

**Dredging Corporation of India Limited
VISAKHAPATNAM - 530001**

DCIL/HR/MEDICAL/TENDER/2018

Date: 24-03-2018

**Sub: Notice inviting tender for Group Health Insurance policy for DCIL
Employees and their Family members**

A) The Dredging Corporation of India Limited (DCIL) was established in the year 1976 to provide dredging services to the Major Ports of the country in India. DCIL is a Public Sector Enterprise under the control of Ministry of Shipping. Its Head Office is strategically situated on the east coast of India at Visakhapatnam. DCI is a pioneer organization in the field of dredging and maritime development. DCI is fully equipped to offer the complete range of dredging and allied services to the users in India and Abroad and to provide vital inputs for the national development. DCI helps to ensure continuous availability of desired depths in the shipping channels of the major and minor Ports, Indian Navy, Fishing Harbours and other maritime organizations. It further serves the Nation in a variety of ways, be it capital dredging for creation of new harbours, deepening of existing harbours or maintenance dredging for the upkeep of the required depths at various Ports along the 7,500 Kms coastline of India.

The Dredging Corporation of India Limited invites online bids from **IRDA accredited Insurance companies** for Group Health Insurance policy for the employees and their family members (dependents) of DCI. Interested companies may submit Tender through on-line as per the attached format.

- 1) Conditions of eligibility (Annexure – I) :
- 2) Terms and Conditions (Annexure – II)
- 3) Special Terms and Conditions (Annexure – III)
- 4) Details of DCIL Employees and their Family Members for whom insurance is required (Annexure – IV)
- 5) Financial Bid / Bill of quantities (BOQ) (Annexure – V)
- 6) Details of relatives of the tenderers if any working in DCI (Appendix – I)
- 7) Undertaking about illegal gratification (Appendix –II)

B) Bidding Procedure:

- 1) Quotations are invited in 2 bid system i.e., Technical Bid and Financial Bid. Quotations shall be submitted through Central Public Procurement Portal (CPP) of NIC (<https://www.eprocure.gov.in>) in the given bill of quantities online before due date. Off line submissions will not be accepted.
- 2) The Earnest Money Deposit (EMD) of Rs.1,01,000/- shall be deposited in the Dredging Corporation of India Limited, Visakhapatnam account in Syndicate Bank, DCI Branch, Visakhapatnam Current Account No.35833070000014. IFSC Code: SYNB 0003583. Cheques / Demand Draft will not be accepted towards EMD. Tenders without EMD or lesser amount of EMD will be summarily rejected.
- 3) Bids must contain complete details as desired by the tender along with all required documents. The scanned copies of required documents shall be uploaded along with the technical bid.
- 4) Pre Bid meeting will be on 13/04/2018 at DCIL, Visakhapatnam
- 5) **The last date for submission of the bid is 1500 Hrs on 23/04/2018.**

**Yours faithfully
For DCIL Limited**

Head of the Department (HR)

Dredging Corporation of India Limited
VISAKHAPATNAM - 530001

Conditions of Eligibility

Annexure- I

Providing Group Health Insurance Policy under Cashless Medical Treatment Scheme to all the regular Employees of Dredging Corporation of India Limited and their dependents for a period of 1 year extendable by another 2 years on year to year basis on the same terms and conditions.

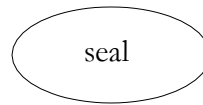
Technical Requirements	Complied Yes / No.	Supporting documents to be enclosed. Yes/No
I) IRDA Accreditation Certificate		
<p>II) Work Experience: Adequate experience in providing Group Insurance during past 5 years.</p> <p>A) The party should have provided 3 similar services costing not less than Rs.81 Lakhs each during the last 5 years period.</p> <p style="text-align: center;">(OR)</p> <p>B) The party should have provided 2 similar services costing not less than Rs.1.01 Crore each during the last 5 years period.</p> <p style="text-align: center;">(OR)</p> <p>C) The party should have provided 1 similar service costing not less than Rs.1.61 Crore during the last 5 years period.</p> <p>Documentary proof like Work Order / Completion certificate from the respective organizations should be submitted.</p>		
<p>III) Turn over Criteria: The party should have minimum turnover of Rs.61 Lakhs per year during the last 3 years period</p> <p>2014-15: _____ 2015-16: _____ 2016-17: _____</p> <p>Documentary proof like balance sheet / Auditor certificate should be enclosed.</p>		
IV) PAN / TIN Number		
V) GST Number: _____		
VI) Tender documents duly signed on each page		

