


Kerala Tenders		eTendering System Government of Kerala			
Tender Details					
		Date : 19-Feb-2024 11:02 AM			
 Print					
Basic Details					
Organisation Chain	Kerala Water Authority Chief Engineer (HRD)				
Tender Reference Number	HO/SP-18/2023-24/INS(PN)				
Tender ID	2024_KWA_660671_1	Withdrawal Allowed	Yes		
Tender Type	Open Tender	Form of contract	Item Rate		
Tender Category	Services	No. of Covers	2		
General Technical Evaluation Allowed	No	ItemWise Technical Evaluation Allowed	No		
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	Filled Annexures 1 to 7 AND Signed Copy of Tender Document		
		.pdf	Registration Certificate AND IRDA License Certificate (See Part II Section A AND Section C - 1, 2)		
		.pdf	Experience Details (As in Part II Section C - 3, 4, 5)		
		.pdf	Details of the TPA, List of Offices In Kerala AND list of network hospital (Part II Section A, C)		
		.pdf	Certificate of Claim Settlement Ratio (As in Part II Section C - 7)		
		.pdf	Copy of the annual audited accounts of the company (As in Part II Section C - 8)		
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	Power of Attorney	Power of Attorney		
4	Litigation Details	Litigation Details	Litigation Details		
5	Miscellaneous	Miscellaneous Docs	Miscellaneous Docs		
6	Miscellaneous	Work Completed Certificate Copies	Work Completed Certificate Copies		
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
Tender Fee Exemption Allowed	No			EMD Percentage	NA
				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 PENSIONERS AND THEIR FAMILY MEMBERS for the year 2024 - 25				
Work Description	RENEWAL OF TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY PENSIONERS 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 ₹	0.00	Product Category	Health Insurance	Sub category	GHIS for Pensioners
Contract Type	Tender	Bid Validity(Days)	120	Period Of Work(Days)	365
Location	Vellayambalam	Pincode	695033	Pre Bid Meeting Place	VC
Pre Bid Meeting Address	VC Schedule and Link will be published as corrigendum	Pre Bid Meeting Date	24-Feb-2024 11:00 AM	Bid Opening Place	Vellayambalam
Should Allow NDA Tender	No	Allow Preferential Bidder	No		

Critical Dates

Publish Date	19-Feb-2024 11:10 AM	Bid Opening Date	07-Mar-2024 03:00 PM
Document Download / Sale Start Date	19-Feb-2024 11:10 AM	Document Download / Sale End Date	05-Mar-2024 03:00 PM
Clarification Start Date	19-Feb-2024 11:10 AM	Clarification End Date	23-Feb-2024 06:00 PM
Bid Submission Start Date	27-Feb-2024 10:00 AM	Bid Submission End Date	05-Mar-2024 03:00 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	772.44

Work Item Documents	S.No	Document Type	Document Name	Description	Document Size (in KB)
	1	Tender Documents	InsPensionNIT.pdf	NIT Document	755.99
	2	BOQ	BOQ_1023189.xls	BOQ	289.50

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 Compative 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), KWA

Tender Creator Details

Created By	Beena T K
Designation	Technical Assistant
Created Date	19-Feb-2024 10:43 AM

TENDER NOTICE NO: HO/SP-18/2023-24/INS(PN) TENDER DATED 19.02.2024

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) PENSIONERS 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.

SI No.	Particulars	Date
1	Name of Work	RENEWAL of TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY PENSIONERS AND THEIR FAMILY MEMBERS for the year 2024 - 25.
2	KWA Tender Reference No	-----
3	Tender Security Amount (Earnest Money Deposit)	NIL
4	Tender processing fee (non-refundable)	NIL
5	Date of Publishing of Tender	-----
6	Pre Bid Meeting	24/02/2024(at 11.00 AM) (through online)
7	Bid Submission start date	27/02/2024(10.00 AM)

8	Last date for submission of the completed bid documents	05/03/2024(up to 5.00PM)
9	Bid Opening date	07/03/2024(@ 3.00 PM)

Note:

1. The Managing Director, KWA has discretion to alter the above dates.
2. The completed Bid documents should be submitted electronically before **5.00p.m on 05/03/2024** at <http://www.etenders.kerala.gov.in> .
3. Queries, if any may be mailed at ceglkwaho@gmail.com, dceglvm@gmail.com till 24/02/2024.
4. Any clarification on tender document can be had from the following address:-
THE CHIEF ENGINEER (GL)
KERALA WATER AUTHORITY
HEAD OFFICE, JALABHAVAN
VELLAYAMBALAM,
THIRUVANANTHAPURAM -695010,
KERALA Mob :8547638030
Land Phone : 0471-2321947
Email ID – 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

Kerala water authority was established on 1st April 1984 under the Kerala Water and Waste Water Ordinance 1984 to provide for the development and regulation of water supply and waste water collection and disposal.

