

കേരളം केरल KERALA

DA 572898

MEMORANDUM OF UNDERSTANDING (MoU)

This Memorandum of Understanding is executed in the matter of the GROUP HEALTH INSURANCE for 7300 Employees and their approved dependents (Spouse, unemployed Children upto the age of 25 and dependent parents/ in the absence of parents, in-laws can be covered on gender basis) of Kerala Water Authority by the parties mentioned herein and will be in force and effect for a period of one year from the date of the commencement of the insurance policy i.e., 16th April 2024.

THIS MEMORANDUM OF UNDERSTANDING (MoU) IS MADE ON 16th DAY OF APRIL TWO THOUSAND TWENTY FOUR.



Chief Engineer (HRD & GL)
Kerala Water Authority
Jala Khawan
Thiruvananthapuram - 695 033

for United India Insurance Co. Ltd

Chief Business Manager

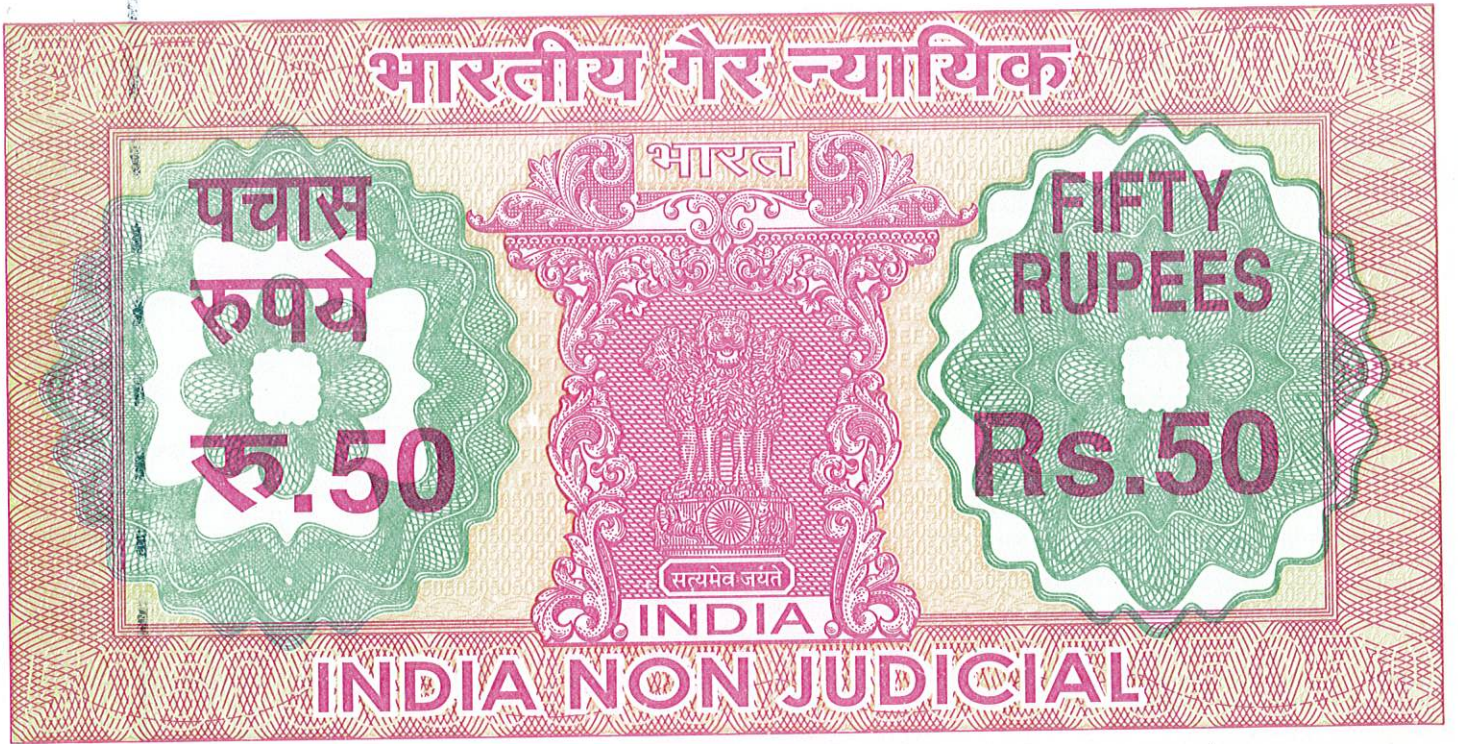


N. BALAKRISHNAN NAIR
Vendor, Vanchiyoar
Thiruvananthapuram

no. 6244,
16/4/2024

United India Insurance
Company Ltd
Tobacco Co. 15 APR 2024





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DA 572899

BETWEEN

1. The Kerala Water Authority, a body constituted by the Government of Kerala under section 3 (1) of the Kerala Water Supply & Sewerage Act, 1986, an Act of the State Legislature and having its registered office at JALABHAVAN, Vellayambalam, Thiruvananthapuram (hereinafter referred to as the **INSURED**) which expression shall unless, repugnant to the context or meaning thereof be deemed to include its successors and permitted assigns and represented by its Managing Director.

For United India Insurance Co. Ltd

Chief Engineer (HRD & GL)
Kerala Water Authority
Jala Bhavan
Thiruvananthapuram - 695 011

