euniwizarde.com>**

(b) **Through Demand Draft in favour of “Director, ,NITK, Surathkal**

(c) **Through Bank Guarantee as per the format given in Section -7.**

**If the EMD is payment is through Demand Draft / Bank Guarantee, they have to be sent to the following address:**

**Assistant Registrar (Purchase),  
NITK, Surathkal  
Mangalore – 575 025**

**EMD shall bear no interest. Any bid not accompanying with EMD is liable to be treated as non-responsive and rejected.**

**The above documents must be furnished in the technical bid envelope.**

2. **Envelope No.2 – Financial bid:** The agencies must submit their financial bid as per the (.xls) format is given in Section 4 of the Notice Inviting Tender in this cover. The rate must be quoted in figures and upload online bid. This envelope must upload online only as “Envelope No. 2 – Financial Bid”.

Both the Envelope No. 1 and 2 must be uploaded through online portal <https://mhrd.euniwizarde.com>

3. **The Financial Bid shall be in the format of Price Schedule given in Section 4. The Contract form as per format is given in section 5 shall be submitted. The incomplete or conditional tender will be rejected.**

4. Details of the requirements are mentioned in “**Section 3**” appended to this Notice Inviting Tender.
5. **The service to be provided to be used is strictly according to the requirements without any hinderance.**
6. The Institute **reserves the right to cancel or restructure the requirements** the schedule of requirements at any time after acceptance of the tender with a notice. The Contractor/Supplier shall have no claim to any payment of compensation or otherwise whatsoever, on account of any profit or advantage which he might have derived from the execution of the work/supply in full but he did not derive in consequence of the foreclosure of the whole or part of the works.
7. **Performance Security of 5 % of the contract value in terms of Bank Guarantee by scheduled banks shall be given by the successful bidder for the total period of Warranty. In the case of import, Indian Agent has to submit a performance guarantee in INR.**
8. **The release of EMD:** The EMD shall be released after receipt of performance security from the successful bidder.
9. **The validity of bids:** The rate quoted must be valid for a minimum of 90 days. No claim for escalation of the rate will be considered after opening the Tender.
9. **Clarification of Tender Document:**  
A pre-bid meeting will be held on 03-02-2020 at CCMT Hall, First Floor, Main Building, NITK, Surathkal for clarification of Tender Document for clarification of Tender document. A prospective bidder requiring any clarification of the Tender Document may communicate to the contact person given in this notice inviting tender. The contact person will respond to any request for clarification for the Tender Document received not later than 5 working days prior to the last date for the receipt of bids
11. **Amendment of Tender document:** At any time prior to the last date for receipt of bids, Institute may for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the Tender document by an amendment.
10. **Institute may at its own discretion extend the last date for the receipt of bids.**
11. The bids shall be written in English language and any information printed in another language shall be accompanied by an English translation, in which case for the purpose of interpretation of the bid, the English translation shall govern.
12. The Institute reserves the right of accepting any bid other than the lowest or even rejecting all the bids. The decision of the Institute Purchase Committee is final in all matters of tender and purchase.
13. The bidder must give the following declaration while submitting the Tender.
14. Relaxation for Start-up, MSEs, Make in India will be as per GOI norms.
15. Any other details required may be obtained from the contact person (Buyer) given in the Notice Inviting Tender during the office hours.

## SECTION 2: DECLARATION

I/we have not tampered/modified the tender forms in any manner. In case, if the same is found to be tampered/modified, I /we understand that my/our tender will be summarily rejected and full Earnest money deposit will be forfeited and I /we are/are liable to be banned from doing business with NITK, Surathkal and/or prosecuted.

I/we, hereby certify that all the information and data furnished by me with regard to this bid requirements are true and complete to the best of my knowledge. I have gone through the requirements , conditions and stipulations in details and agree to comply with the requirements and intent of specification.

I/we, further certify that my company meets all the conditions of qualification criteria laid down to take part in the bid.

I/we, further specifically certify that my company meets/is having Medical Insurance participation in minimum three major companies/ institutions/ organizations etc in the last five years details of which are attached.

I/we, further specifically certify that my company has not been Black Listed/De Listed or put to any Holiday by any Institutional Agency/ Govt. Department/ Public Sector Undertaking in the last three years.

I/we certify that our this bid against tender notification no. NITK/A10/GMIS/2019-20/02, dated 23/01/2020 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 NITK-SURATHKAL 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 squarely on us.

I/we, further certify that I am the duly authorized representative of the Insurer and competent to agree as above.

**Signature of the Bidder** : \_\_\_\_\_

**Name and Designation** : \_\_\_\_\_

**Business Address** : \_\_\_\_\_

\_\_\_\_\_

**Place:**

**Seal of the Bidder's Firm**

**Date:**

### **SECTION 3: CONDITIONS OF CONTRACT**

1. Payment: No advance payment will be made. Payment will be made in Two Instalments (Half Yearly).
2. In case of dispute, the matter will be subject to Mangalore Jurisdiction only.

