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NON JUDICIAL

₹ 100

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കേരള സർക്കാർ
GOVERNMENT OF KERALA
e-Stamp

e-Stamp Serial Number : 202526000000360177

Verification Code : 408542855V

Govt. Reference No.(GRN)	: KL002692898202526E
Purpose	: Agreement or memorandum of an agreement - If relating to public works or service level agreements.
Amount of Stamp Paper Purchased in Numeral	: ₹ 100
Amount of Stamp Paper Purchased in Words	: Rupees One Hundred
Stamp Paper Purchased on	: 16/04/2025
First Party Name	: United India Insurance Company LTD
First Party Address	: Madurai
Second Party Name	: Family Health Plan Insurance TCA LTD
Second Party Address	: Thiruvananthapuram
Vendor Code & Name	: 02022052 - Anil Kumar G
Treasury Code & Name	: 0202 - Sub TreasuryNeyyattinkara

Please write or type below this line

MEMORANDUM OF UNDERSTANDING (MoU)

This Memorandum of Understanding is executed in the matter of the GROUP HEALTH INSURANCE for 7600 Employees and their approved dependents (Spouse, unemployed Children up to the age of 25 and wholly dependent parents) (herein after referred as beneficiaries) 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 2025.



JEEVAN BABU K. IAS
Managing Director
Kerala Water Authority
Thiruvananthapuram

This can be verified by
https://www.estamp.treasury.kerala.gov.in/index.php#stamp_search using e-Stamp
Serial Number and Verification Code.

In case of any discrepancy, please inform the competent authority.

एआर. आनंद जवाहर
वरिष्ठ मंडल प्रबंधक

AR. ANANDA JAWAHAR
Senior Divisional Manager



ബാലരാമപിള്ള സെക്ഷൻ
മി. അനിൽകുമാർ

(Signature)

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e-Stamp Serial Number : 202526000000360201

Verification Code : 220018456V

Govt. Reference No.(GRN)	: KL002692780202526E
Purpose	: Agreement or memorandum of an agreement - If relating to public works or service level agreements.
Amount of Stamp Paper Purchased in Numeral	: ₹ 100
Amount of Stamp Paper Purchased in Words	: Rupees One Hundred
Stamp Paper Purchased on	: 16/04/2025
First Party Name	: United India Insurance Company LTD
First Party Address	: Madurai
Second Party Name	: Family Health Plan Insurance TCA Ltd
Second Party Address	: Thiruvananthapuram
Vendor Code & Name	: 02022052 - Anil Kumar G
Treasury Code & Name	: 0202 - Sub TreasuryNeyyattinkara

Please write or type below this line

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

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ബാലരാമപുരം ഡെങ്ക്
ജി. അനീൽകുമാർ



JEEVAN BABU K. IAS
Managing Director
Kerala Water Authority
Thiruvananthapuram



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. 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. As per the Group Health Insurance scheme for employees of Kerala Water Authority, for the year 2025-26 , the premium for 2025-26 for 7600 employees and their dependents for sum insured 3 Lakh rupees and corporate buffer for 1.5 Crore rupees is Rs. 24,95,61,504/- (Rupees Twenty Four Crore Ninety Five Lakh Sixty One Thousand Five Hundred and Four Only). The INSURED will release the Premium including GST agreed to be paid, in two equal installments, as under:



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Managing Director
Kerala Water Authority
Thiruvananthapuram




एआर. अनंद जवाहर
वरिष्ठ मंडल प्रबंधक
AR. ANANDA JAWAHAR
Senior Divisional Manager



a. The first installment premium including GST @ 18% i.e., Rs.12,47,80,752/-(Rupees Twelve Crore Forty Seven Lakh Eighty Thousand Seven Hundred and Fifty Two Only) to be paid not later than 15th April 2025.

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.



JEEVAN BABU K.V.S
Managing Director
Kerala Water Authority
Thiruvananthapuram




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AR. ANANDA JAWAHAR
Senior Divisional Manager



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 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 7600 Executives and Employees of the INSURED, Kerala Water Authority and their dependents. If the actual number of Executives and Employees is lower than 7600, 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 16.04.2025 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



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Managing Director
Kerala Water Authority



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वरिष्ठ मंडल प्रबंधक
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Senior Divisional Manager



(in respect of a dependent) by the nominated Authority of Kerala Water Authority, i.e., the Chief Engineer (HRD& GL).

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.



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Managing Director
Kerala Water Authority
Thiruvananthapuram



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Senior Divisional Manager



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.



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Kerala Water Authority
Thiruvananthapuram



AR. ANANDA JAWAHAR
वरिष्ठ मंडल प्रबंधक
Senior Divisional Manager



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

- 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.



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Managing Director
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Thiruvananthapuram




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वरिष्ठ मंडल प्रबंधक
AR. ANANDA JAWAHAR
Senior Divisional Manager



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



JEEVAN BABU K
Managing Director
Kerala Water Authority
Thiruvananthapuram



AR. ANANDA JAWAHAR
Senior Divisional Manager



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.

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



JEEVAN BABU K
Managing Director
Kerala Water Authority
Thiruvananthapuram



AR. ANANDA JAWAHAR
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MADURAI
D.O. III
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MADURAI-625 001

outside and other than Court in Thiruvananthapuram shall have jurisdiction in the matter.

viii. The conditions laid down in the Notice inviting tender – No. KWA/SP-07/2024 - 25/INS(EM) dated 12.03.2025 by the INSURED, insurance policy issued by the INSURER for the year 2025-26, Policy bearing number : 906002825P103331092, 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, 2025 at Thiruvananthapuram.

MANAGING DIRECTOR,
KERALA WATER AUTHORITY
JALABHAVAN,VELLAYAMBALAM
THIRUVANANTHAPURAM,KERALA



JEEVAN BABU K. IAS
Managing Director
Kerala Water Authority
Thiruvananthapuram

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




एआर. आनंद जवाहर
वरिष्ठ मंडल प्रबंधक
AR. ANANDA JAWAHAR
Senior Divisional Manager

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



SHAN A PERNAN
Sr. Manager
Emp ID : 26717
Family Health Plan Insurance TPA Limited
Kerala, India
Mob : 09447881818
e-mail:shanid@fhp-tpa.com

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. Remyth RS, Accounts officer. 
2. Sujitha Sile, MClerk, Est wing 