
 Kerala Tenders		eTendering System Government of Kerala		
Tender Details				
Date : 09-Feb-2024 12:27 AM				
 Print				
Basic Details				
Organisation Chain	Kerala Water Authority Chief Engineer (HRD)			
Tender Reference Number	HO/SP-16/2023-24/INS			
Tender ID	2024_KWA_656560_1	Withdrawal Allowed	Yes	
Tender Type	Open Tender	Form of contract	Item Wise	
Tender Category	Services	No. of Covers	2	
General Technical Evaluation Allowed	No	ItemWise Technical Evaluation Allowed	Yes	
Payment Mode	Not Applicable	Is Multi Currency Allowed For BOQ	No	
Is Multi Currency Allowed For Fee	No	Allow Two Stage Bidding	No	
Cover Details, No. Of Covers - 2				
Cover No	Cover	Document Type	Description	
1	Fee/PreQual/Technical	.pdf	Valid registration certificates issued by competent authority (As in PART-II of NIT)	
		.pdf	Copy of IRDA License and all subsequent renewals (As in PART-II of NIT)	
		.pdf	Experience Details - Copy of the authorized policy documents (As in PART-II of NIT)	
		.pdf	Annexures 1 to 7 AND Signed Copy of NIT Documents (As in PART-II of NIT)	
		.pdf	Copy of the annual audited accounts of the company (As in PART-II of NIT)	
		.pdf	Certificates of Claim Settlement Ratio (As in PART-II of NIT)	
		.pdf	List of TPA, List of Branch Offices in Kerala AND List of Network Hospitals (As in PART-II of NIT)	
2	Finance	.xls	BOQ	
Other Important Documents				
S.No	Category	Sub Category	Sub Category Description	Format/File
1	Certificate Details	Permanent Account Number	Permanent Account Number	
2	Certificate Details	Income Tax Certificate	Income Tax Certificate	
3	Certificate Details	Partnership Deed	Partnership Deed	
4	Certificate Details	Power of Attorney	Power of Attorney	
5	Miscellaneous	Miscellaneous Docs	Miscellaneous Docs	
6	Miscellaneous	Company profile	Company profile	

7	Work Details	Works Completed Details	Works Completed Details
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Tender Fee Details, [Total Fee in ₹ * - 0.00]				EMD Fee Details			
Tender Fee in ₹	0.00			EMD Amount in ₹	0.00	EMD Exemption Allowed	No
Fee Payable To	Nil	Fee Payable At	Nil	EMD Fee Type	fixed	EMD Percentage	NA
Tender Fee Exemption Allowed	No			EMD Payable To	Nil	EMD Payable At	Nil

[Click to view modification history](#)

Work /Item(s)					
Title	RENEWAL OF TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY MEMBERS FOR THE YEAR 2024 - 25				
Work Description	RENEWAL OF TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY MEMBERS FOR THE YEAR 2024 - 25				
Pre Qualification Details	AS IN NIT				
Independent External Monitor/Remarks	NA				
Tender Stage to disclose bid details to other bidders/public domain	No				
Tender Value in ₹	21,90,00,000	Product Category	Health Insurance	Sub category	GHIS
Contract Type	Tender	Bid Validity(Days)	120	Period Of Work(Days)	365
Location	ANY WHERE IN KERALA	Pincode	695033	Pre Bid Meeting Place	VC
Pre Bid Meeting Address	VC LINK AND SCHEDULE WILL BE PUBLISHED AS CORRIGENDUM	Pre Bid Meeting Date	13-Feb-2024 03:00 PM	Bid Opening Place	VELLAYAMBALAM
Should Allow NDA Tender	No	Allow Preferential Bidder	No		

Critical Dates			
Publish Date	09-Feb-2024 09:00 AM	Bid Opening Date	27-Feb-2024 03:00 PM
Document Download / Sale Start Date	09-Feb-2024 09:00 AM	Document Download / Sale End Date	24-Feb-2024 05:00 PM
Clarification Start Date	09-Feb-2024 09:00 AM	Clarification End Date	13-Feb-2024 09:00 AM
Bid Submission Start Date	17-Feb-2024 09:00 AM	Bid Submission End Date	24-Feb-2024 05:00 PM

Tender Documents				
NIT Document	S.No	Document Name	Description	Document Size (in KB)
	1	KWAGeneralConditionsforeTenderingV5.pdf	General conditions of E Tendering Process	708.62
	2	Tendernotice_1.pdf	NIT DOCUMENT	836.55
Work Item Documents	S.No	Document Type	Document Name	Description
	1	Tender Documents	insNIT.pdf	NIT DOCUMENT
	2	BOQ	BOQ_1014255.xls	BOQ

Bid Openers List

S.No	Bid Opener Login Id	Bid Opener Name	Certificate Name
1.	beenasureshkwatvm@gmail.com	Beena T K	Beena T.K.
2.	gopkumargs@gmail.com	Gopakumar G S	Gopakumar G S
3.	aneesh7k@gmail.com	Aneeshkumar J	Aneesh Kumar J

Tender Properties

Auto Tendering Process allowed	No	Show Technical bid status	Yes
Show Finance bid status	Yes	Show Bid Details in Public Domain stage	Technical Bid Opening
BoQ Comparative Chart model	Normal	BoQ Comparative chart decimal places	3
BoQ Comparative Chart Rank Type	L	Form Based BoQ	No

Tender Inviting Authority

Name	CHIEF ENGINEER (HRD GL)
Address	CHIEF ENGINEER (HRD GL), KERALA WATER AUTHORITY

Tender Creator Details

Created By	Beena T K
Designation	Technical Assistant
Created Date	08-Feb-2024 11:59 PM



KERALA WATER AUTHORITY

Invites Tender for

**RENEWAL OF TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR
KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY
MEMBERS FOR THE YEAR 2024 - 25**

February 2024

Ref No: HO/SP-16/2023-24/INS



KERALA WATER AUTHORITY

Water Resources Department

Government of Kerala

www.kwa.kerala.gov.in

TENDER NOTICE NO: HO/SP-16/2023-24/INS

Competitive e-Tenders are invited directly from Insurance Companies (through its Regional Offices or Divisional Offices), approved by IRDA for the renewal of **TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY(herein after referred as KWA) EMPLOYEES AND THEIR FAMILY MEMBERS for the year 2024 - 25.**

The Tender document can be downloaded free of cost from <https://etenders.kerala.gov.in/>. Interested Insurance Companies approved by IRDA are mandated to get enrolled on the e-procurement portal (<https://etenders.kerala.gov.in/>) and the tender document will be available on the same portal in order to download the tender documents and participate in the subsequent bidding process.