### SECTION 3: SCHEDULE OF REQUIREMENTS AND ALLIED DETAILS

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1. NITK, Surathkal will act as a facilitator for Group Medical Insurance Scheme for Retired Employees and coordinate the process of inclusion of the retired employees for the scheme.
2. The Schedule of Requirements and Allied Details are given in Annexure – A, Annexure – B
3. The list of documents to be uploaded to comply with qualification criteria is given in Annexure - C
4. The price indicated in the financial bid must be inclusive of Taxes and other expenses if any.
5. The format of financial bid submission is given in Section – 4.
6. The format for contract form is given in Section – 5.
7. The Bank Guarantee Format for Performance Security is given in Section- 6
8. The Bank Guarantee Format for Earnest Money Deposit is given in Section – 7
9. The duration of contract is one year which is extendable for one more year with the approval from competent authority of NITK, Surathkal.

**SECTION 4 – FINANCIAL BID**  
[ To be used by the bidder for submission of the bid]

**(I) PREMIUM FOR BASE INSURANCE OF RS. 2 LAKHS WITH INCLUDING OPD CEILING  
LIMIT OF RS. 50,000**

**(R1) - RETIRED EMPLOYEES –SELF – PRIMARY MEMBER**

<b>Age Band</b>	<b>Number of Retired Employees</b>	<b>PREMIUM PER PERSON (Inclusive of GST)</b>
0-25 Years	0	
26-35 Years	1	
36-45 Years	4	
46-55 Years	12	
56-60 Years	32	
61-65 Years	89	
66-70 Years	92	
71-75 Years	75	
76-80 Years	82	
Above 80 Years	61	
<b>Total (R1)</b>	<b>448</b>	

**(II) PREMIUM FOR BASE INSURANCE OF RS. 2 LAKHS WITH INCLUDING OPD CEILING LIMIT OF RS. 50,000**

**(R2) – RETIRED EMPLOYEES DEPENDENT SPOUSE**

<b>Age Band</b>	<b>Number of Dependent Spouse</b>	<b>PREMIUM PER PERSON (Inclusive of GST)</b>
0-25 Years	0	
26-35 Years	0	
36-45 Years	0	
46-55 Years	5	
56-60 Years	15	
61-65 Years	45	
66-70 Years	45	
71-75 Years	35	
76-80 Years	40	
Above 80 Years	30	
<b>Total (R2)</b>	<b>215</b>	

**(III) PREMIUM FOR TOP UP ABOVE BASE INSURANCE OF 2 LAKHS IN STEPS OF RS. 1 LAKH**

**(R3): RETIRED EMPLOYEES AND DEPENDENT SPOUSE**

Age Group	Number of Persons	PREMIUM PER PERSON FOR TOP UP ABOVE BASE INSURANCE OF RS. 2 LAKHS IN STEPS OF Rs. 1 LAKH (Inclusive of GST)					
		1 Lakhs	2 Lakhs	.....	.....	.....	8 Lakhs
0-25 Years	0						
26-35 Years	1						
36-45 Years	4						
46-55 Years	17						
56-60 Years	47						
61-65 Years	134						
66-70 Years	137						
71-75 Years	110						
76-80 Years	122						
Above 80 Years	91						
<b>Total (R3)</b>	<b>663</b>						

**Note : The L-1 Evaluation will be done on the basis of Total of (R1 + R2)**

PAN No. : .....

GST Registration No. : .....

Seal and Signature:.....

Name & Business Address:.....

Place:

Date:

**SECTION 5: CONTRACT FORM**

[To be provided by the bidder in the business letter head]

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1. (Name of the Firm) hereby abide to provide the service as per the schedule mentioned in section 3 tender document, if the contract is awarded.
2. The service will be conforming to the clauses stated in the tender document without any defect and deviations.

**Signature of the Bidder** : \_\_\_\_\_

**Name and Designation** : \_\_\_\_\_

**Business Address** : \_\_\_\_\_  
\_\_\_\_\_

**Place:**  
**Date:**

**Seal of the Bidder's Firm**

## SECTION 6: BANK GUARANTEE FORMAT FOR PERFORMANCE GUARANTEE BOND

(To be typed on Non-judicial stamp paper of the value of Indian Rupees of One Hundred) (TO BE ESTABLISHED THROUGH ANY OF THE NATIONAL BANKS (WHETHER SITUATED AT MANGALORE OR OUTSTATION) WITH A CLAUSE TO ENFORCE THE SAME ON THEIR LOCAL BRANCH AT MANGALORE OR ANY SCHEDULED BANK (OTHER THAN NATIONALISED BANK) SITUATED AT MANGALORE. BONDS ISSUED BY CO-OPERATIVE BANKS ARE NOT ACCEPTED.)

