

**Delhi Skill and Entrepreneurship University**  
**A State University Established by Govt of NCT of Delhi**  
**under Act 4 of 2020**

Tender Id:

*Tender documents of  
Group Health Insurance Policies for  
Students of Delhi Skill and Entrepreneurship University  
from 1<sup>st</sup> February 2022 to 31<sup>st</sup> January 2023*

*Last Date of Submission: 31<sup>th</sup> December 2021  
Opening Date of Technical Bid: 3<sup>rd</sup> January 2022*



**Delhi Skill and Entrepreneurship University**  
**DSEU Dwarka Campus, Sector-9 Dwarka Delhi-110077**

## **Scope of the work**

To provide “Delhi Skill and Entrepreneurship University-Delhi Students Health Insurance Scheme” to every student of the University. The tentative strength of the students is 6500. This number may be increased or decreased depending on number of students admitted during the academic year 2021-2022. The effective date of commencement of policy shall be from 1<sup>st</sup> February 2022 to 31<sup>st</sup> January 2023.

## **Bid cover system**

The bids are being invited in two covers system: fee/prequalification/technical bid and financial bid. Bidders found eligible in technical evaluation based on the technical qualification as mentioned in the section given below shall be moved to next round. In next round, the financial bid will be opened for all technically qualified vendors. The bid will be awarded to vendor quoting lowest price and become L-1 in the rank. The rank list will be made in the ascending order of the premium quoted and L-1 will be given to lowest prices. The financial bid will be accepted in the .xls format downloaded from the government e-procurement portal with tender document.

## **Technical Qualification of the Bidder**

- 1) The bidder should be registered under Insurance Act, 1938/IRDA and should have a valid license to carry out Medical/Health insurance business.
- 2) The Insurance company should be in existence for at least 10 years.
- 3) The Bidder should have a valid PAN, Goods and Service Tax registration number (GST).
- 4) The bidder should have at least one Group medical insurance policy of at least 1000 members during the period of the last three years. The bidder should submit a copy of policy document or self-declaration on their letterhead having issued policies for 1000 or more members in any one organization.
- 5) The bidder should have a claim settlement ratio of 95% & above (average of last 3 years). Valid proof of last three years claim settlement ratio should be attached authenticated by IRDA or published by the Insurance Company.
- 6) The bidder should have an average annual turnover of Rupees 65 crore for the last 03 financial years. The bidder will submit the audited balance sheets and profit & loss accounts or CA Certificate for the last 3 financial years i.e., FY2018-19, FY2019-20 & FY2020-21.
- 7) List of clients along with name & contact number of representatives and copy of certificate of appreciation if any (at least 10).
- 8) Either the Registered Office or one of the Branch Offices of the bidder should be located in district/municipal territory of Delhi, Gurgaon, Faridabad
- 9) The insurance agency should have a good network of hospitals on pan India basis indicating cashless facility, wherever available. (List to be attached).
- 10) Bidder should have special/specialty services hospital/Super-specialty services hospital of NCT of Delhi on their panel.
- 11) The bidder should not be under liquidation, court receivership or similar proceedings, should not be bankrupt and not blacklisted by central government/IRAD/state government ministry/department/office till the last date of submission. Bidder to upload undertaking to this effect with bid.
- 12) Bidder shall provide details about the Policy terms and Condition, Exclusion clauses and Settlement procedure in case of cashless and reimbursement.
- 13) EMD Declaration form

- 14) The Insurance Company should be having Medical Insurance participation in a minimum of three major companies/institutions/ organizations etc. (Documentary evidence to be furnished).

*Bidders must submit documentary proof in support of meeting each of the above minimum qualification criteria. A simple undertaking by the bidder for any of the stated criteria will not suffice the purpose. All documentary proof must be listed on the letter pad of the company and enclosed in a cover, to be submitted along with the qualification bid (Envelope-1) duly stamped and signed by the authorized person of the agency.*

### **Earnest Deposit Money**

EMD is exempted for this tender but a declaration shall be submitted/upload as per annexure-1 on company letter head.

### **Payment of Performance Guarantee**

The Successful bidder shall furnish a bank Performance Bank Guarantee @ 10% of the total value which shall remain valid for a period of sixty days beyond the expiry of the overall contract from a nationalized bank to ensure the satisfactory performance for risk covered. The Performance Bank Guarantee is to be submitted at the time of award of contract. In case the performance of service is not found satisfactory, the amount of Performance Bank Guarantee will be forfeited.