The **Technical and Financial bids** will be evaluated by the **Bid Evaluation Committee** duly constituted by the Managing Director, KWA. Financial bids of only the technically qualified offers will be opened before the successful bidders by the constituted body of KWA for awarding of the contract. Following schedule will be observed in this regard.

Sl. No.	Particulars	Date
1	Name of Work	RENEWAL OF TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY MEMBERS FOR THE YEAR 2024 - 25.
2	KWA Tender Reference No	HO/SP-16/2023-24/INS
3	Tender Fee	NIL
4	EMD	NIL
5	Date of Publishing of Tender	08-02-2024

6	Pre Bid Meeting	13/02/2024 (At 3.00 PM) <i>(Through online – the schedule and VC link for the Pre-bid meeting will be published as e-tender corrigendum on or before 11-02-2024)</i>
7	Bid Submission start date	17/02/2024 (09.00 AM)
8	Last date for submission of the completed bid documents	24/02/2024 (up to 5.00 PM)
9	Bid Opening date	27/02/2024 (@ 3.00 PM)

Notes:

1. The Managing Director, KWA has discretion to alter the above dates.
2. The completed Bid documents should be submitted electronically before **5.00 pm on 24/02/2024** at <http://www.etenders.kerala.gov.in>
3. Queries, if any may be mailed at ceglkwaho@gmail.com, dcegltyvm@gmail.com till 12/02/2024.
4. Any clarification on tender document can be had from the following address:-
The Chief Engineer (HRD&GL)
Kerala Water Authority
Head Office, Jalabhavan, Vellayambalam,
Thiruvananthapuram - 695033, Kerala.
Phone: 8547638030, 0471-2321947; Email – ceglkwaho@gmail.com

All correspondence/communications on the scheme should be made at the above address. The companies which are in agreement with scheme and its clauses, only need to participate in the bidding and any disagreement in this regard may invite disqualification/rejection of bid at technical level. Hence all the companies are requested to go through the scheme carefully and submit their agreement in specific format given in the bid. **The Managing Director, KWA reserves the right to accept/reject any tender without assigning any reason whatsoever.**

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PART – I
INFORMATION & GENERAL CONDITIONS

SECTION – I
INTRODUCTION

Government of Kerala had published the rules for reimbursement of medical expenditure in respect of employees of Kerala Water Authority (i.e., Kerala Water and Waste Water Authority Employees Reimbursement of Medical Expenditure Rules 1985). In this rule, it was provided one month salary drawn by the employee as Out – patient (OP) treatment which can be reimbursed to an employee during the calendar year except in the case of hospitalization and also provided reimbursement of medical claim as special sanction in case of prolonged medical treatment involving hospitalization with a limit of Rs.10,000/-. More than the same shall be considered by Government sanction from time to time from 1985.

As per 9th pay revision effected for Kerala Water Authority, Pay revision Committee recommended that the existing medical reimbursement facility will be continued till a Health insurance scheme for employees is evolved. Also the special sanction limit of Rs.10,000/- to Managing Director for sanction of Medical Reimbursement claim was enhanced to Rs. 50,000/-

The Authority Board in its 369th meeting held on 21.02.2014, vide resolution no. 9783, resolved to accept the proposal of Group Health Insurance policy to the employees in Kerala Water Authority for one year by way of deducting the 50% of Medical OP Claim (Basic Pay(BP) + Dearness Allowance(DA)) admissible to the employee for In-patient (IP) Treatment. It has also been decided to give balance 50% of Basic Pay + DA, admissible to the employees of Kerala Water Authority as OP treatment claim. Accordingly, Kerala Water Authority (KWA) is facilitating a Group Health Insurance Policy for its employees since 2014-2015 and is still continuing.

In the inception of the policy, the sum insured was Rs. 2 Lakh per family of employee and 1 Crore Buffer. Later the sum insured was enhanced to Rs.3Lakh and 1 Crore

buffer from 2015-16 onwards. From 2014-15 to 2016-17, brokers were engaged in the GHIS scheme for employees.

From 2016-17 onwards, there are no brokers. Till 2023, Kerala Water Authority is implementing the insurance scheme for Employees, by inviting quotations from the public sector insurance companies only. The scheme is for one year which renews on 16th April every year. Before inviting quotation, recognized trade unions' representatives are invited for discussion and also after accepting the lowest quoted rate again opinions are collected from the employees Unions for negotiations with the company for reducing their quoted premium. Subsequently selected company is invited for negotiation. On successful negotiation, order will be issued to the selected company along with six months premium in advance towards the 1st installment and the second 50 % installment will be paid at the end of the first six months of the insurance period.

During the meeting held with the representatives of recognized trade unions on 16.01.2024, it was decided to invite tender from IRDA registered insurance companies for the renewal of **“TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY(KWA) EMPLOYEES AND THEIR FAMILY MEMBERS” for the year 2024 -25.**

Statistics of the previous years are made available in the official website of KWA and details are as given below.