To,  
Registrar,  
National Institute of Technology Karnataka,  
Srinivasnagar P.O., Surathkal  
Mangalore – 575025

### LETTER OF GUARANTEE

WHEREAS National Institute of Technology Karnataka (Buyer) has invited Tenders vide Tender No..... Dt. .... for purchase of ..... AND WHEREAS the said tender document requires that any eligible successful tenderer (seller) wishing to supply the equipment / machinery, etc. in response thereto shall establish an irrevocable Performance Guarantee Bond in favour of “**Director, National Institute of Technology Karnataka, Surathkal**” in the form of Bank Guarantee for Rs ..... (**5% (Five percent) of the purchase value**) and valid till **one year or up to the contract period whichever is later** from the date of issue of Performance Guarantee Bond may be submitted within 30 (Thirty) days from the date of Order Acknowledgement as a successful bidder.

NOW THIS BANK HEREBY GUARANTEES that in the event of the said tenderer (seller) failing to abide by any of the conditions referred in tender document / purchase order / performance of the equipment / machinery, etc. this Bank shall pay to National Institute of Technology Karnataka, Surathkal on demand and without protest or demur Rs ..... (Rupees.....).

This Bank further agrees that the decision of National Institute of Technology Karnataka, Surathkal (Buyer) as to whether the said Tenderer (Seller) has committed a breach of any of the conditions referred in the tender document/purchase order shall be final and binding.

We, ..... (name of the Bank & branch) hereby further agree that the Guarantee herein contained shall not be affected by any change in the constitution of the Tenderer (Seller) and/ or National Institute of Technology Karnataka, Surathkal (Buyer).

#### **Notwithstanding anything contained herein:**

1. Our liability under this Bank Guarantee shall not exceed Rs. .... (Indian Rupees ..... only).
  2. This Bank Guarantee shall be valid up to .....(date) and
  3. We are liable to pay the guaranteed amount or any part thereof under this bank guarantee only and only if National Institute of Technology Karnataka (NITK) Surathkal serve upon us a written claim or demand on or before.....(date).
- This Bank further agrees that the claims if any, against this Bank Guarantee, shall be enforceable at our branch office at ..... situated at ..... (Address of local branch).

Yours truly,  
Signature and seal of the guarantor:  
Name of Bank & Address:  
Date:

**Instruction to Bank:** Bank must note that on expiry of Bond Period, the Original Bond will not be returned to the Bank. The bank is requested to take appropriate necessary action on or after expiry of bond period.

**SECTION 7 : BANK GUARANTEE FORMAT FOR EARNEST MONEY DEPOSIT / BID BOND**

**(To be typed on Non-judicial stamp paper of value Indian Rupees One Hundred)**

(TO BE ESTABLISHED THROUGH ANY OF THE NATIONAL BANKS (WHETHER SITUATED AT MANGALORE OR OUTSTATION) WITH A CLAUSE TO ENFORCE THE SAME ON THEIR LOCAL BRANCH AT MANGALORE OR ANY SCHEDULED BANK (OTHER THAN NATIONALISED BANK) SITUATED AT MANGALORE. BONDS ISSUED BY CO-OPERATIVE BANKS ARE NOT ACCEPTED)

LETTER OF GUARANTEE

To

Registrar,  
National Institute of Technology Karnataka,  
Srinivasnagar P.O., Surathkal  
Mangalore – 575025

IN ACCORDANCE WITH YOUR TENDER Notification No. ...., dated .....

bearing Title of the Tender as ..... M/s. ....  
(hereinafter called the "Bidder") having its Registered Office at, wish to participate in the said bid for the supply as an irrevocable Bank Guarantee against Earnest Money Deposit for an amount of Rs. .... (Rupees.....) valid up to **(180 days from the date of issue of Bank Guarantee)**, is required to be submitted by the bidder as a condition precedent for participating in the said bid, which amount is liable to be forfeited by the Purchaser on (1) the withdrawal or revision of the offer by the bidder within the validity period, (2) Non acceptance of the Letter of Indent / Purchase order by the Bidder when issued within the validity period, (3) failure to execute the contract as per contractual terms and condition within the contractual delivery period and (4) on the happening of any contingencies mentioned in the bid documents.

**During the validity of this Bank Guarantee:**

We, .....(Bank name) having the registered Office at guarantee and undertake to pay immediately on first demand by NITK Surathkal, an amount of Rs..... (Rupees. ) Without any reservation, protest, demur and recourse. Any such demand made by the NITK Surathkal shall be conclusive and recourse. Any such demand made by the purchaser shall be binding on the Bank irrespective of any dispute or difference raised by the Bidder.

The Guarantee shall be irrevocable and shall remain valid up to (180 days from the date of issue of Bank Guarantee) If any further extension is required, the same shall be extended to such required period on receiving instruction from the Bidder, on whose behalf the is Guarantee is issued.