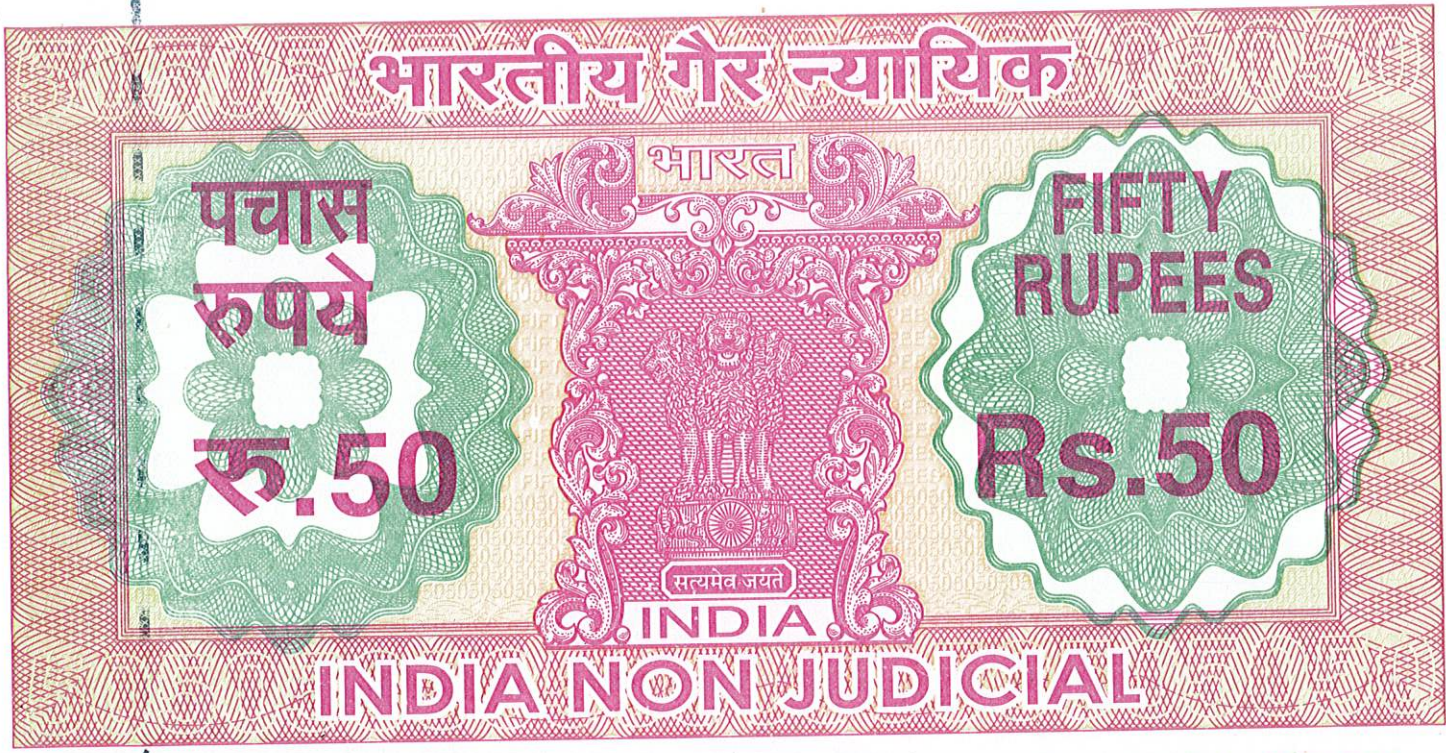
Chief Business Manager

N. BALAKRISHNAN NAIR
Vendor, Vanchyoor
Thiruvananthapuram

No 4255
16/4/2024
United India Insurance
Company Ltd
Trichy



15 APR 2024



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DA 572900

AND

2. United India Insurance Company Limited (hereinafter referred to as **INSURER**) represented by its duly constituted attorney, the **CHIEF BUSINESS MANAGER**, Large business office II, Trichy.
3. Family Health Plan insurance (TPA) Ltd (Hereinafter referred to as **TPA**) represented by its Senior Branch Manager.

WHEREAS

The **INSURED** had proposed to make arrangements for renewal of the Group Health Insurance Policy for their Executives and Employees and also their approved dependents obtaining the best of terms and the least of premium from the **INSURER** and the **TPA** is being retained to service the said insurance policy.



Chief Engineer (HRD & GC)
Kerala Water Authority
Jala Bhavan
Thiruvananthapuram - 695 033