### **Features of the Policy**

- 1) The policy will be provided with cashless facility.
- 2) Every insured person will be issued a health insurance ID Card by the bidder.
- 3) The policy should cover all type of hospitalization including illness, critical illness, day care, accidental cases, pregnancy, dental treatment and including Covid-19 cases.
- 4) The policy shall cover all type of expenditure for pre-hospitalization (60 days), hospitalization, post-hospitalization (60 days).
- 5) The sum assured for each insured student is Rs. 3,00,000.
- 6) The policy should cover the expenditure for ambulance services.
- 7) In case, any student is referred to an outside specialist doctor for consultation or a pathology test, the expenditure thereon shall also be eligible for re-imburement under this policy.
- 8) The two check-ups expenditure including (doctor visit, pathology bills) during the insurance inforced shall be reimbursed.
- 9) The scheme has to necessarily cover all pre-existing illnesses of the insured students.
- 10) There will be no age limit on the insured covered by this scheme.
- 11) For the new students who may join the Institute from time to time, identical coverage has to be made available from the day one of joining though the premium paid may be based on the fractional period involved. The students leaving before completing an academic year shall also enjoy the insurance coverage for the entire academic year.
- 12) For all claims (other than cashless ones), the claim would be expected to be submitted to the Insurance Company directly by the student within 45 days of discharge from the hospital. Such claim should be settled within 45 days of submission and payment will be made directly to the insured. An interest at SBI lending rate for cash credits on the reimbursement amount has to be paid by Insurance Company to the Student for any delay beyond this in reimbursement.
- 13) Intensive Care Unit charges shall be reimbursed under this insurance policy.
- 14) Bidder shall have dedicated helpline or executive for the students of DSEU and the number shall be mentioned on the ID card.
- 15) In case, any student is referred to an outside specialist doctor for consultation or a pathology test, the expenditure thereon shall also be eligible for re-imburement under this policy.

- 16) Policy shall cover expenditure of surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees, Anaesthesia, Blood, Oxygen, Operation Theatre Charge, Surgical Appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Artificial Limbs, Cost of Prosthetic devices implanted during surgical procedure like pacemaker, relevant laboratory/diagnostic test, X-Ray, MRI, etc.
- 17) Policy shall cover expenditure for donating an organ by the donor to insured person during the treatment and transplant will also be payable.
- 18) Expenditure of insured is payable in the treatments where the insured is discharged on the same day.
- 19) Expenditure for Domiciliary Hospitalisation will be payable under policy.
- 20) The coverage of the mid joiners shall be from Day 1 (Date of joining) irrespective of immediate payment of premium. The premium shall accordingly be calculated on pro rata basis.
- 21) The coverage for the mid leavers shall be till the date of leaving the Institute. The premium shall accordingly be calculated on pro rata basis.
- 22) The balance amount for the mid leavers shall be refunded to the Institute on pro-rata basis.
- 23) During the validity of the current policy, no revision in premium shall be considered by university on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority.
- 24) Once assigned the medical insurance for any given period, the insurance company shall have no right to unilaterally terminate the operation of the policy during this period.
- 25) "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official.
- 26) "Fraudulent practice" means a misrepresentation of facts in order to influence Tender process or an execution of a contract to the detriment of the scheme and includes collusive practice among bidding Insurers/Authorized Representative (prior to or after bid submission) designed to establish bid prices at artificially non- competitive levels and to deprive the scheme the benefit of free and open competition;
- 27) The University will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices.
- 28) The University will declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if it at any time determines that the bidding Insurer/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing, a contract.

### **General Instructions for the bidder**

- 1) Tender shall be submitted in prescribed tender form only; The Tender shall be liable for rejection if not submitted in the prescribed format.
- 2) The name and address of the tenderer must be clearly written in the space provided and no overwriting, correction, insertion shall be permitted in any part of tenderer.
- 3) The tender is liable to be rejected if complete information is not given there in or if the particulars of data (if any) asked for in the Tender document are not filled in.
- 4) Bid will be accepted online and through <https://govtprocurement.delhi.gov.in> only. The interested vendor shall register with portal using DSC 3 class.
- 5) The technical bid will be opened as per the schedule given below. The bidder can send their representative in Room No. 312, Delhi Skill and Entrepreneurship University, DSEU Dwarka Campus, Sector – 9 Dwarka, New Delhi -110077. All information will be disbursed through the portal only. No separate notice or order will be issued by the university.
- 6) The opening of financial bid will be communicated to all eligible bidder through portal only.
- 7) All the document shall be uploaded in pdf format only. The financial bid will be accepted in the Excel format and uploaded in the same format and file downloaded from the tender page

on portal.