**Notwithstanding anything contained herein:**

- \* Our liability under this Bank Guarantee shall not exceed Rs..... (Rupees.....).
- \* This Bank Guarantee shall be valid up to (date).
- \* We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee Only and only if you serve upon us a written claim or before (date).

This Bank further agrees that the claims if any, against this Bank Guarantee shall be enforceable at our branch office at ..... situated at..... (Address of local branch).

**Yours truly,**

Signature and seal of the guarantor:  
Name of Bank:  
Address:  
Date:

**Instruction to Bank:** Bank must note that on expiry of Bond Period, the Original Bond will not be returned to the Bank. The bank is requested to take appropriate necessary action on or after expiry of bond period

## Annexure – A

### Guidelines and other Conditions for Bids for Compliance in the Technical Bid

#### 1.0 Requirements for the Tender Insurance Companies

- (a) (i) The Bidder must 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 must have a license to carry out Medical insurance business on a Pan India basis.  
(ii) The Bidder must possess Income-tax PAN Number.  
(iii) The Bidder must possess a valid GST registration number.
- (b) Guideline issued by IRDA/TAC from time to time with regard to Insurer's responsibility & liability towards insured, shall be automatically applicable to this Insurance contract to the extent stipulated by NITK-SURATHKAL.
- (c) The Insurance Company must be in the Medical / Health Insurance business in India at least for five years as on last date of bid submission. The turnover in the medical insurance business during each of the last three financial years (FY 2016-17 to FY 2018-19) must have been Rs. **15 crore** or higher.
- (d) (i) The Insurance Company must be having Medical / Health insurance participation in at least three major organizations having insured atleast 1500 persons insured including employees and dependents in each organisation.  
(ii) The Bidder and / or TPA must have a service office with authorised representative at  
Mangalore
- (e) Bidder has to submit a declaration as given in Section -2, stating that they have not been Black-Listed/De-listed or are put to any holiday by any Indian Institutional Agency/Government Department/Public Sector Undertaking in the last three years. In case they have been black listed by any of the Institutions, details of the same be furnished. Moreover, no restraint order has been passed by the competent court of law. Also Bidder has to submit contract form as given in Section -5.
- (f) The Company must have a market share of a least 8 percent of Gross Direct Premium Income in India in the year 2018 – 2019.
- (g) The Company must have an incurred claim ratio of at least 90% during the year 2018 – 2019.
- (h) The Company must have a wide coverage of its offices all over India so that retired employees availing the benefits of the policy could be able to make their reimbursement claims at the nearest office of their residence.
- (i) The Company must be in tie up with TPA who is rated by a reputed credit rating agency of India. TPA must offer web based services.
- (j) The bidder must mention its latest credit rating along with proof thereto, duly accorded by a reputed credit agency of India. It's credit rating shall be taken in to account while evaluating the technical bids.
- (k) The TPA must be registered with IRDA and the CoR must be valid till 31.03.2021.

- (l) OPD/IPD Claims of Mangaluru and Udupi at the hospitals given in the subsequent clause (o) shall have to be cashless. TPA having good reputation / working in the city of Mangaluru and Udupi may be preferred.
- (m) The Company must have good presence in Group Health Insurance policy business.
- (n) The company / TPA must depute its official for grievance redressal for at least 2 days in a week for 3 hours at NITK Health Care Centre. Space will be provided by the Institute.
- (o) It is essential have tie up with the following hospitals (Compulsory) in the city of Mangaluru and Udupi for cashless facility. If cashless facility is not available in any of the following hospital, the successful bidder must take necessary arrangements with such hospital to provide cashless facility within 30 days from date of award of contract.
- (i) A.J. HOSPITAL & RESEARCH CENTRE, KUNTIKANA, MANGALORE
  - (ii) ATHARVA ORTHOCARE, SURATHKA
  - (iii) CHIRASHREE NURSING HOME, SURATHKAL, MANGALORE
  - (iv) Fr.MULLER'S CHARITABLE INSTITUTION, KANKANADY, MANGALORE
  - (v) K.M.C. HOSPITAL , MANIPAL, UDUPI
  - (vi) K.M.C. HOSPITAL , ATTAVAR, MANGALORE
  - (vii) K.M.C HOSPITAL , Dr.B.R.AMBEDKAR CIRCLE, MANGALORE
  - (viii) MANGALORE NURSING HOME, UPPER BENDOOOR, MANGALORE
  - (ix) PADMAVATHI HOSPITAL, SURATHKAL, MANGALORE
  - (x) PRASHANTH NETHRALAYA, BUNTS HOSTEL ROAD, MANGALORE
  - (xi) S.D.M.AYURVEDIC HOSPITAL, UDYAVARA, UDUPI
  - (xii) S.D.M.AYURVEDIC HOSPITAL, BEJAI, MANGALORE
  - (xiii) S.D.M.YOGA & NATURE CURE HOSPITAL, UJIRE, DHARMASTHALA
  - (xiv) S.D.M. NATUROPATHY & YOGA HOSPITAL, PAREEKA, MANIPAL
  - (xv) SRINIVAS INSTITUTE OF MEDICAL SCIENCES AND RESEARCH CENTRE, MUKKA, SURATHKAL
  - (xvi) TEJASVINI HOSPITAL, KADRI TEMPLE ROAD, MANGALORE
  - (xvii) UNITY HEALTH CENTRE, HIGHLANDS, MANGALORE
  - (xviii) YENOPOYA HOSPITAL, KODIALBAIL, MANGALORE
- (p) It must provide cashless facility in its networked hospital throughout India, including the hospitals mentioned above in the Mangalore and Udupi . Such list of network hospitals in different cities has to be provided.
- (q) It must also have tie up with the hospitals recognized by CS(MA)Rules, CGHS, Govt. of all States under its Medical Attendance Rules or Schemes.

