

1. 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 13000 (approx.) and increasing every year. This number may be increased or decreased depending on number of students admitted during the academic years. \

2. features

- a) The policy will be provided with cashless facility.
- b) Every insured person will be issued a health insurance ID Card by the bidder.
- c) The policy should cover all type of hospitalization including illness, critical illness, day care, accidental cases, pregnancy, dental treatment and including Covid-19 cases.
- d) The policy shall cover all type of expenditure for pre-hospitalization (60 days), hospitalization, post-hospitalization (60 days).
- e) The sum assured for each insured student is Rs. 3,00,000.
- f) The policy should cover the expenditure for ambulance services.
- g) 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.
- h) The two check-ups expenditure including (doctor visit, pathology bills) during the insurance inforced shall be reimbursed.
- i) The scheme has to necessarily cover all pre-existing illnesses of the insured students.
- j) There will be no age limit on the insured covered by this scheme.
- k) 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.
- l) 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.
- m) Intensive Care Unit charges shall be reimbursed under this insurance policy.
- n) Bidder shall have dedicated helpline or executive for the students of DSEU and the number shall be mentioned on the ID card.
- o) 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.
- p) 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.
- q) Policy shall cover expenditure for donating an organ by the donor to insured person during the treatment and transplant will also be payable.
- r) Expenditure of insured is payable in the treatments where the insured is discharged on

the same day.

- s) Expenditure for Domiciliary Hospitalisation will be payable under policy.
- t) 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.
- u) 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.
- v) The balance amount for the mid leavers shall be refunded to the Institute on pro-rata basis.
- w) 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.
- x) 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.
- y) “Corrupt practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official.
- z) “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;
- aa) The University will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices.
- bb) 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.