GHIS For Employees									
Year	Name of insurance company	Name of the broker	Annual Premium (including tax)	No of Employees at the time of policy inception	Claim paid	Actual amount	Claim sanctioned	Claim Ratio	Remark
2014 -15	M/s National Insurance Company Ltd, Thiruvannathapuram	India Insure , The Risk Managers, Chennai	5481	7500		4,11,02,000	6.95Cr	169 %	SI – 2 Lakh
2015 -16	M/s National Insurance Company Ltd	M/s NTrust Insurance Broking Services Private Ltd, Hyderabad	7693	7500		6,53,54,991	10.98Cr.	168 %	SI – 2 Lakh
2016 -17	M/s United India Insurance Company Ltd	M/s NTrust Insurance Broking Services Private Ltd, Hyderabad	13882	7000		9,71,70,934	11.23Cr	116 %	SI – 3 Lakh

2017-18	United India Insurance Company	-	14,739	6890	3568	9,99,24,715	11,51,37,120	115 %	
2018-19	United India Insurance Company	-	19,180	7000	3600	11,56,96,289	13,35,51,808	115 %	
2019-20	United India Insurance Company	-	22,753.89	7100	3857	13,62,17,755	14,28,11,200	105 %	
2020-21	United India Insurance Company	-	24,166.67	6706	2727	14,00,85,682	12,93,50,903	93.34 %	Covid19 Lock down
2021-22	United India Insurance Company	-	21416.12	6750	3149	12,30,06,938	16,33,53,622	132.80 %	
2022-23	United India Insurance Company	-	24545	7000	3883	14,54,72,508	18,15,64,216	125 %	
2023-24	United India Insurance Company	-	34,148	6800 (now 7255)	2512	20,17,44,553	12,35,67,949 Total-14,65,50,054	Prorated ICR 100% as on 16.01.2024	

Also please refer the following documents for more information which is available in our website in the link (website address: <https://kwa.kerala.gov.in/en/admin-insurance/>)

- a. Copy of present Policy schedule 2023-24
- b. Detailed claim analysis report as on 31st January 2024.
- c. Copy of the Memorandum of Understanding (MoU) executed with the existing Insurance Company i.e., M/s United India Insurance Company Ltd and M/s Family Health Plan Ltd the TPA.

SECTION – II

INFORMATION TO THE BIDDER ABOUT THE SCHEME

1. **Name:** Renewal of “TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY(KWA) EMPLOYEES AND THEIR FAMILY MEMBERS for the year 2024 -25” (from 16.04.2024 to 15.04.2025)
2. **Objective:** To provide comprehensive medical health insurance coverage to the employees of KWA and their dependents.
3. **Beneficiaries:** KWA Employees, spouse and their unemployed and unmarried children up to the age of 25, dependent father and mother, in the absence of parents in-laws can be covered on gender basis.
4. **Benefits:** Group Health Insurance coverage on family floater basis with buffer fund. The Benefits within this scheme, to be provided on a cashless basis from networked hospitals and reimbursement of expenses in other than network hospitals for Hospitalization treatment to the beneficiaries up to the limit of their annual medical insurance coverage subject to other terms and conditions laid in the policy.
5. **Implementing and Servicing of the scheme:** Kerala Water Authority will be the direct implementing agency for the Group Health Insurance scheme in the state of Kerala through Insurance companies directly. The selected insurance company needs to provide for the standard intermediary/TPA remuneration payable as per IRDA guidelines for the successful renewal of the scheme and servicing of claims.
6. **Policy condition:**

Details of Policy required:-

POLICY PARTICULARS	CONDITIONS
Policy type	Family Floater
Sum Insured	3 lakhs Floating

Family Definition	2 (Self + Spouse) + 2 (IN SOME CASES MORE THAN 2 child), unemployed and unmarried children upto the age of 25 + 2 (PARENTS, IN THE ABSENCE OF PARENTS IN LAWS CAN BE COVERED ON GENDER BASIS)
Pre-existing Diseases	Covered
Cash less Facility	Through TPA
Medical Reimbursement	Through TPA
Pre-post Hospitalisation	30 & 60 days respectively
I st 4 years exclusion	Waived Off
30 day's waiting period	Waived Off
Co-Payment condition	Waived Off
Room Rent capping	2% of the S.I for Normal and 3% of S.I.for ICU
Disease Capping	Cataract-Rs.35000/-per eye
Angiogram/Angioplasty all Cardiac ailments	Limits waived-off
Maternity Benefit	Maternity covered from day one upto the limit of ₹.30,000/- for Normal & ₹.35,000/- for C- Section, for SELF and SPOUSE only. New Born Baby covered from Day One upto mother SI for 90 Days only.
No of Births Covered	Only 2 living child
Corporate Buffer	Corporate Buffer upto ₹ 1 Crore for Option (A) Corporate Buffer upto ₹ 1.5 Crore for Option (B) Corporate Buffer upto ₹ 1 Crore for Option (C)
Ambulance charges covered	upto ₹.2,000/- per family
Special Conditions 1	For Joint Replacement, Cancer related surgeries, Angiogram, Angioplasty, Cardiac related Ailments, Covered with No Limits
Special Conditions 2	Treatment of Infertility payable upto maternity limit upto C –section in a policy period. Advanced methods of treatment including hormonal therapy, Adjuvant therapy, Immune modulators are payable. All kinds of intra vitreal injections are payable upto sum insured. Discharge medicine payable up to 15 days at the time of Cashless

Special Conditions 3	Claim Documents should be submitted to TPA within 60 Days from Date Of Discharge from the Hospital. In case of Post Hospitalization Claim Documents must be submitted to TPA within 7 Days after completion of such Treatment.
Special Conditions 4	UIIC GMP 2013 Conditions are Applicable except Clause Note 2 of 1.2, 1.2.1, 1.3, & 1.4.
Ayurveda Treatment	Covered up to 20% of SI only in Govt. Hospitals.
Allopathy	Treatment covered
Dental	Dental treatment or surgery of any kind necessitated by accident and requiring hospitalization
Spectacles	Not Covered.
Hearing aids	Not Covered.
Health Check-up	Not Covered.
Domiciliary Hospitalization Charges	Not Covered.

7. **Period of Insurance:** The period of insurance is one year from 16.04.2024 to 15.04.2025.
8. **Repudiation of claim:** In case of any claim is found untenable, the insurer shall communicate reasons in writing to the TPA, insured member & KWA at the time of repudiation.
9. **Defense/Legal Proceedings:** Any legal proceedings arising from the scheme in connection with the insurance policy/claim settlement to be responded by the insurer irrespective of insured.
10. **Selection of Underwriting office/ Policy servicing office:** Insurer should select the underwriting office based on KWA as well as intermediaries convenience/Requirement.
11. The selected insurance Company has to agree to settle the claim within 15 days of receipt of standard and complete claim documents. In case of any deficiency in the submitted documents, the insurance company shall positively intimate this within 10 days of receipt of documents.