VII)	List of empanelled Hospitals under cashless treatment allover India, City / Townwise		
VIII)	24X7 helpline of TPA along with contact details of TPA		
IX)	A dummy copy of Group Health Insurance policy alongwith the list of diseases /treatment and exclusions if any		

(Signature of the Authorized
Person) Date:

Name _____

Mobile No. _____



Dredging Corporation of India Limited
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Annexure - II

Terms and conditions:

1. Procedure for submission:

A) Technical Bid

The Technical Bid should contain the following

- (a) UTR Number for the amount of Rs.1,01,000/- (Rupees One lakh and one thousand only) deposited in DCI Account towards EMD should be mentioned and the amount should be credited in the DCIL account before opening of the technical bid.
- (b) Technical Bid shall consist of Annexures I to IV and Appendix – I & II i.e., except Price bid i.e., Annexure – V. All other documents should be uploaded in the technical bid .
- (c) Relevant supporting documents, if any, other than mentioned above may also be uploaded in the technical bid.

B) Financial Bid: The Financial Bid should contain *Annexure- V only*.

- (i) Security Deposit: Security amount of Rs.7,07,000/- (Rupees seven lakhs and seven thousand only) will be deposited by the successful bidder. The EMD amount of Rs1,01,000/- (Rupees One Lakh One Thousand only) paid by the successful bidder will be refunded on submission of Security Deposit. The Security Deposit amount will be returned after satisfactory completion of the contract after making deductions as may be required.
- (ii) The rates would be inclusive of all taxes and charges except GST. The taxes in respect of this contract will be payable by the tenderer and Dredging Corporation of India Limited will not entertain any claim whatsoever in this respect. Towards GST, if this particular service comes under GST net and if the contractor pays the GST to the concerned authorities with respect of this contract, the same will be reimbursed on submission of proof of payment. The modality for reimbursement of GST will be as per relevant statute.
- (iii) One authorized representative of the bidder can be present while opening the tender.
- (iv) Financial bids of technically qualified parties shall be opened at a later date, which will be informed to the parties.
- (v) The Technical Evaluation Committee of the Dredging Corporation of India Limited constituted for the purpose shall assess the ability of the agencies to render the requisite services based on the company profile, rating and on such other criteria as it may fix and the Financial Bids of only those firms qualifying the technical evaluation will be considered. Out of the financially qualified parties, the one which quotes the lowest price bid (L-1) will be considered for award of the contract.
- (vi) The tenderer should sign on each page of the tender document before uploading.
- (vii) All the regular employees of the Dredging Corporation of India Limited and their dependent family members irrespective of age group should be eligible to join the scheme. At present the retirement age for employees is 60 years.
- (viii) Tenders which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be summarily rejected.

(ix) Tenders sent by fax & e-mail / post will not be accepted.

(x) In case of differences arising in the terms and conditions of the tender documents, the decision of Dredging Corporation of India Limited shall prevail.

(xi) The scheme should have provisions for new entrants in service to get coverage within 24 hours of communication from Dredging Corporation of India Limited.

(xii) The successful Company shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government of India from time to time.

(xiii) In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.

(xiv) In case of failure in settlement of claims within the time frame, the penalty will be enforced as per Dredging Corporation of India Limited norms.

(xv) The period of contract will initially be for 1 year extendable by another 2 years on year to year basis on same terms and conditions, which is liable to be terminated with three months notice, in case of any lapse or unsatisfactory performance of the Company/firm is noticed.

(xvi) The Courts of Visakhapatnam alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the Dredging Corporation of India Limited arising out of this tender / contract / service. It is specifically agreed that no court outside and other than the Court in Visakhapatnam shall have jurisdiction in the matter.

(xvii) Dredging Corporation of India Limited reserves the right to modify/change/delete/add any further terms and conditions prior to issue of agreement. DCIL also reserves the right to cancel the tender at any stage without assigning any reasons.