Kerala Water Authority(KWA) is providing medical insurance coverage to all its employees covering spouse, children & parents. The pensioners organizations in KWA have represented for introduction of such a scheme to pensioners also, as implemented to the regular employees of KWA. Hence it was suggested to formulate a Medical insurance scheme for the pensioners and the scheme was discussed with all pensioners organizations and other stake holders and consent has been obtained from the pensioners for joining the scheme.

In the case of employees of Kerala Water Authority, the premium of the scheme is paid from the funds kept for medical reimbursement (one month salary per year) to the employees. However, in the case of pensioners no such funds are available for premium payment. Hence it was proposed that premium shall be recovered from their respective monthly pension. Accordingly competitive quotations were invited from all major public sector insurance companies for floater sum insured of Rs. 2,00,000/- for the pensioners including their spouse and their physically challenged children if any. The minimum rate quoted firm were called for negotiation. Though protracted negotiations were held with the insurance company to have a monthly premium for the pensioners insurance scheme, the insurance company had cited its inability for the same due to their internal procedural regulations. Hence on humanitarian grounds it was proposed that the Kerala Water Authority shall release six month premium as advance to the insurance company for starting the scheme which shall be recovered from the monthly pension of pensioners who are joining in the scheme.

The KWA board in its meeting held on 17th December 2015 has discussed the matter in detail and decided to seek the approval of Govt to implement the scheme. Accordingly KWA had requested the Government to consider the proposal and to accord sanction for implementing the scheme and to release six months premium as advance amount to the insurance company.

Vide G.O(Rt) No. 169/2016/WRD dtd 20.02.2016 Government had accorded sanction to implement the Health Insurance scheme to the Pensioners of Kerala Water Authority on condition that no amount on account of this scheme will be met by the State Government and also accorded to the Managing Director , Kerala Water authority to release the six

month premium in advance to the insurance company from its own fund on condition that the responsibility to recover the amount from the pension of the pensioners shall be vested with the Managing Director, Kerala Water Authority.- Accordingly the insurance premium amount is recovered from the pension of the pensioners in equal monthly instalments. The scheme is for one year and which renews on 1st April of every year. Thus Kerala Water Authority is the first institution in the State and probably in India to start such a welfare initiative for the pensioners.

Kerala Water Authority (KWA), vide paper (1) read, is facilitating a comprehensive Group Health Insurance Policy for its pensioners since 2016-2017 and is still continuing. The existing Group Health Insurance Scheme for the Pensioners of KWA is due to expire on 31.03.2024 midnight. The existing TAILOR-MADE GROUP HEALTH policy is insured with M/s. Oriental Insurance Company Ltd., Divisional Office No. I Trivandrum, II Floor, YWCA Building, Spencer Jn, MG Road, Thiruvananthapuram- 695001. Period of insurance proposed is from 01.04.2024 to 31.03.2025 midnight. The existing TPA is M/s FAMILY HEALTH PLAN INSURANCE TPA LIMITED, TC 83/840, 2nd Floor, "ELEEZA", Luke's Cottage, Seeveli Nagar, Kaithamukku, Trivandrum – 695024. At present **3043** pensioners and **2477** dependents totaling **5520** lives are covered.

During the meeting held with the representatives of Pensioners unions on 19.01.2024, 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) PENSIONERS 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.