12. IT Requirement: Insurer should provide adequate support for the IT requirement in coordination with the Third-party Administrator. Payment gateways/links for the premium collection to be provided by the selected insurance company as per the requirement of the project. If any difficulty in providing the same, insurance company must bear the additional cost /service charges for rendering the services.

13. Selection of TPA: Insurance Company should select a TPA for the easy and convenient functioning of the scheme. TPA must provide support for enrollment and facilitate the required IT integration with a KWA intermediary software application for monitoring of the claims. Insurance company should provide required approvals/Instructions to the TPA to enroll at least one hospital in each Taluk, for facilitating cashless facility throughout the state and major Hospitals in India. The final list of the empanelled hospitals with specialties covered under the schemes shall be furnished before the execution of the agreement. If the selected TPA service level is not satisfactory, the KWA can suggest for a change of TPA during the scheme.

14. Policy Termination: Before the end of the period by a) mutual consent or b) by either party giving 30days' notice period.

15. Award of Contract: KWA shall award the contract to the successful bidder/s whose bid/s has/have been determined to be substantially responsive, lowest evaluated bid, provided that the bidder has been determined by the KWA to be qualified to perform the contract satisfactorily, and provided further that in evaluating the financial bid, the financial implications, if any, of the corresponding technical bid, have also been taken into reckoning. KWA have the final right to accept or reject any bids submitted.

16. Conditions for Payment: -

- a) The premium for one year will be released in two equal installments.
- b) First installment will be issued to the company for the first six months at the policy inception. Policy will be commenced immediately with available insured

persons.

- c) Second installment of the premium will be paid to the company at the end of the sixth month.

17. Amendment of Bidding Documents:

- a) At any time prior to the deadline for submission of bids, KWA may, for any reason modify the Bidding documents, by issuing a corrigendum. Such amendments will form part of the tender document.
- b) The corrigendum will be notified on the e-Procurement website of Kerala www.etenders.kerala.gov.in and will not be issued or available anywhere else. Hence, interested agencies/bidders are advised to regularly check the above websites for any updates on this tender.
- c) In order to afford prospective bidders reasonable time to take the amendment into account in preparing their bids, KWA may, at its discretion, extend deadline for the submission of the Bid through a date corrigendum online.
- d) The link of the scheduled pre-bid meeting and its minutes will be notified as corrigendum on e-procurement website of Kerala.

18. Right to Accept or reject any or All Bids: KWA reserves the right to accept or reject any Bid or annul the Bidding process and reject all Bids at any time prior to award of contract, without thereby incurring any liability to the affected Bidder or Bidders. KWA not bound to accept the lowest or any other bid.

19. Notification of Award and Signing of Agreement: The Notification of Award will be issued with the approval of the Tender Accepting Authority. The terms of Agreement will be discussed with the representatives of the successful insurance company, which is expected to furnish a duly signing Agreement proposed by KWA in duplicate within 14 days of declaration of 'award of contract', failing which the contract may be offered to the next bidder in order of merit.

20. Insurer has to **capture the details of all KWA units** for the purpose of all correspondence.

- 21. Canvassing:** Bidders are hereby warned that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder.
- 22. Signature in each page of document:** Each page of proposal document uploaded must be signed by the competent authority of the participant. Any document or sheet not signed shall also be a cause for rejection of the proposals.
- 23. Submission of Proposals:** KWA seeks detailed bid from the Insurance Companies interested in implementing the scheme as detailed in the guidelines. (PART-1). The e-tender will be of two bid system **Section A- Technical Bid for renewal of “TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY(KWA) EMPLOYEES AND THEIR FAMILY MEMBERS for the year 2024 -25”** and **section B- Financial Bid for renewal of “TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY(KWA) EMPLOYEES AND THEIR FAMILY MEMBERS for the year 2024 -25”**, The financial bid of the technically qualified firms only will be considered.
- 24. Deadline for submission of Bids/proposal:** Online bid documents should be submitted not later than **24/02/2024; 05:00 PM.** Bids documents received later than the prescribed date and time will not be considered for evaluation.

SECTION – III
ELIGIBILITY OF FIRMS

Sl. No.	Pre-qualification Criteria	Supporting Document to be submitted
1.	Bidder must be a company registered in India under Companies Registration Act, 1956, working for last 5 years.	Copy of valid registration certificate issued by competent authority
2.	The Bidder should be an IRDA Licensed Insurance company continuously for last 3 years without a break as on date of opening the tender.	Copy of IRDA License and all subsequent renewals along with self-certificate that there has been no break in renewal of license to be submitted
3	The bidder must have experience in the field of providing Group Health insurance scheme in India for a period of not less than three years as on date of opening of the tender	Copy of the authorized policy document with the firm duly certified by the authorized signatory.
4	The bidder should have experience for not less than three years in implementing health insurance schemes covering more than 3500 families or 15000 individuals (including family member beneficiaries) in a single policy.	Copy of the policy document with the firm or MoU executed with the firm duly certified by the authorized signatory.
5	The insurance company should have accredited Hospital network in all districts of the State of Kerala	List of network hospitals duly certified by the authorized signatory.
6	The insurance company should not have been banned or blacklisted by Govt. of Kerala or any other state Government from conducting such business owing to the defaults in execution of such schemes.	The insurers should give an undertaking to this effect. (Annexure-6)
7	Bidder must have an average annual turnover not less than 2500 Crores during the last three financial years. (2022-23,2021-22,2020-21)	Copy of the annual audited accounts of the company, duly attested by a Notary public or by a Group A or B Officer of the Central Govt. or State Government.
8	Bidder must have average claim settlement ratio in Health Insurance of above 90% for the last three years (2022-23,2021-22,2020-21)	Declaration by Authorized Signatory or Statutory Auditor's certificate, duly attested by Notary public or by a Group A or B Officer of the Central Govt. or State Government .
9	Bidder has at least two branch offices in Kerala.	Declaration by Authorized Signatory

NOTE: Those bidders who secure more than **75 marks** or above will only be considered for financial bid opening.

