

Ref: **INS/W-5053/2019-2020(Y)**

Date : **31/10/2019**

ENQUIRY

Dear Sirs,

Please let us have your lowest Quotation for the following :

Sl.No	Cat.No	Item Description	Make/Model	Item Qty	UOM
1	I-MIP	InStem Contributory Health Insurance Scheme (Specifications Attached)	-	1.00	No.

Remarks :

Note :

1. The bids shall be enclosed in an envelope , and due date sealed duly marked "Tender for _____" Ref No : _____. The bids should be addressed and to be mailed to "**THE HEAD-PURCHASE**". The bids are liable to be rejected if the sealed envelope is not addressed to "**THE HEAD-PURCHASE**" with Tender Ref No and Item Description and due date. The bids delivered in person shall be dropped in Purchase Section. If the bids are sent through courier or mail , it should reach by submission Date and Time and inStem will not be responsible for the delay.

2. DUE DATE FOR SUBMISSION OF QUOTATION AGAINST THIS ENQUIRY IS

06/11/2019 Till 2.00 P.M.

3. QUOTATIONS RECEIVED AFTER THE DUE DATE SHALL BE REJECTED.

4. The Validity of your quotation should be for 60 days from the date.

5.All duties,taxes,surcharge and cess as currently applicable must be sated in your quotation,seperately.Otherwise your quote is liable to be rejected.

6.Your quotation should indicate delivery period & Warranty period.

7.Delivery to be made to our Stores.Please indicate charges,if any extra.Transit Insurance should be done upto inStem Stores.

8.If you are unable to supply the quality,specifications or brand as mentioned in our enquiry,Please state so and then offer alternative to quality/Specifications.

9.Payment :within one month after delivery & acceptance/satisfactory installation.

10.Please ensure that the enquiry number and the due date is superscribed on the envelope failing which your quotation is liable to be rejected.

11.Since we are a public funded research institution,we are exempted from paying Customs Duty(Except advolerum duty of 5% + 2% cess and CVD @4% vide Notification No.51/96 with latest amendments) and excise duty vide Notification No.10/97 CENTRAL EXCISE dated 01-03-1997 for all scientific equipments,technical instruments,equipments(including computers),their accessories,spares,consumables and software.Hence,please offer your prices taking this option into consideration.



Institute For Stem Cell Biology and Regenerative Medicine

Autonomous institute of the Department of Biotechnology, Government Of India



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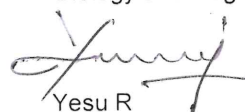
Date : 31/10/2019

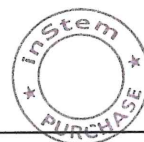
12.If the item is covered under DGS&D rate contract,please quote the rate as per the DGS&D rate contract with xerox copy of the DGS&D order.

13.Any dispute or differences that may arise between the parties shall be referred to the sole arbitration of the Centre Director or his nominees.The decision of the arbitrator shall be final and binding on the parties.The venue for arbitration shall be Bangalore.The provisions of the Arbitration and Concillation Act,1996 as amended from time to time shall apply.The Courts in Bangalore shall have exclusive jurisdiction to deal with any or all disputes between the parties.

Yours faithfully

For and on behalf of Insitute For Stem Cell
Biology and Regenerative Medicine


Yesu R



GKVK, Bellary Road, Bangalore-560065,INDIA

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INSTEM CONTRIBUTORY HEALTH INSURANCE SCHEME

Salient Features Of The Group Medclaim Policy

1. The Policy shall cover Faculty/ Staff and their dependent under the projects of INSTEM only. However, the Institute will keep the discretionary power to decide the amount of insurance coverage to be taken.
2. For financial bid it is mandatory for the companies that they must submit the bifurcated quotation for *Rs. 5.00 lakh, 8.00 lakh, 10.00 Lakh, for primary members.*
3. Policy further envisages a *corporate buffer of Rs 10 Lakh.* The Insurance Company shall also quote the transaction charges for top-up buffer of Rs. 10 Lakh / Rs. 20 Lakh / Rs. 30 Lakh when the corporate buffer is fully exhausted.
4. The Policy shall cover treatment as Outdoor patient and indoor patient. Other surgeries/procedures etc. that do not require hospitalization but are generally covered by health insurance policies as day care procedures shall also be covered. The day care procedures treatment such as Dialysis, Radiotherapy, K wire fixation, etc. should also be covered under this policy.
5. It is expected that Insurance Company will have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility.
6. All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc across India shall also be eligible for reimbursement/settlement.
7. The scheme has to necessarily cover all pre-existing illnesses of the insured students.
8. The scheme shall provide Maternity Benefit of Rs.50000/- for Normal and 70,000/- for C Section.
9. Pre- existing diseases to be covered.
10. 30 days waiting period to be waived.
11. 2year and 3years waiting period for diseases to be waived.
12. Waiver of 9months waiting period, Day 1 baby coverage.
13. Room rent of 2% for normal and 4% for ICU.
14. Cataract, Hernia, Hysterectomy to be covered.
15. Ambulance charges to be reimbursed.
16. Inculsion of Annual Medical Checkup for Employee and dependent up to Rs.6000/- per head.
17. Out Patient Bills/injections and bills towards lab test to be reimbursed.
18. Dental treatment/procedures to be included in the insurance reimbursement.
19. There will be no age limit on the insured covered by this scheme.