- 8) The University reserves the right to issue addendum/corrigendum/modification of terms and condition or to accept or reject any or all proposal(s) or to cancel the whole of this tender at any stage without assigning any reason thereof and no bidder shall have any cause of action or claim against the University for the same.

### **Terms and Condition**

### **Critical Dates**

S.No.	Particulars	Details
a)	Tender Id	2021_DSEU_212585_1
b)	Location of the Project	New Delhi
c)	Fee of Tender/Tender Processing Fee	NIL
d)	Earnest Security Money (EMD)	Exempted
e)	Tender Starting Date	10-12-2021 1400 hrs
f)	Tender Ending Date	31-12-2021 1700 hrs
g)	Tender Submission starting Date	11-12-2021 1100 Hrs
h)	Bid Opening Date	03-01-2022 1100 Hrs
i)	Clarification Seek Starting Date	13-12-2021 1000 Hrs
j)	Clarification Seeking Last Date	16-12-2021 1600 Hrs
k)	Bid Validity Period	90 days
l)	query Email @	<a href="mailto:registrar@dseu.ac.in">registrar@dseu.ac.in</a>
m)	Address for Opening of Qualification Bid and Technical bid	DSEU Dwarka Campus Sector -9 Delhi 110077

- a) The term —CONTRACT shall mean and include the Notice Inviting Tender (NIT), the Instructions to tenderer, the Tender, Letter of Intent accepting the tender in part or full, Special & General Terms & Conditions, directions and comments conveyed in writing, the Purchase Order or Work Order, and its subsequent variations, if any, or any other authorized contract documents and those general and special conditions that may be added subsequently.
- b) The term “service provider” shall mean the person(s) firm, or company with whom a CONTRACT has been entered into and shall be deemed to include their representatives, heirs, executors and administrators, successors and permitted assignees of such person(s), firm or company.
- c) The term “Tenderer” shall mean the person(s), firm or company, who offers a tender or

quotation duly signed in response to this Notice Inviting Tenders (NIT) issued by University and shall include their representatives, heirs, executors and administrators, successors and permitted assignees of such person(s) firm or company.

- d) The number of students mentioned in NIT is indicative and actual number will be mutually agreed to by University and Service Provider. However, University reserves the right to order part quantity at its sole discretion.
- e) All tender documents shall be in English language. All other information shall also be supplied by the service provider in English language. All quoted prices shall be indicated by provider both in figures and words and where there is difference between quoted in figures and quoted in words, the prices quoted in words shall prevail. Tenders should be duly signed on all pages by the proprietor of the service provider or by legally authorized representative, in longhand along with the firm's/ company's seal. No oral, telephonic or telegraphic tenders or modifications in the tenders shall be considered under any circumstances.
- f) University reserves the right to accept at their sole and unfettered discretion any tender for whole or part quantities or reject any or all tenders without assigning any reason thereof. No claims for compensation or otherwise whatsoever will be considered by university from the tenderer.
- g) If a tenderer resorts to any frivolous, malicious or baseless complaints/ allegations with an intent to hamper or delay the tendering process or resorts to canvassing/ rigging/ influencing the tendering process, University reserves the right to debar such tenderer from participation in the present/ future tenders up to a period of 2 years.
- h) The tenderers shall not be entitled to claim any cost, charges or incidentals for or in connection with the preparation and submission of the tenders.
- i) University reserves the right to split the tender in whole or in part at its sole discretion without assigning any reason and can place the Purchase Order(s) on more than one service provider.
- j) University reserves the right to reject the tender on receipt and/or on evaluation, if the past performance of the tenderer has not been found satisfactory.
- k) Tenderer shall quote rate in Rs.(INR) only.
- l) All entries in the tender documents should be in Ink/Typed. Corrections, if any, should be attested by full signature of tenderer. Every page of tender documents shall be signed by the tenderer or his authorized representative.
- m) Purchaser reserves the right to issue any corrigendum to the tender even upto five days prior to the due date of opening of the tender. Tenderers are also advised to check the website for the purpose of submitting their e-bids or revising their e-bids, whether any such corrigendum to the tender has been issued or not.
- n) The firms submitting the e-bid should indicate the details of the digital signatures, name, user id etc of their Authorised representative signing the tender or any other documents connected therewith.
- o) The e-bids shall be kept valid for acceptance for a minimum period of 90 days from the date of opening of the tender. In case the tenderer stipulates validity period of less than 90 days, the offer may be treated as unresponsive and is liable to be ignored. If necessary, the purchaser may obtain clarification on the offers on matters other than having financial implications by requesting for such information from any of the tenderers as considered necessary. Tenderer will, however, not be permitted to revise rates and any other terms and condition of offer which alter substance of the offers after the tenders have been opened.
- p) All tenderers are advised to indicate their Banker's name and account number in their offers. This information is needed for the purpose of payment against the contract through cheques, being issued with indication of bank account number. etc. to safeguard against misappropriation of cheque.
- q) Conditional bids or the bids not accepting the terms and conditions will be rejected.
- r) No tenderer/firm/company should have been blacklisted /debarred from participating or executing contract with any of PSU or Public Agency or Institution, as the case may be during the last 3 year for the reason whatsoever.
- s) Selected agency shall not assign or sublet contract or any part of it to any other agency in any form. In the event of doing so, it shall result in termination of empanelment and forfeiture of Security Deposit.