SECTION –IV **SCOPE OF WORK**

A. DUTIES OF INSURED (KERALA WATER AUTHORITY)

1. The INSURED will release the Premium including GST agreed to be paid, in two equal installments, as under :
 - a. The first installment premium including GST @ 18% to be paid not later than 15th April 2024.
 - b. The second installment and applicable GST to be paid not later than on the last day of the sixth month from the date of commencement of the policy.
2. The complete data relating to the Executives and Employees and the dependents to be insured will be handed over to the INSURER with the coordination and assistance of the TPA before the renewal date.
3. The INSURED will advise the Executives and Employees of that they need to provide a proper Photo ID at the time of Hospitalization of self or dependents viz., Voter ID card/Driving License/Aadhar Card/Employee ID card issued by the INSURED/Passport along with the ID card issued by the TPA. In case no such ID card is available, a certification from an officer not below the rank of Executive Engineer shall be produced to prove that the person being hospitalized is the Executive/Employee or his/her dependent before discharge.
4. The INSURED will advise the Executives and Employees that they need to provide the Bank Account No., Name of the Bank & Branch as also a cancelled Cheque whenever they submit a claim for reimbursement along with the claim documents.
5. The INSURED will advise the Executives and Employees that they need to complete the documentation process in respect of Member Reimbursement Claims within a maximum period of 30 days from the date of discharge. In case the

Executive/Employee is not able to submit the documents before 30 days based on sufficient grounds on verification by the insurer, it is recommended to the INSURER that he/she shall be given a further period of 60 days for submission of complete documents.

B. DUTIES OF INSURER (INSURANCE COMPANY)

1. The INSURER will cause to issue the Policy of Insurance within 10 working days from the date of receipt of 1st installment premium with the updated Data of members.
2. The scheme is presently covered by **7300** Executives and Employees of the INSURED Kerala Water Authority and their dependents. If the actual number of Executives and Employees is lower than **7300**, the Insurer will arrange for refund of premium to that extent to the INSURED.
3. The Policy shall be issued for a period of one year from 16/04/2024 and the renewal premium shall be based on mutually agreed terms.
4. Until the policy is issued by the INSURER, the INSURER agrees that the TPA can approve the cashless authorization as well as the member reimbursement claims based on a certification of employment/ coverage (in respect of an employee) and a certification of dependency/coverage (in respect of a dependent) by the nominated Authority of Kerala Water Authority, i.e., the Chief Engineer (HRD& GL).
5. The Insurer will have necessary endorsements passed in respect of the new entrants and the exits within 3 working days from the date of receipt of the monthly data.
6. The INSURER will renew the Insurance Policy for a further period of 1 year on expiry of the current policy, subject to conditions.
7. If any of the network providers are changed or removed, the insurer should inform the matter well in advance to the insured. Otherwise the insurer will be responsible to settle the claims which may be occurred in such hospitals.

C. DUTIES OF THIRD PARTY ADMINISTRATOR (TPA)

1. The TPA will arrange to issue the ID cards within 15 working days of the receipt of the Policy and final data of members to be covered.
2. The TPA will arrange to issue the ID cards within 3 working days of the receipt of the endorsement for new recruits from the INSURER.
3. Until the policy is issued by the INSURER, the cashless as well as the member reimbursement claims will be handled based on a clarification of employment/coverage (in respect of an employee) and a certification of dependency /coverage (in respect of a dependent) by the nominated authority of Kerala Water Authority, i.e., the Chief Engineer (HRD& GL).
4. Pre-authorization requests received from the hospital will be processed within 2 hours from the time of receipt of request from hospital.
5. Approval of final bills at the time of discharge will be processed within 3 hours from the time of receipt of final bills from the hospital. If there are any queries thereon, the same shall be sent to hospital within an hour positively.
6. Shortfall Query, if any, will be raised with the HR department of Kerala Water Authority/Executives and Employees within 5 working days from the date of receipt of Claim documents.
7. Member Reimbursement Claims will be settled within 15 working days from the date of receipt of the Final documentation.
8. The Monthly Management Information System Report about Premium and Claims will be released to the INSURER on the Second Working day of the succeeding month.
9. In case the insured person dies during the currency of the policy period without making any claim, the premium will be proportionately refunded or settled against their approved dependents, if the employee is survived by his/her spouse/Children/ Parents. If the Employee is single, the premium shall be

returned to the INSURED, the Kerala Water Authority on Pro-rata basis.

10. The TPA must have 2 servicing offices across the Kerala State, with Empanelled Doctors.

D. DUTIES AND RESPONSIBILITIES OF THE INSURANCE COMPANY AS A DIRECT INSURER

1. The INSURANCE company will offer assistance to the INSURED in the Management of Health Insurance Claims through TPA.
2. The INSURANCE company will take up the complete responsibility of follow-up with the TPA for all claims requirements of the insured members.
3. The INSURANCE company will ensure that the hospitals on the network of the TPA are in line with the demographic profile of the Group. If there is any change in the network provider it should be informed to the insured well in advance.
4. The INSURANCE company will coordinate with TPA to sort out any relevant issue.
5. The INSURANCE company will coordinate with TPA for pre- authorization in case of delay
6. The INSURANCE company will coordinate for monthly statement from TPA for the number of cashless treatments authorized and the member reimbursement claims effected & the sum insured utilization.
7. The INSURANCE company will submit the utilization statement of the TPA to INSURED along with Monthly Management Information System Report.
8. The INSURANCE company will follow up with TPA for settlement of claim within 15 working days of submission of the final set of documents to the TPA.
9. The INSURANCE company with the co-ordination of TPA will maintain a detailed status of pending claims and submit along with the Management Information System Report before 10th of the succeeding month.

10. The service of the TPA should be available 24 x 7(over phone) and to be ensured that none of the members of the insured has to face difficulties with the hospital Authorities for settling the claim.
11. The insurer shall be responsible for ensuring the regular back up of data.
12. The insurer should strictly maintain the confidentiality of any form of data or information shared by the authority and protect information created, disclosed or acquired in the context of the client and health service provider relationship.