Year	Name of insurance company	Annual Premium (including tax)	No of Pensioners at the time of policy inception	Claims paid	Actual amount of premium paid without tax	Claim sanctioned	Claim Ratio	Remarks
2016-17	United India Insurance Company	5952	3000	576	1,10,04,166	2,21,28,354	201% (above)	
2017-18	United India Insurance Company	10200	3000	872	2,29,74,602	3,27,21,356	142.4% (above)	
2018-19	M/s Oriental Insurance Co	16059.16	2605	944	3,54,52,641	3,66,53,400	103.4% (above)	
2019-20	M/s Oriental Insurance Co	16191.81	2607	1,049	3,72,81,316	3,91,97,611	105.1% (above)	
2020-21	M/s Oriental Insurance Co	16019.68	2771	736	37624413	29325236	22% (below)	Covid Lock down 20 % copayment
2021-22	M/s Oriental Insurance	15373	2700	1005	37663496	4,95,65,932	132 % (above)	

	Co							
2022-23	M/s Oriental Insurance Co	18,845	3000	1142	4,83,65,145	5,83,34,433	121% above	
2023-24	M/s Oriental Insurance Co	23,964	3120	998	6,17,98,688	5,16,67,756	83.6% (Pro-rated ICR as on 01.02.2024)	With 15 % Co-payment

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 1st February 2024.
- c. Copy of the Memorandum of Understanding (MoU) executed with the existing Insurance company i.e., M/s Oriental 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) PENSIONERS AND THEIR FAMILY MEMBERS for the year 2024 -25” (from 01.04.2024 to 31.03.2025)
2. **Objective:** To provide a comprehensive medical health insurance coverage to the Pensioners of KWA and their dependents.
3. **Beneficiaries:** KWA Pensioners, their spouse and their disabled children.
4. **Benefits:** Group Health Insurance coverage on family floater basis. 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	2 Lakhs Floating
Family Definition	2 (Self + Spouse) differently abled dependent children if any
Pre-existing Disease	Covered
Cash less Facility	Through TPA
Pre-post Hospitalization	30 & 60 days respectively
Room Rent capping	2% of the S.I for Normal and 3% of S.I. for ICU
Disease Capping-1	Cataract - Rs.35000/-per eye
Disease Capping-2	Hernia/Hysterectomy/Piles Fistula/Prostate-surgery covered upto- Rs 70,000/
Maternity Benefit	Maternity Not Covered.
No of Births Covered	Not Covered.
Corporate Buffer	NIL
Ambulance charges covered	upto Rs.2,000/- per family

Special Conditions 1	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.
Waiver of Exclusion Clause	4.1, 4.2 and 4.3
Ayurveda Treatment	Covered upto 20% of SI. Ayurveda Treatment was covered if treatment taken as in patient in Government Hospital or in any Institute recognized by the Government and/or accredited by Quality Council of India/National Accreditation Board on Health or any other suitable institutions .
Allopathy	Treatment covered
Dental & Spectacles & 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 01.04.2024 to 31.03.2025.
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 annual 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. **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.
21. **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.
22. **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) PENSIONERS AND THEIR FAMILY MEMBERS for the year 2024 -25"** and **section B- Financial Bid for renewal of "TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALAWATER AUTHORITY(KWA) PENSIONERS AND THEIR FAMILY MEMBERS for the year 2024 - 25"**, The financial bid of the technically qualified firms only will be considered.
23. **Deadline for submission of Bids/proposal:** Online bid documents should be submitted not later than **05/03/2024; 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 besubmitted
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 allsubsequent 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 1500 members or 3000 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 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 have at least two branch offices in Kerala.	Declaration by Authorized Signatory

NOTE - Those insurance company who secures 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 31st March 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 PENSIONERS 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 PENSIONERS 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/Pensioner 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 Pensioner or his/her dependent before discharge.
4. The INSURED will advise the PENSIONERS 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 PENSIONERS 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 Pensioner 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 **3200** PENSIONERS and their dependents. If the actual number of PENSIONERS is lower than **3200**, 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 01/04/2024 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 a pensioner) 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 data relating to pensioners and in case of death will be sent to the INSURER on the 3rd day of every month. In case of death of a pensioner during the tenure of the policy, the recovery will be affected from the family pension, where pensioner is survived by his/her spouse. However in case of pensioner who are single and no possibility of recovery it shall be decided by the Management. Pensioner who have not availed any claims and in case of death during the tenure, the premium for the rest of months will be refunded by the Insurer.
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.
8. The INSURER will renew the Insurance Policy for a further period of 1 year on expiry of the current policy, subject to conditions.

c. DUTIES OF THIRD PARTY AMINISTRATOR (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 coverage (in respect of an pensioner) 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/ PENSIONERS 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. The TPA must have 2 servicing offices across the Kerala State, with Empanelled Doctors.