- t) The faculty/resource provided by the outsourced Institute (successful bidder) should possess requisite skill and experience.
- u) The agency shall indemnify Delhi Skill and Entrepreneurship University against all third-party claims of infringement of patent, trademark or licenses arising from use of the software or any part thereof in product delivered under this contract.
- v) The empanelled agency shall also be liable for depositing all taxes, levies, cess etc. on account of service rendered by it to Delhi Skill and Entrepreneurship University to concerned tax collection authorities from time to time as per the extant rules and regulations on the matter.
- w) DSEU will retain the absolute copyright and all such related rights including and not limited to rights for adaptations/ translation, reproduction, alteration and archiving without any restriction of time period to all such creative/content and their inputs which might be produced by the agency for executing a work and such creatives could be used in any such future campaigns that the University may consider appropriate.
- x) Performance of the Contract is governed by the terms and conditions of the Contract made at the time of awarding scope of work, however, at times dispute may arise about any interpretation of any term or condition of Contract including the scope of work, the clauses of payments etc. In such a situation either party of the contract may send a written notice of dispute to the other party. The party receiving the notice of dispute will consider the Notice of dispute to the other party. The party receiving the notice of dispute will consider the Notice and respond to it in writing within 30 days after receipt. If that party fails to respond within 30 days, or the dispute cannot be amicably settled within 60 days following the response of that party, then following clause of Contract shall become applicable.
- y) Any dispute, difference or question arising out of this agreement shall be settled amicably between the parties, failing which the same shall be referred to a sole arbitrator to be nominated by the Govt. of NCT of Delhi for arbitration under the Arbitration Conciliation Act 1996, and the place of arbitration shall be Delhi.
- z) Under these terms and conditions University may, by written notice terminate the Agency in the following ways –
  - a) Termination by Default for failing to perform obligations under the Contract or if the quality is not up to the specification/scope of work or in the event of non-adherence to time schedule.
  - b) Termination for Convenience in whole or in part thereof, at any time.
  - c) Termination for Insolvency if the Agency becomes bankrupt or otherwise insolvent.
- aa) University shall not be responsible for any damages, losses, claims, financial or other injury to any person deployed by the empanelled Company/ Firm/ Agency in the course of their performing the functions/ duties or for payment towards any compensation.

## LETTER OF OFFER

Date

To

The Registrar,  
Delhi Skill and Entrepreneurship University  
DSEU Dwarka Campus, Sector – 9, Dwarka  
Delhi-110077

Subject: Tender for Group Health Insurance Policies for Students of Delhi Skill and Entrepreneurship University (Tender Id \_\_\_\_\_).

Sir

With respect to your above-mentioned tender, we hereby submit our tender bid in the required format along with Company Profile and supporting documents.

Should this tender be accepted, I/We hereby agree to abide by and fulfil the terms and provisions of the said Conditions of Contract annexed hereto so far as they may be applicable.

We have carefully gone through the terms and conditions prescribed and we accept the same in to without any alterations / modifications.