E. GENERAL CONDITIONS:

1. In case of any documents of identification are not available for any reason, certification from an officer not below the rank of Executive Engineer shall be produced to prove that the person being hospitalized is either a bonafide Executive /Employee or is a bonafide dependent of an Executive /Employee.
2. In case of any complaint to be made in respect of the service of the insurer, the Executive /Employee shall bring the same to the notice of the INSURED. The INSURED shall take up the complaint with the INSURER.
3. In case of fraudulent claims by any Executive /Employee or bonafide dependent of a Executive /Employee the INSURER/TPA shall bring it to the notice of the INSURED so that the claim amount (if already settled) can be recovered from the Executive /Employee concerned by the INSURED and returned to the INSURER.
4. In case of any unsatisfactory service, suitable penalties as decided by the Managing Director of KWA shall be levied after issuing notice.
5. In case of failure in settlement of claims within the time frame , the penalty will be enforced as per decision of KWA.
6. The period of contract will be for one year extendable on mutually agreed terms and conditions, which is liable to be terminated with one month 's notice, if any lapse or unsatisfactory performance of the company is noticed.
7. The Courts of Thiruvananthapuram alone will have the jurisdiction to try any

matter, dispute or reference between the bidders and the KWA arising out of this service. It is specifically agreed that no court outside and other than Court in Thiruvananthapuram shall have jurisdiction in the matter.

8. KWA reserves the right to modify /change/delete /add any further terms, and conditions prior to issue of agreement.

SECTION – V

Evaluation Criteria

Sl No.	Pre-qualification Criteria	Maximum Marks
1.	<p>a. Experience in group health insurance – Number of persons served in any one of the single policy in previous years: 3500 – 4000 families - 10 Marks 4001-7000 families - 15 marks More than 7,000 families – 20 Marks</p> <p>b. Experience of having association with Govt/ PSU in Kerala – 10 Marks</p>	30
2.	<p>Experience in providing Group Health Insurance – Number of years in providing Group Health insurance 3-5 years – 10 marks 5 to 10 years – 15 marks More than 10 years – 20 marks</p>	20
3	<p>Average Claim settlement ratio in Health insurance policies for the last three years 90% to 95 % - 15 Marks Above 95 % - 20 Marks</p>	20
4	<p>Service facilities At least two Branch offices in Kerala - 5 marks Branch offices in all districts – 5 Marks</p>	10
5	<p>Average Annual turnover for the last three years 2,500 -5,000 crores – 10 marks 5,000 crores to 10,000 crores – 15 marks More than 10,000 crores – 20 marks</p>	20
	TOTAL	100 Marks

NOTE: THOSE BIDDERS WHO SECURE MORE THAN 75 MARKS OR ABOVE WILL ONLY BE CONSIDERED FOR FINANCIAL BID OPENING.

PART II

SUBMISSION OF BIDS

KWA need detailed proposals from insurance companies, interested in implementing Group Health Insurance Scheme for employees for KWA. The bid document should include the following:

SECTION A - Technical Bid

SECTION B - Financial Bid

SECTION A – TECHNICAL BID

Documents to be submitted

1. Covering Letter for submission of Technical bid. (**Annexure-1**)
2. Check List for Technical Bid (**Annexure-2**)
3. Insurance company should be registered with Insurance Regulatory and Development Authority (IRDA) to undertake insurance related activities. The Insurer should **attach a copy of the valid registration certificate and IRDA license** as a proof of its registration
4. The Insurer has to provide an **undertaking**, as per format given in **Annexure 3**
5. Details of the bidder: profile (**Annexure-4**)
6. Expressing their explicit agreement to adhere with the details of the scheme as mentioned in the **PART 1** of the tender document. (**Annexure-5**)
7. **Previous Experience with Group Health insurance scheme in a single policy:** The insurer has to provide the documentary evident of successfully running Group health insurance scheme in any State(s). (3500 families or minimum of 15000 lives). For that **Bidder should submit the authorized copy of the policy document with the firm. Also provide a brief write-up of their experience with Group Health Insurance Schemes.**

8. The Experience of having association with Govt/ PSU in Kerala-**Bidder should submit the authorized copy of the policy document with the firm.**
9. The Bidder should submit a declaration for non-blacklisting by Govt of Kerala or any other state Government from conducting such business owing to the defaults in execution of such schemes. **(Annexure 6)**
10. Copy of the annual audited accounts of the company, duly attested by a Notary public or by a Group A or B Officer of the Central Govt or State Government.
11. For Average Claim settlement ratio for the last three years - Claim Declaration by Authorized Signatory or Statutory Auditor's certificate, duly attested by Notary public or by a Group A or B Officer of the Central Govt or State Government.
12. Authorized copy of the details of the TPA and list of network Hospital in all districts of the State of Kerala.
13. Bidder have atleast two branch offices in Kerala – Declaration by authorized signatory.
14. Other information – **(Annexure 7)**

Notes:

- 1) The qualifying requirement data shall be attached with the Technical bid only.
- 2) The bidders who do not qualify this criterion will be disqualified immediately and their bids will not be considered.
- 3) Those bidders who secure more than 75 marks or above will only be considered for financial bid opening.

SECTION B – FINANCIAL BID

Financial costs including administrative expenses, overheads, and intermediary & TPA charges that the insurance company expects for rendering the services as approved by IRDA, should be apart of the premium.

The financial bid shall be submitted in the format given as **Annexure – 8**. The same in excel format will be attached with work item documents of the e-tender. The bidder shall download, enter premium rates for all three options and need to be uploaded as financial bid during the submission of tender.

Notes:

1. The Insurance Company must release the bid through its regional offices or Divisional offices.
2. There should only be SINGLE premium quote for each option.
3. The Bidders have to quote the annual premium charge inclusive of GST.
4. No other document or attachment shall be permissible along with the BOQ.
5. Any deviation will lead to disqualification.