N. BALAKRISHNAN NAIR
Vendor, Vanchiyoor
Thiruvananthapuram

For United India Insurance Co. Ltd

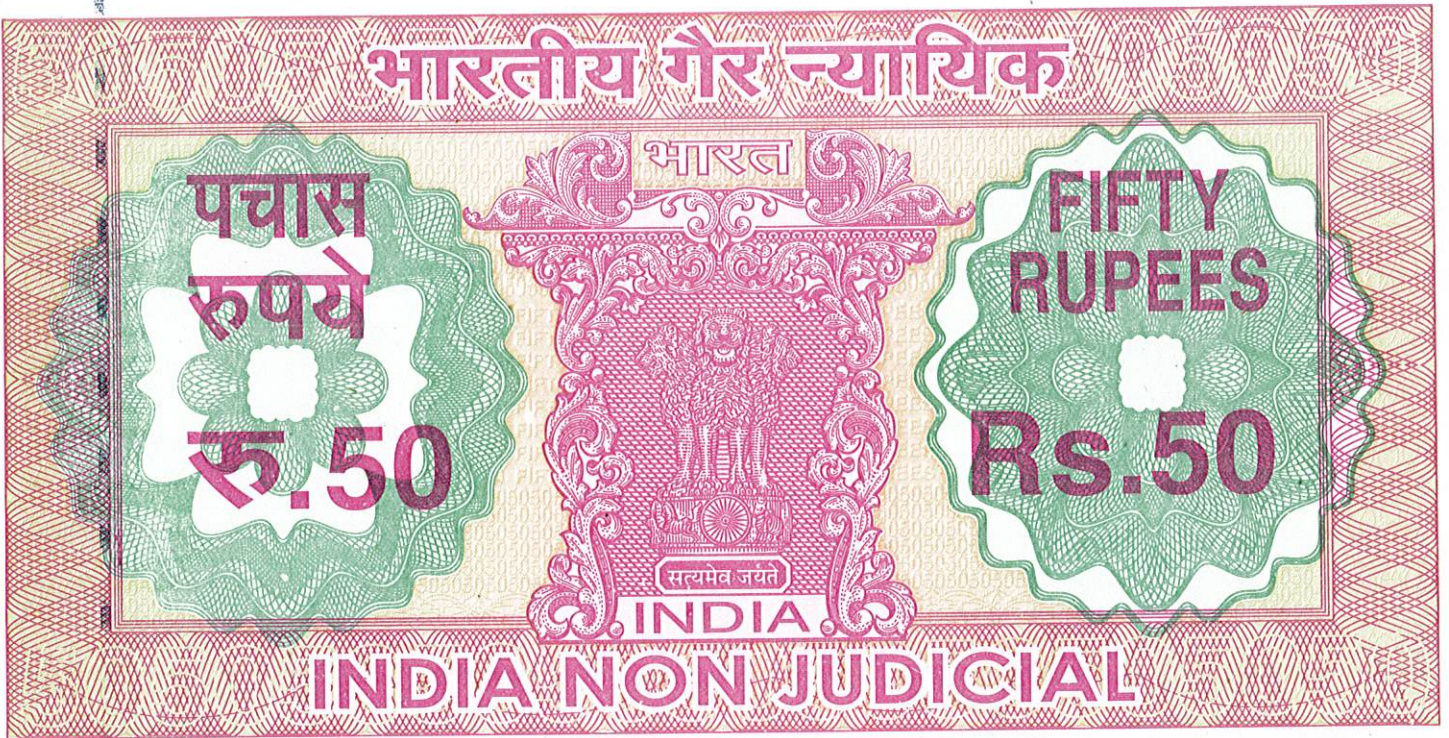
Chief Business Manager
MADURAI
D.O.III



United India Insurance
Company Ltd



Trichy on 15 APR 2024



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DA 572897

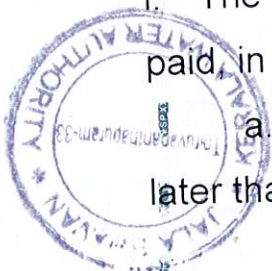
The TPA is having 2 servicing offices across the Kerala State, with Empanelled Doctors. Hence, this TPA is assigned to serve this Policy in total.

The parties under this MoU, agree to the following to be carried out towards the successful administration of the insurance policy:

I. DUTIES OF INSURED (KERALA WATER AUTHORITY)

i. 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.



Chief Officer (HRD & GL)
Kerala Water Authority
Jala Bhavan
Thiruvananthapuram - 695 033

For United India Insurance Co. Ltd

Chief Business Manager
MADURAI
D.O.III
MADURAI

No. 4243
16/4/2024.
United India Insurance
Company Ltd.
Tricity.

N. BALAKRISHNAN NAIR
Vendor, Vanchiyoor
Thiruvananthapuram



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.

ii. 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.

iii. 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. In case insurer ask for copy of PAN Card, the insured employee need to provide the same for claim purposes of high value claim.

iv. The INSURED will advise the Executives and Employees that they need to provide the Bank Account Number, Name of the Bank and Branch as also a cancelled Cheque whenever they submit a claim for reimbursement along with the claim documents.

v. 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



Executive Engineer (HRD & GL)
Kerala Water Authority
Jala Bhavan
Thiruvananthapuram



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 30 days(for submission of complete documents).

II. DUTIES OF INSURER (INSURANCE COMPANY)

i. 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.

ii. 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.

iii. 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.

iv. 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).



Engineer (HRD & GL)
Kerala Water Authority
Jala Bhavan



For United India Insurance Co. Ltd
Chief Business Manager



v. 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.

vi. 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.