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 co-ordinate with TPA to sort out any relevant issue.
5. The INSURANCE company will co-ordinate 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.

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 pensioner or is a bonafide dependent of pensioner.
2. In case of any complaint to be made in respect of the service of the insurer, the Pensioner 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 Pensioner or bonafide dependent of a pensioner 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 Pensioner 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:</p> <p>1500 – 2000 families - 10 Marks 2000-3000 families - 15 marks More than 3000 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</p> <p>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 Group Health insurance policies for the last three years</p> <p>90% to 95 % - 15 Marks Above 95 % - 20 Marks</p>	20
4	<p>Service facilities</p> <p>a. At least two Branch offices in Kerala - 5 marks b. Branch offices in all districts – 5 Marks</p>	10
5	<p>Average Annual turn over for the last three years</p> <p>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 INSURANCE COPANY WHO SECURES 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 PENSIONERS of KWA. The bid document should include the following:

SECTION A - Technical Bid

SECTION B - Financial Bid

SECTION A – TECHNICAL BID

1. Covering Letter for submission of Technical bid . **(Annexure-1)**
2. Check List for Technical Bid **(Annexure-2)**
- A. **QUALIFYING CRITERIA**
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. **(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). (1500 families or minimum of 3000 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 at least two branch offices in Kerala – Declaration by authorized signatory .
14. Other information – (Annexure 7)

Note:

- 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 insurance company who secures more than 75 marks or above will only be considered for financial bid opening.

SECTION B – FINANCIAL BID

(KINDLY NOTE THAT ANNEXURE- 8 SHOULD BE ATTACHED TO SECTION B – FINANCIAL BID ONLY)

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.

Note:

1. The Insurance Company must release the bid through its regional offices or Divisional offices.
2. There should only be SINGLE premium quote.
3. The Bidders have to quote the annual premium charge inclusive of GST.
4. No other document or attachment shall be permissible along with **Annexure-8**.
5. Any deviation will attract 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 1500 families or 3000 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 for last three years should be above 90%	Declaration by the authorized signatory or Statutory Auditor's certificate
8	Average Annual Turn over 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 Insurer By
A	Financial proposal	Annexure 8 (As per format attached)

NOTE:

Insurance Company is supposed to give point-wise reply of the tender document for agreement/disagreement and attach the necessary annexure as mentioned above.

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 PENSIONERS AND THEIR FAMILY MEMBERS for the year 2024 -25.

Ref: - ETender 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 PENSIONERS 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,

Yours faithfully ,

(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 insurer by	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 1500 families or 3000 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 for last three years should be above 90%	Declaration by the authorized signatory or Statutory Auditor's certificate	
8	Average Annual Turn over Ratio 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 INSURANCECOMPANY

[On letterhead of the Insurance Company]

From

[Name of Insurance Company]
[Address of Insurance Company]
Date: [insert date], 2023

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 PENSIONERS 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

SECTION B

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 PENSIONERS 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 PENSIONERS 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 PENSIONERS 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.

A) For 3200 pensioners and their Dependents for 2 Lakh Coverage:

FINANCIAL BID FOR TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY PENSIONERS AND THEIR DEPENDENTS 2024-25		
Sl. No.	Particulars	Amount in INR.
1	Total SUM Insured for 2 Lakh rupees for a period of one year without GST	
2	Taxes if any / GST and %	
3	Total in figure	
4	Total in words	

Name and Signature of Authorized Person Seal

Note

- a. The rate shall be quoted only in BOQ Sheets provided in the Tender Document Section.
- b. There should be SINGLE premium quote for each policy as per the respective options specified in part 1.
- c. The Bidders are required to quote the Premium up to two decimal points
- d. No other document or attachment shall be permissible along with Annexure-8.**

e. Any deviation will attract disqualification.

9. 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.

10. 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.

11. We agree and undertake to abide by all the terms and conditions of the Tender Documents.

12. 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.

13. This Bid shall be governed by and construed in all respects according to the laws for the time being in force in India.

In witness thereof, we submit this Financial Bid under and in accordance with the terms of the Tender Documents.

(Signature of the authorized signatory, Name, office seal)

Chief Engineer (HRD & GL)