SECTION C – SUMMARY OF BID

Following table provides a brief summary of the documents which need to be attached by insurer in the technical bid and financial bid:

1. DETAILS OF DOCUMENTS TO BE SUBMITTED FOR TECHNICAL BID

SL No	Selection of technical bid	Details by insurer
1	Covering Letter	Annexure 1 (As per format attached)
2	Check List	Annexure 2 (As per format attached)
A	Qualifying criteria	
1	Valid Registration certificate	Authorized copy
2	Valid IRDA license	Authorized copy
3	Group Health insurance experience for providing service not less than three years as on date of opening of tender.	Authorized Copy of the policy document with the firm

4	Group Health insurance experience for serving minimum of 3500 families or 15000 beneficiaries in a single policy.	Copy of the documentary proof of policy document with the firm or MoU executed with the firm duly certified by the authorized signatory.
5	Experience of having association with Govt/ PSU in Kerala	Authorized Copy of the policy document with the firm
6	Details of the Third party Administrator and list of network hospital.	Authorized copy
7	Average Claim settlement ratio in Health Insurance for last three years should be above 90%	Declaration by the authorized signatory or Statutory Auditor's certificate
8	Average Annual Turnover Ratio above 2500 crores for last three years (2022-23, 2021-22, 2020-2021)	Copy of the annual audited accounts of the company, duly attested by a Notary public or by a Group A or B Officer of the Central Govt or State Government
9	Declaration of Non-Black listing of the company	The insurer should give an undertaking to this effect. - Annexure 6
10	Other Information	Annexure – 7
B	Declaration by the insurer	Annexure 3 (As per format attached)
C	Details of the company	Annexure 4 (As per format attached)
D	Undertaking for adherence to the tender	Annexure 5 (As per format attached)

2. DETAILS OF DOCUMENTS TO BE SUBMITTED FOR FINANCIAL BID

SL NO	Section of financial Bid	Details By Insurer
1	Financial proposal	Annexure 8 (As per format attached)

SECTION D

Annexure-1

Covering Letter for Proposal submission.
(On office letter head of insurance company)

To

The Managing Director
Kerala Water Authority
Head Office , Jalabhavan
Vellayambalam, Thiruvananthapuram -695010
Kerala.

Dear Madam/Sir,

Sub: Submission of proposal for for the renewal of TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY MEMBERS for the year 2024 -25.

Ref: - E-Tender No.....dtd/...../2024

With reference to the above, I am/ we are enclosing technical and financial proposals for renewing the TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY MEMBERS for the year 2024 -25. I/ We have carefully read and understood the above referred document including instructions , terms and conditions and all the contents stated therein , and all subsequent corrigendum published on the E Tender portal / official website of Kerala Water Authority.

Thanking you,

(Signature of the bidder/authorized person)

Name :

Official seal & Mobile No.

Annexure-2

FORMAT - CHECK LIST FOR TECHNICAL BID

Name of the Insurance Company: _____

SL. NO.	Selection of technical bid	Details by insurer	Documents submitted (Yes/No)
1	Covering Letter for Proposal submission.		
A	Qualifying criteria		
1	Valid Registration certificate	Authorized copy	
2	Valid IRDA license	Authorized copy	
3	Group Health insurance experience for providing service not less than three years as on date of opening of tender.	Authorized Copy of the policy document with the firm	
4	Group Health insurance experience for serving minimum of 3500 families or 15000 beneficiaries in a single policy.	Copy of the documentary proof of policy document with the firm or MoU executed with the firm duly certified by the authorized signatory.	
5	Experience of having association with Govt/ PSU in Kerala	Authorized Copy of the policy document with the firm	
6	Details of the Third party Administrator and list of network hospital.	Authorized copy	
7	Average Claim settlement ratio in Health Insurance for last three years should be above 90%	Declaration by the authorized signatory or Statutory Auditor's certificate	
8	Average Annual Turnover above 2500 crores	Copy of the annual audited accounts of the company, duly attested by a Notary public or by a Group A or B Officer of the Central Govt or State Government	

9	Declaration of Non-Black listing of the company	The insurer should give an undertaking to this effect. – Annexure 6	
10	Other Information	Annexure - 7	
II	Declaration by the insurer	Annexure 3 (As per format attached)	
III	Details of the company	Annexure 4 (As per format attached)	
IV	Undertaking for adherence to the tender	Annexure 5 (As per format attached)	

Annexure – 3

FORMAT - DECLARATION BY THE INSURANCE COMPANY

[On letterhead of the Insurance Company]

From

[Name of Insurance Company]

[Address of Insurance Company]

Date: [insert date], 2024

To _____

Dear Sir,

I, [insert name] designated as [insert title] at [insert location] of [insert name of Bidder] and Being the authorized signatory of the Bidder, do hereby declare and undertake that I have read the Contents of the tender document and hereby submit the bid in the desired format with respective Annexure duly signed by me.

Signature:

Name:

Designation:Date:

Annexure – 4

FORMAT - DETAILS OF THE INSURANCE COMPANY

[On letterhead of the Insurance Company]

1. Details of the Company
 - a. Name:
 - b. Address of the corporate headquarters and its office head in the State:
2. Whether the company is falling under Public Sector. (Yes/No)
3. Details of individual(s) who will serve as the point of contact /communication:
 - a. Name:
 - b. Designation:
 - c. Company:
 - d. Address:
 - e. Telephone Number:
 - f. E-mail Address:
 - g. Fax Number:
4. Particulars of the Authorized Signatory of the Bidder:
 - a. Name:
 - b. Designation:
 - c. Company:

d. Address:

e. Telephone Number:

f. E-mail address:

g. Fax number:

Annexure- 5

**FORMAT - UNDERTAKING REGARDING COMPLIANCE WITH TERMS OF
SCHEME**

[On letterhead of the Insurance Company]

From

[Name of the Insurance Company]

[Address of the Insure Company/Consortium]

Date: [insert date], 2024

To

Dear Sir,

Sub: Undertaking Regarding Compliance with Terms of Scheme

I, [insert name] designated as [insert title] at [insert location] of [insert name of Bidder] and being the authorized signatory of the Bidder, do hereby declare and undertake that we have read the Tender Documents for award of Contract(s) for the renewal of TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY MEMBERS 2024 - 2025.

We hereby undertake and explicitly agree that if we are selected as the Successful Bidder, we shall adhere to and comply with the terms of the Scheme as set out in the Tender Documents and the Contract(s).