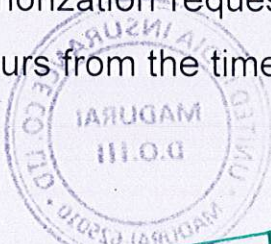
III. DUTIES OF THIRD PARTY ADMINISTRATOR (TPA)

i. 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.

ii. 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.

iii. 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).

iv. Pre-authorization requests received from the hospital will be processed within 2 hours from the time of receipt of request from hospital.



For United India Insurance Co. Ltd

Chief Business Manager

Chief Engineer (HRD & GL)
Kerala Water Authority
Jala Bahava
Thuvananthapuram

v. 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.

vi. 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.

vii. Member Reimbursement Claims will be settled within 15 working days from the date of receipt of the Final documentation.

viii. The Monthly Management Information System Report about Premium and Claims will be released to the INSURED on the Second Working day of the succeeding month.

ix. 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.

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



[Signature]
Engineer (HRD & GL)
Kerala Water Authority
Jala Bhavan
Thiruvananthapuram - 695 033



[Signature]
For United India Insurance Co. Ltd
Chief Business Manager



[Signature]

IV. DUTIES AND RESPONSIBILITIES OF THE INSURANCE COMPANY

- i. The INSURANCE company will offer assistance to the INSURED in the Management of Health Insurance Claims through TPA.
- ii. The INSURANCE company will take up the complete responsibility of follow-up with the TPA for all claims requirements of the insured members.
- iii. 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.
- iv. The INSURANCE company will coordinate with TPA to sort out any relevant issue.
- v. The INSURANCE company will coordinate with TPA for pre-authorization in case of delay
- vi. 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.
- vii. The INSURANCE company will submit the utilization statement of the TPA to INSURED along with Monthly Management Information System Report



For United India Insurance Co. Ltd

[Signature]
Chief Business Manager



[Signature]
Chief Engineer (HRD & GC)
Kerala Water Authority
Jala Bhavan
Thiruvananthapuram - 695 033

viii. 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.

ix. 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.

x. 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.