20. The policy shall cover all Faculty/ staff and their dependents under the projects of INSTEM. The present numbers of Staff and their dependents along with their age profiles are given as enclosed.
21. The number of students may change over time and thus the quotation should clearly indicate the premium for different age groups.
22. For the new students/staff 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/staff leaving before completing an academic year shall also enjoy the insurance coverage for the entire academic year.
23. In case the insured obtains treatment from a non-empanelled hospital during emergency, the claim shall be reimbursed as per terms of the contract.
24. For all claims (other than cashless ones) the claim would be expected to be submitted to the insurance company directly by the insured within 45 days of discharge from the hospital. Such claim should be settled within 30 days of submission and payment will be made directly to the insured. An interest of 2% p.m. on the reimbursement amount has to be paid by Insurance Company to the insured for any delay in reimbursement.
25. The insurance company shall arrange to issue membership card to each insured person directly at their cost. The insurance company needs to ensure that any student with their valid identity card issued by INSTEM should get treatment for all emergency cases at various empanelled hospitals without any difficulty.

Age Profile of InStem Employees and Dependents Who are Eligible for Medical Insurance				
Sl.No.	Age Group	Employee (In No. s)	Dependents (in No.s)	Total
1	0-18 Years	0	14	14
2	19 Year	0	0	0
3	20 Year	0	0	0
4	21-35 Years	2	4	7
5	36-45 Years	10	9	19
6	46-55 Years	8	5	13
7	56-60 Years	0	2	2
8	61-65 Years	0	8	7
9	65-80 Years	1	15	16
10	81-100 Years	0	1	1
	Total	21	58	79



Please quote the Insurance premium in following format

Insurance Coverage(in INR)	Corporate Buffer Amount (in INR)	Premium (in INR)
5.00 lakh	20 lakhs	
8.00 lakh	20 lakhs	
10.00 Lakh	20 Lakhs	

- Total premium to be quoted to include GST.

1. Qualifying Requirements for the Insurance Companies

- 1.1. The bidder should be a registered Indian Insurer in accordance with the Insurance Act. (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and should have a license to carry out Medical insurance business on a Pan India basis.

Guideline issued by IRDA/TAC from time to time with regard to Insurer's responsibility & liability towards insured, shall be automatically applicable to this Insurance contract to the extent stipulated by inStem Bangalore.

- 1.2. The Insurance Company shall be in the Medical Insurance business in India at least for five years as on scheduled date of tender opening.
 - 1.3. The Insurance Company should be having Medical insurance participation in a minimum of three major companies/institutions/ organizations etc. Major Institutions here implies at least 1000 insured employees or more. (Documentary evidence to be furnished).
 - 1.4. Tenderer has to submit declaration along with unpriced technical bid (Part-I) stating that they have not been Black-Listed/De-listed or are put to any holiday by any Indian Institutional Agency/Government Department/Public Sector Undertaking in the last three years. In case they have been black listed by any of the Institutions, details of the same be furnished. Moreover, no restraint order has been passed by the competent court of law.
2. Offers shall be submitted with proper documentary evidence to substantiate fulfillment of the qualifying requirements as specified above.
 3. Notwithstanding anything stated above, inStem reserves the right to assess the Medical Insurer's capacity and capability to perform the Medical Insurance business should the circumstances warrant or such an assessment is thought to be



in the overall interest of inStem. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the medical insurance business.

4. The Institute shall have absolute right to consider or not consider any of the offer/ Insurance Company.

Apart from the premium amount please quote the following. Note these factors would not be used for evaluating the lowest bidder.

1. Bill preparation charges per transaction when the claims are prepared for reimbursement by INSTEM, Bangalore (Applicable only when both the assured amount for a particular claimant as well as the total buffer amount is exhausted). Specify charges either as a flat rate per transaction or as a percentage of the claim amount.
2. Separately attach a table for additional premium for topping up of individual insurance coverage.
3. Separately attach a bid for premium beyond the contract period i.e. for extension period.
5. Separately attach a bid for top up of Rs. 10 Lakhs/20 Lakhs/30 Lakhs for corporate buffer.



Part I B: Checklist of Essential Conditions

Please ensure acceptance of the following conditions by checking 'yes' against each of them

S.No.	Item	Check
1	Coverage for pre-existing diseases/conditions without any waiting time	
2	Day one coverage for new employees and their dependents	
3	The pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively	
4	No age limit for the insured	
5	Cashless facility up to the assured amount in all panel hospitals as far as possible	
6	Acceptance of the condition to prepare claims for INSTEM reimbursement even when the buffer is exhausted	
7	Annual Medical Check up for all the employees and dependents for an amount up to Rs.6000/-	
8	Reimbursement of OPD Charges	

(Signature of the Tenderer)