Dated this__ day of_, 2024 [Signature]

In the capacity of

[Position]

Duly authorized to sign this Bid for and on behalf of [Name of Insurance Company]

ANNEXURE -6

NON BLACK LISTING - Declaration

[On letterhead of the Insurance Company]

From

[Name of Insurance Company]

[Address of Insurance Company]

Date: [insert date], 2024

To

Dear Sir,

We hereby declare that we are not blacklisted by any Central/ State Government /agency of Central / State Government of India or any other country in the world / Public Sector undertaking /any Regulatory Authorities in India or any other country in the world for any kind of fraudulent activities .

Signature: Name: Designation: Date:

Annexure 7

Other Information:

[On letterhead of the Insurance Company]

Bidder is supposed to give point-wise reply of the Tender document for Agreement/disagreement. Any major disagreement from scheme attracts disqualification.

Annexure-8

FORMAT - FINANCIAL BID

From

[Name of Insurance Company]

[Address of Insurance Company]

Date: [insert date], 2024

To

Sir,

Sub: Financial Bid for renewal of **TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY MEMBERS 2024 - 2025**

With reference to your Tender Documents dated (Insert Date) we, [insert name of Bidder], wish to submit our Financial Bid for the award of the Contract(s) for the renewal of the **TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY MEMBERS 2024 - 2025**. Our details have been set out in our Technical Bid.

1. We hereby submit our Financial Bid, which is unconditional. We have examined the Tender Documents, including all the Addenda.
2. We acknowledge that KWA will be relying on the information provided in the Financial Bid for evaluation and comparison of Financial Bids received from the Eligible Bidders and for the selection of the Successful Bidder for the award of the

Contract for the renewal of TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY MEMBERS 2024 - 2025. We certify that all information provided in the Financial Bid is true and correct. Nothing has been omitted which renders such information misleading and all documents accompanying our Financial Bid are true copies of their respective originals.

3. We shall make available to the KWA any clarification it may find necessary or require to supplement or authenticate the Financial Bid.
4. We acknowledge the right of the KWA to reject our Financial Bid or not to select us as the Successful Bidder, without assigning any reason or otherwise and we hereby waive, to the fullest extent permitted by applicable law, our right to challenge the same on any account whatsoever.
5. We acknowledge and confirm that all the undertakings and declarations made by us in our Technical Bid are true, correct and accurate as on the date of opening of our Financial Bid and shall continue to be true, correct and accurate for the entire validity period of our Bid.
6. We acknowledge and declare that the KWA is not obliged to return the Financial Bid or any part thereof.
7. We undertake that if there is any change in facts or circumstances during the Bidding Process which may render us liable to disqualification in accordance with the terms of the Tender Documents, we shall advise the KWA of the same immediately.
8. We are quoting the below requirement/requirements in line with policy conditions given in part 1 of the tender.

Option A) For 7300 Employees and their dependents with Sum insured 3 lakh with Corporate buffer 1 Crore

Option B) For 7300 Employees and their dependents with Sum insured 3 Lakh with Corporate buffer 1.5 Crore

Option C) For 7300 Employees and their dependents with Sum insured 3 lakh, Corporate buffer 1 Crore with enhancement in following disease cappings.

Option (A)

For 7300 Employees and their dependents with Sum Insured 3Lakh with Corporate buffer 1 Crore.

FINANCIAL BID FOR TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY MEMBERS 2024 - 2025		
Sl. No.	Particulars	Amount in INR.
1	Per Family Annual Premium for 3 Lakh for a period of one year without GST	
2	Taxes if any / GST	
3	Total in figure	
	Total in words:	

Name and Signature of Authorized Person

Seal

Option (B)

For 7300 Employees and their dependents with Sum Insured 3Lakh with Corporate buffer 1.5 Crore

FINANCIAL BID FOR TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY MEMBERS 2024 - 2025		
Sl. No.	Particulars	Amount in INR.
1	Per Family Annual Premium for 3 Lakh for a period of one year without GST	
2	Taxes if any / GST	
3	Total in figure	
	Total in words:	

Name and Signature of Authorized Person & Seal

Option(C)

For 7300 Employees and their dependents with Sum insured 3 lakh , Corporate buffer 1 Crore with enhancement in following disease cappings

- a) Maternity covered from day one upto the limit of ₹.30,000/- for Normal & ₹.40,000/- for C- Section, for SELF and SPOUSE only.
- b) Cataract 40,000/- per eye

FINANCIAL BID FOR TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY MEMBERS 2024 - 2025		
Sl. No.	Particulars	Amount in INR.
1	Per Family Annual Premium for 3 Lakh for a period of one year without GST	
2	Taxes if any / GST	
3	Total in figure	
	Total in words:	

Name and Signature of Authorized Person

Seal

Notes

- 1. The rate shall be quoted only in BOQ Sheets provided in the Tender Document Section.
- 2. There should be SINGLE premium quote for each policy as per the respective options specified in part 1.
- 3. The Bidders are required to quote the Premium up to two decimal points
- 4. No other document or attachment shall be permissible alongwith **Annexure-8**.
- 5. Any deviation will attract disqualification.

6. Wherever multiple quote option are sought, the KWA has the find out to choice and finalize out of the option.
7. We acknowledge, confirm and undertake that:
 - a) The Premium quoted by us, is inclusive of all costs, expenses, service charges, taxes (including the costs of the issuance of the Medical Cards and all associated charges).
 - b) The terms and conditions of the Tender Documents and the Premium being quoted by us for the renewal of the Scheme are determined on a technically sound basis, are financially viable and sustainable on the basis of information.
8. We hereby irrevocably waive any right or remedy which I/we may have at any stage at law or howsoever arising to challenge the criteria for evaluation of the Financial Bid or question any decision taken by the KWA in connection with the evaluation of the Financial Bid, declaration of the Successful Bidder, or in connection with the Bidding Process itself, in respect of the Contract and the terms and implementation thereof.
9. We agree and undertake to abide by all the terms and conditions of the Tender Documents.
10. We agree and understand that the Bid is subject to the provisions of the Tender Documents. In no case, shall we have any claim or right against the KWA if the Contract is not awarded to us or our Financial Bid is not opened or found to be substantially non-responsive.
11. This Bid shall be governed by and construed in all respects according to the laws for the time being in force in India.

CHIEF ENGINEER (HRD & GL)