With the offer, I/We undertake that

- 1) To settle all the claims of students of Delhi Skill and Entrepreneurship University within 45 days from the date of receipt of the claim and non-settlement would attract an interest at SBI lending rate for cash credits. We understand that failure to do so might affect our business prospects.
- 2) We undertake that Insurance Policies shall cover all the members from Day 1 of commencement of policy. The scheme has to necessarily cover all pre-existing illnesses of the insured members if any. Coverage for pre-existing diseases/conditions will be without any waiting time or clause or conditions.
- 3) We undertake that compulsory cover all the medical facilities extended in our current policy without any terms and conditions or exceptions.
- 4) We undertake that we have received the IRDA approval for Group Medical/Health Insurance Policy (The photocopy of the same is attached herewith).
- 5) We undertake that there will be no subsequent increase in premium rates during the contract period.
- 6) We undertake that the secrecy of the University information/documents will be ensured at all times.
- 7) We undertake to comply all the terms and conditions of this Notice inviting Tender

Thanking you

Yours faithfully,

Signature  
Name & seal of Bidder

\* The bidder should submit the Letter of Offer on their company letterhead.



**Data Sheet for Technical Bid**

<b>Sr. No.</b>	<b>Item</b>	<b>Information to be filled by Bidder</b>
1	Name of the bidder	
2.	Address	
3.	Telephone Number: Office /Residence: Mobile Number: Fax No. E-Mail address-	
4.	Details of Registration (number & date)/ Date of Validity	
5.	Month and Year in which the firm / company was formed/ incorporated.	
6.	Type of organisation (Sole Proprietor, Partnership, Pvt Ltd., Public Ltd., etc.)	
7.	Enclose copy of partnership deed, Articles of Association or Affidavit (in case of firm)	
8.	Average Annual Turnover of Last Three Financial Year (attached audited balance sheets and profit & loss statements)	FY 2018-19: FY 2019-20: FY 2020-21:
9.	Claim settlement ratio for 3 years (Attach certified copy of claim settlement ratio for Medical/Health insurance policy)	FY 2018-19: FY 2019-20: FY 2020-21:
10.	Inclusion of the policy if any (Enclose copy)	
11.	Exclusion of the policy if any (Enclose copy)	
12	Bank Account Details	A/C No. Bank Name: IFSC:
13	Bid Declaration Form	
14	List of Hospital of Delhi on the panel	
15	Undertaking as mentioned above for bankruptcy/debarred	

Signature with Stamp  
Full Name of authorised person

**Bid Declaration format  
(on firm/Company Letterhead)**

Date : \_\_\_\_\_

Tender : \_\_\_\_\_

To

The Registrar  
Delhi Skill and Entrepreneurship University  
DSEU Dwarka Campus  
Sector-9 Delhi -110077

**Subject: Bid Security Declaration**

Sir,

I/We the undersigned declare that:

- 1) I/We understand that, according to your conditions, bids must be supported by a Bid Securing Declaration.
- 2) I/We accept that I/We may be disqualified / debarred from bidding against Delhi Skill and Entrepreneurship University tenders for a period of one year from the date of notification if I/We are in a breach of any obligation under the bid conditions, because I/We
  - a) have withdrawn/modified/amended, impairs or derogates from the tender, my/our bid during the period of bid validity specified in the form of Bid; or
  - b) having been notified of the acceptance of our Bid by the purchaser during the period of bid validity (i) fail or refuse to execute the contract, if required, or (ii) fail or refuse to furnish the Performance Security within the timeline, in accordance with the instructions to Bidders & as per tender terms & conditions.
- 3) I/We understand this Bid Securing Declaration shall cease to be valid on the Thirty First day from following,
  - a) if I am/we are not the successful Bidder, the receipt of your notification of the name of the successful Bidder; or
  - b) the expiration of the validity of my/our Bid or any extension thereof.

Date and Place

Signature and Name of Authorised  
Signatory

(Insert legal capacity of person signing the Bid Security Declaration)

### Commercial Bid

Firm/Company may offer their financial bid in the following format in the Boq downloaded with tender. The Commercial received in any other manner summarily rejected. The Unit price includes the services charges of all type to incur for all types of expenditure. Firm/Company shall not demand expenditure more than quoted at any stage of the project.

S.No.	Nature of Work	No. of Students	Premium for one student	GST		Total Price
				%	Amount	
1.	Delhi Skill and Entrepreneurship University Student Health Insurance Scheme	6500*				

Our Commercial Bid shall be binding upon us.

- 1) The Commercial Bid has been signed by the Authorized Signatory.
- 2) We understand and hereby accept that DSEU will evaluate our Bid on the basis of Total Contract Value quoted by us.
- 3) It is hereby confirmed that I/We are entitled to act on behalf of our corporation /company / firm /organization and empowered to sign this document as well as such other documents, which may be required in this connection.

Name and Signature of Authorised Person  
Seal and Stamp