#### **Other Conditions**

- (r) In case there are any guidelines issued by IRDA on Medical Insurance the same way be furnished along with Technical bid envelope.
- (s) In case of any change in IRDA guidelines / rules & regulation the same shall be intimated to NITK SURATHKAL through e-mail and also in hard copy.

- (t) Apart from the preferred hospitals of Mangaluru and Udupi , Insurance coverage in terms of recognized hospitals, i.e., All Hospitals of State / CGHS recognized / public undertaking / autonomous bodies / municipal bodies / private hospitals etc across India shall also be eligible for cashless facility / reimbursement in that order of preferred settlement nature .
- (u) Notwithstanding anything stated above, NITK-SURATHKAL reserves the right to assess the Medical Insurer's capacity and capability to perform the Medical Insurance business must the circumstances warrant or such an assessment is thought to be in the overall interest of NITK-SURATHKAL. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the medical insurance business.

**Canvassing, Fraud and Corrupt practices:**

- (v) 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.
- i. **“Corrupt practice”** means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official.
  - ii. **“Fraudulent practice”** means a misrepresentation of facts in order to influence bid process or an execution of a contract to the detriment of the scheme and includes collusive practice among bid 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;
  - iii. NITK SURATHKAL will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices.
  - iv. NITK SURATHKAL will declare a firm ineligible, either indefinitely or for a stated period of time, for being awarded a contract if it at any time, it determines that the bid Insurer/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing, a contract.
- (w) Any conditional bid or a bid that is not in the prescribed Performa will not be accepted.
- (x) The bid shall remain valid for a minimum period of three months from the date of award of contract and it is must. No Bidder shall be permitted to withdraw its bid before the aforesaid given time and doing so shall render its EMD to entire forfeiture.
- (y) Each paper of bid Document must be signed under seal by the competent authority of the Bidder. Any document/ sheet not signed shall tantamount to rejection of bid
- (z) Each paper of bid Document must be signed by the competent authority of the Bidder. Any document/ sheet not signed shall tantamount to rejection of bid.

**Bid Evaluation Process**

- (aa) NITK-SURATHKAL may opt for any or none of the policy based on the premium quotes received. The evaluation of financial bids shall be done on L-1 basis among all the companies that qualify the technical bid. Rates to be quoted are to be inclusive of GST. GST applicable shall be as per the prevailing rates.

(bb) Technical bids would be evaluated by a committee constituted for this purpose. Whether a Bidder qualifies or not would depend upon apart from the criteria given **Annexure-C** on the following factors.

- i. All India coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc. across India shall also be eligible for reimbursement/settlement.
- ii. Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.
- iii. Coverage of ailments/surgeries etc. requiring one day or more of hospitalization.
- iv. Coverage of other procedures/surgeries/ailments etc that require one day or less of hospitalization.
- v. Exclusions (if any) from the reimbursable expenses.
- vi. Ceilings (if any) within the insured amount under individual expense heads (like room rent etc.) including the minimum period of pre and post hospitalization expenses covered in the scheme. Note that the pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively.
- vii. Whether additional individual family top-up insurance coverage is provided for and if yes, the ceiling on this amount.
- viii. Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment and ceiling if any.
- ix. Any other terms & conditions not included in the factors listed above but looks significant to the committee once technical bids are opened.

(cc) NITK-SURATHKAL retains the right to seek clarification after the technical bids are opened. A pre-bid meeting (conference) is scheduled to clarify the bid document clauses. The Bidders may also be asked to make presentations. Each of the technical bids after opening would be evaluated by a committee and marked “acceptable” or “unacceptable” for each of the above mentioned factors. **Only those bids that score “acceptable” on all the factors would be considered to have passed the technical screening.** The decision of the evaluation committee in this regard would be final.