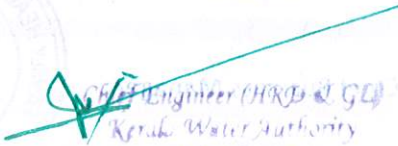
xi. The insurer shall be responsible for ensuring the regular back up of data.

xii. The insurer should strictly maintain the confidentiality of any form of data or information shared by the authority and protects information created, disclosed or acquired in the context of the client and health service provider relationship.

V. GENERAL:

i. It is mutually agreed between the INSURED and the INSURER that 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




Chief Engineer (HRD & GD)
Kerala Water Authority
Jala Bhavan
Thiruvananthapuram - 695 033

For United India Insurance Co. Ltd.




Chief Business Manager



Executive/Employee or is a bonafide dependent of an Executive /Employee.

ii. 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. If even after this effort, the claim remains disputed, the INSURED is empowered to take it to the appropriate **LEGAL FORUM, at THIRUVANANTHAPURAM.**

iii. 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.

iv. In case of any unsatisfactory service, the INSURED/ the insured person may contact the company through customercare@uiic.co.in.

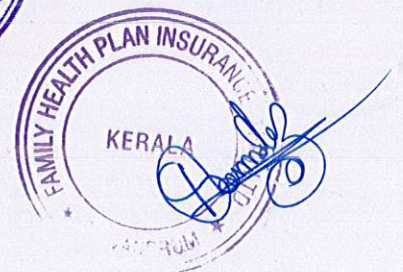
v. In case of failure in settlement of claims within the time frame, the INSURED / the insured person may contact the company through the Regional Manager , Grievance Cell, United India Insurance Company Limited, Regional Office, 7-A, West Veli street , Madurai – 625 001. customercare@uiic.co.in . Also courier to the above address.

vi. The period of contract will be for one year extendable on mutually agreed terms and conditions.

For United India Insurance Co. Ltd

Chief Business Manager

Engineer (HRD & GL)
Kerala Water Authority
Jala Bhavan
Thiruvananthapuram - 695 033



vii. The Courts of Thiruvananthapuram alone will have the jurisdiction to try any matter, dispute or reference between the INSURER 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.

viii. The conditions laid down in the Notice inviting tender by the INSURED, insurance policies issued by the INSURER, will be formed part of this Memorandum of Understanding.

ix. This Memorandum of Understanding is liable to be cancelled by any of the parties to it at any point during the period covered by this Memorandum of Understanding by giving a prior notice of 30 days.

Dated this, the **Sixteenth day of April, 2024** at Thiruvananthapuram.


MANAGING DIRECTOR
KERALA WATER AUTHORITY
JALABHAVAN, VELLAYAMBALAM
THIRUVANANTHAPURAM
KERALA


CHIEF BUSINESS MANAGER,
M/S. UNITED INDIA INSURANCE COMPANY LTD.,
LARGE BUSINESS OFFICE II, MURUGAN
COMPLEX, NO.74 A/1, SALAI ROAD,
TRICHY 620018, TAMIL NADU .




SENIOR BRANCH MANAGER
FAMILY HEALTH PLAN INSURANCE TPA LTD.
THIRUVANANTHAPURAM, KERALA.




Asst Engineer (HRD) & GC
Kerala Water Authority
Jala Bhavan
Thiruvananthapuram - 695 033

In witness whereof the **INSURED**, the **INSURER** and the **TPA** caused this MoU to be duly executed these presents the day and year first herein above written :

1. Smitha.S.Nais
Smitha.S.Nais
UPC. Estt Sn, KWA
Ho. Vellayambalam.
2. UJ
Unseetha Noor
UPC Estt Sn. KWA
100 Vellayambalam



Sujiv Redhakavuri.

16.04.2024.
Sujiv Redhakavuri
Chief Engineer (HRD & GC)
Kerala Water Authority
Jala Bhavan
Thiruvananthapuram - 695 033



For United India Insurance Co. Ltd

Chief Business Manager