(dd) Notwithstanding anything contained in this document, the acceptance of bid will rest with NITK-SURATHKAL and NITK-SURATHKAL reserves full right to reject any or all bids without assigning any reason whatsoever.

(ee) The Bidders are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of bids.

(ff) Currency for financial bids and payments shall be made in Indian Rupees only.

(gg) It shall be the responsibility of the Bidder that no advisor / broker / middle man is involved in entire bid process.

## 1.1 SALIENT FEATURES OF THE GROUP MEDICLAIM POLICY

### (a) Policy Coverage for Treatment

- (i) The Policy shall cover OPD and IPD treatment at Hospitals already recognized for treatment by NITK, Surathkal and network hospitals of company throughout India with cashless facility for retired Employees and their dependent spouse of NITK, Surathkal.
- (ii) OPD treatment shall cover consultation, diagnostics and Investigation procedures, minor surgical procedures, Annual health-Checkup package and medicines
- (iii) Dental procedures, eye treatments etc which are allowed as per CSMA Rules.
- (iv) The OPD and IPD treatment in the hospitals other than those with cashless feature are to be covered under reimbursable basis.

### (b) Sum Insured :

- (i) The Institute will provide family floater base insurance of Rs. 2 Lakh sum to the employee and dependent spouse.
- (ii) The OPD coverage will be family floater of Rs. 50,000 with the sum insured of base insurance of family floater Rs. 2 Lakh.

### (c) Top-Up of the Sum Insured :

- (i) The employee can top-up the base insurance sum to higher sum by payment over and above the base insurance sum through payment of the additional premium module.
- (ii) The features of the top-up cover including number of family members covered in the top-up shall be the same as base insurance cover opted by the member.

### (d) Ward Entitlement :

The retired employees are entitled as per NITK, Surathkal norms for different category of wards like private, semi-private and General ward, based on their pay levels as notified by NITK. Any ceiling limit per day on the sum insured for such entitled ward entitlement shall not to be applied.

- (e) The Policy shall cover hospitalization as indoor patient as well as other surgeries/procedures etc. that do not require hospitalization but are generally covered by health insurance policies as day care procedures.
- (f) The policy must cover accident treatment
- (g) The policy must cover critical illness.
- (h) 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.
- (i) The preferred list of Hospitals in Mangalore and Udupi are given in this tender document.

- (j) Financial and technical bid must include information on which of these are empanelled by the Insurance company. The Bills of Hospitals already recognized for treatment by NITK, Surathkal shall be eligible for cashless facility/ reimbursement/settlement by the Insurer. All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc across India shall also be eligible for reimbursement/settlement.
- (k) The scheme has to necessarily cover all pre-existing illnesses of the insured employees
- (l) There will be no age limit on the insured covered by this scheme.
- (m) The policy shall cover serving employees and their dependent family members. The number of serving employees, their dependents along with their age profiles are given as enclosed in **Annexure-B**.
- (n) The number of serving employees may change over time and thus the quotation must clearly indicate the premium for different age groups.
- (o) For the new employees who may join the Institute from time to time, identical coverage has to be made available from the day one of joining though the premium paid may be based on the fractional period involved.
- (p) In case the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed as per terms of the contract.
- (q) For all claims (other than cashless ones) the claim would be expected to be submitted to the insurance company directly by the employee within 45 days of discharge from the hospital. Such claim must be settled within 30 days of submission and payment will be made directly to the insured. An interest of 2% p.m. on the reimbursement amount due to employee would be payable beyond this period.
- (r) **No claim shall be** lodged for bills upto Rs 250/-.
- (s) The policy shall cover medical insurance of new born babies from time of birth.
- (t) All new employees with their dependent family members and all existing insured with their new born and newly wedded spouse are to be considered for mid term inclusion from day one. Such addition shall be informed by the members within two months of the event along with an authorization from NITK, Surathkal.
- (u) The insurance company shall arrange to issue membership card to each insured person/family directly at their cost. The process can be facilitated by NITK, Surathkal.

### **1.1 Award of Contract and Signing of Agreement:**

- a. If there happens to be a tie among the Bidders, preference in awarding the contract would be given to the PSU Insurance Company(ies).
- b. The Notification of Award will be issued with the approval of the Bid Accepting Authority.

- c. NITK SURATHKAL reserves the right to amend the terms before entering into the contract subject to the consent of successful Bidder.
- d. The Bidder to whom the contract is finally awarded, shall have to furnish a non judicial stamp paper of 100 rupees value in its name and cost for preparing and signing of the contract agreement.
- e. **The Successful bidder has to provide a Performance Security of 5 % of contract value in terms of Bank Guarantee by scheduled banks for the total period of contract.** The EMD shall be released after receipt of performance security from successful bidder.
- f. The Bidder to whom the contract is finally awarded, shall have to sign the contract within 7 days of the award of the contract failing which the contract may be offered to the next Bidder in order of merit besides being penalized in the manner as the Institute may deem appropriate and the penalty so imposed by the Institute shall not subject any question, whatsoever.

## **2.0 General Terms**

The general terms and conditions etc. of the contract are described here as under:

- (j) The requirements and terms and conditions mentioned in the entire bid document besides the letter of award of contract issued by the Institute to the successful Bidder shall form and be the integral parts of the contract.
- (ii) Insurer/Bidder/Bidder shall mean the company who submits the bid and enters into contract with NITK-SURATHKAL and shall include their executors, administrators, and successors and permitted assignees.

## **3.0 Other Terms & Conditions**

- (i) The Premium to include cost of services offered by Third Party Administrator (TPA) for all claims settled by the insurance company. For claims prepared by insurance company but to be reimbursed by NITK SURATHKAL due to exhaustion of buffer amount, fee per transaction for preparation of claim can be quoted.
- (ii) During the validity of the current policy, no revision in premium shall be considered by NITK-SURATHKAL on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority.
- (iii) The period of insurance contract will be for one year from the effective date of award of contract which may further be extended for a period up-to two years (additional one year) on the discretion and review of the Institute. In case the insurance company wants to modify the premium for the extended period i.e., beyond one year, it has to give a notice of at least 4 months prior to the expiry of the current contract period. The terms and conditions regarding the premium may be reviewed in parlance with the norms applicable and enforced by IRDA and regulatory bodies.
- (iv) Premium shall be paid on quarterly basis. Insurance company must raise an invoice for

every quarter in advance and NITK-SURATHKAL would make the payment within 30 days of raising of the invoice. This invoice must be accompanied by an electronic list (soft copy) of all the insured with their roll number as well as age. Adjustments to the premium for the previous quarter due to additions/deletions must be invoiced separately. Reconciliation of the premium paid to the insurance company would be carried out at the end of the contract period.

- (v) The insurance company will have no right to reject membership of a Employee and his/her spouse as defined by NITK-SURATHKAL whose membership has been approved by NITK-SURATHKAL.
- (vi) Once assigned the medical insurance for any given period, the insurance company shall have no right to unilaterally terminate the operation of the policy during this period. In case the insurance company fails to provide the service (implying reimbursements) to the community at large (not referring to odd individual disputed claims) for a period of time of say two months as per the terms of this agreement, NITK-SURATHKAL reserves the right to levy a penalty of 100% on all premiums paid.
- (vii) The Services of the Company and / or TPA services being offered by the Insurance Co. must be able to provide a 24x7 telephone facility to cater to all the members.
- (viii) Confidentiality of all NITK-SURATHKAL information/documents to be ensured at all times.
- (ix) The performance of the Insurer and discharge of obligation under the policy shall be monitored by a Committee constituted for this purpose by Director, NITK SURATHKAL. The decision of the Director, NITK SURATHKAL shall be final & Insurer shall be abide by the directions of the Director, NITK SURATHKAL.

#### **4.0 Action against the Contractor / Insurer**

Furnishing incorrect information in the offer, failure to act according to tender condition, non-fulfillment of any or whole of the contract may entail black listing of Insurer in addition to taking other appropriate action against the Insurer.

#### **5.0 Disputes**

- i. In respect of all bid conditions, and / or any matter connected therewith the decision of NITK-SURATHKAL shall be final and binding. In the event of any dispute arising out of the bid, such dispute would be subject to the jurisdiction of the Mangalore Courts only.
- ii. In case of dispute of any claim, a committee consisting of the representative of the insurance company and NITK-SURATHKAL will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.
  - iii. Finally, all disputes or difference arising out of this bid, terms & conditions or any matter relation to this bid shall be resolved through arbitration. The Director of Institute or his nominee shall be sole arbitrator who will decide the dispute as per the provision of The Arbitrator & Conciliation Act 1996. However, it is made clear that the venue of arbitration, if situation so warrants, shall all the time and in every situation shall be at Mangalore only.

#### **6.0 Interpretation**

Must there be any misgivings or difference in the meaning or interpretation of any stipulation or clause

of the bid document, the same shall referred to Director of the Institute whose decision in this regard shall be final and binding on the parties.

### **7.0 Jurisdiction**

All disputes shall be subject to jurisdiction of Mangalore Courts only.

**ANNEXURE- B**

**AGE PROFILE OF RETIRED EMPLOYEES AND THEIR DEPENDENT SPOUSE**

**Note :**

- (a) **The Number of Persons given in the table below is subject to variation due to the following factors :**
- (i) **Variations in Number of Retired Employees opting for inclusion in the Scheme**
  - (ii) **Changes in the dependent persons in the family**
- (b) **As and when employee retires from the Institute, opts for the inclusion in the scheme, medical facility will have to be provided**

<b>Age Band</b>	<b>Number of Retired Employees</b>	<b>Number of Dependents Spouse of Retired Employees</b>	<b>Total Number of Persons in the Age Band</b>
0-25 Years	0	0	0
26-35 Years	1	0	1
36-45 Years	4	0	4
46-55 Years	12	5	17
56-60 Years	32	15	47
61-65 Years	89	45	134
66-70 Years	92	45	137
71-75 Years	75	35	110
76-80 Years	82	40	122
Above 80 Years	61	30	91
<b>Grand Total</b>	<b>448</b>	<b>215</b>	<b>663</b>

## Annexure – C

### Check List for Submission of Documents along with Technical Bid to meet Qualification Criteria and Essential Conditions

#### (a) Check List for Submission of Documents to meet Qualification Criteria

It is hereby certified that, I /we have uploaded the relevant documents as per the tender requirement corresponding to qualifying Criteria by checking ‘yes’ against each of them.

Sl No.	Qualifying criteria	Compliance (Yes/No)	Documents Uploaded (Yes/ No)
1	The Bidder must 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 must have a license to carry out Medical insurance business on a Pan India basis.		
2	List of authorised Representatives with their Designation and their contact numbers		
3	The Bidder must possess Income-tax PAN Number.		
4	The Bidder must possess a valid GST registration number		
5	The Bidder and / or TPA must have a service office with authorised representative at Mangalore		
6	The Insurance Company must be in the Medical / Health Insurance business in India at least for five years as on last date of bid submission. The turnover in the medical insurance business during each of the last three financial years (FY 2016-17 to FY 2018-19) must have been Rs. <b>15 crore</b> or higher		
7	The Insurance Company must be having Medical / Health insurance participation in at least three major organizations having insured atleast 1500 persons insured including employees and dependents in each organisation.		
8	Bidder has to submit a declaration as in Section – 2		
9	Bidder has to submit contract form as in Section – 5		
10	The Company must have a market share of a least 8 percent of Gross Direct Premium Income in India in the year 2018 – 2019		
11	The Company must have an incurred claim ratio of at least 90% during the year 2018 – 2019		
12	The Company must have a wide coverage of its offices all over India so that serving employees availing the benefits of the policy could be able to make their cashless / reimbursement claims at the nearest office of their residence.		
13	The Company must be in tie up with TPA who is rated by a reputed credit rating agency of India. TPA must offer web based services.		
14	The bidder must mention its latest credit rating along with proof thereto, duly accorded by a reputed credit agency of India. It's credit rating shall be taken in to account while evaluating the technical bids.		
15	The TPA must be registered with IRDA and the CoR must be valid till 31.03.2021.		
16	OPD / IPD Claims of Mangaluru and Udupi at the list of hospitals given in the Clause 1.0 ( o) of Annexure –A shall have to be cashless. TPA having good reputation / working in the city of Mangaluru and Udupi may be preferred.		
17	All India Empanelled Hospital List for OPD / IPD Coverage		
18	The Company must have good presence in Group Health Insurance policy business.		
19	EMD for Rs. 2,50,000/- has been paid through On-line / Demand Draft / Bank Guarantee. The scanned copy of transaction Receipt / Demand Draft / Bank Guarantee number has been attached.		

**(b) Check List for Compliance of the bid to the Essential Requirements Specified in the tender**

I/we hereby certify that, our bid complies with essential requirements specified in the tender and the acceptance of the requirement is given by checking ‘yes’ against each of them.

<b>S.No.</b>	<b>Provisions / Facility</b>	<b>Offered in the Bid (Yes / No)</b>
1	Coverage of OPD Cashless facility	
2	Ward entitlement without Ceiling limit per day	
3	Coverage for pre-existing diseases/conditions without any waiting time	
4	Coverage of ailments/surgeries etc. requiring one day or more of hospitalization.	
5	Coverage of other procedures/surgeries/ailments etc that require day care procedures.	
6	Day one coverage for newly retired employees and their dependent spouse	
7	Coverage of Critical Illness	
8	Day one coverage for the new born	
9	Annual Health Check-up Package	
10	The pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively	
11	No age limit for the insured	
12	Cashless facility for OPD/IPD in the Mangalore /Udupi Hospitals as per clause 1.0 (o) of Annexure - A	
13	Cashless facility for OPD/IPD up to the assured amount in all empaneled hospitals throughout India	
14	Top-Up of Sum Insured in steps of 1 Lakh upto total amount of Rs. 10 Lakh over the base insurance of Rs. 2 Lakh	
15	Coverage of Non-dependents with additional premium module paid by the employee	
16	Acceptance of the condition to prepare claims for NITK, Surathkal reimbursement even when the insured limit is exhausted	
17	All other conditions / stipulations provided in the bid document.	