(xviii) **ARBITRATION:** Should any dispute or difference arise between the Corporation and the contractor in connection with this contract, or as to the rights and liabilities of the parties hereto, it will be referred to Arbitration by a Sole Arbitrator, a person to be appointed by the Chairman-cum-Managing Director, Dredging Corporation of India Ltd., Visakhapatnam from amongst the officer of the company not below the rank of Deputy General Manager and the award of the Arbitrator shall be final and binding upon the parties hereto, subject to the provisions of the Arbitration and Conciliation Act, 1996, (Act 26 of 1996). The Arbitrator has to give a reasoned award. It will be in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any statutory modifications or re-enactment thereof. The Arbitrator may from time to time with the consent of the parties extend the time for making & publishing the award. The Sole Arbitrator is prohibited from awarding any interest in the award either for the pre-reference period, pendent lit, post award period. The venue of the Arbitration will be Visakhapatnam, and the courts at Visakhapatnam will have exclusive jurisdiction on all matters with reference to this contract.

(xix) The tender should be valid for a period of 90 days (ninety) from the date of opening of Technical Bid. In case of failure to execute the contract by the successful bidder, DCI reserves the right to cancel the contract and get the work done through another party at the risk and cost of this bidder.

(xx) Initial premium will be paid to the successful bidder covering the first quarter. Thereafter premium will be paid at the beginning of each quarter after adjusting the premium payable / refundable based on additions / deletions.

Dredging Corporation of India Limited
VISAKHAPATNAM - 530001

Annexure - III

Special Terms and Conditions:

1. Cashless facility should be provided in all major multi-specialty hospitals located in Visakhapatnam and other cities of India Details of such Hospitals are to be provided. All transactions with these hospitals should be totally cashless.
2. There should be a dedicated helpline (24 x 7) from the TPA of Insurance Company available and the contact details should be furnished in the tender. Contact details of the TPA should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
3. Door-step reimbursement facility for cases of reimbursement to individual and reimbursement amount can be made directly to the members only preferably within 15 days from the date of submission of required documents. The response time by the TPA at the time of admission should be immediate and in any case not exceeding three hours.
4. Reports including the claims of individuals and the details of settlement are to be furnished to the Dredging Corporation of India Limited on monthly basis or as and when required by the Dredging Corporation of India Limited.
5. Admission and discharge to and from the hospital should be on 24x7 basis.
6. Liquidated damages: Notwithstanding and in addition to the conditions, with regard to imposition of penalty elsewhere in this tender document, the Company reserves the right to impose liquidated damages in case the successful bidder who has been awarded the work delays in beginning of the work / fails to provide the services in time at any time during the contract period @ 1% of the contract price for each week of delay or part thereof subject to maximum of 10% of the contract value default until the actual providing of the service. The Company also reserves the right to cancel the work order in which case, the Security Deposit/EMD, will be forfeited and Company will get the work executed through another party at the risk and cost of the party whose work order has been cancelled.
7. Pre-bid Meeting: Interested parties may come and attend a Pre-bid meeting which will be held at DCI Head Office, Visakhapatnam. Date and time will be informed through our website.

WHAT ARE THE EXCLUSIONS: The Corporation shall not be liable to make any payment in respect of any expenses whatsoever incurred by a beneficiary in connection with or in respect of:

- a) Vaccination-Inoculation-Circulation , other than on medical grounds, structure, change of Life Beauty Treatment of any description-Plastic Surgery other than as may be necessitated due to an accident.
- b) General debility “Random” condition and general over-haul or Rest Cure of the use of intoxicating drugs or liquors or any disease directly of indirectly due to any one or more of them.
- c) Cost of artificial limbs/Appliances other than those arising out of accidents while duty.

(Signature of the Authorized person)

Date:

**Dredging Corporation of India Limited
VISAKHAPATNAM - 530001**

Annexure- IV

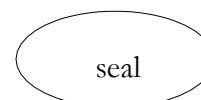
Details of DCIL Employees and their Family Members for whom insurance is required

Technical			Remarks
Group Name	Dredging Corporation of India Limited.		
Commencement Date	--xx,2018	Period	One year
Insured Group Details			
Employee Strength As on	23/03/ 2018		
No. of employees	286		
No. of Dependents	725		
TOTAL NOS. OF LIVES	1011		
Family Definition	<p>Family means and includes wife or husband of the employee as the case may be and dependent parents, children including step and legally adopted children. The income limit for parents should be regarded as dependent on the employee, if the monthly income of the parent or the combined monthly income of parents if both are alive, does not exceed Rs.3,500/- plus the amount of Dearness Relief admissible on Rs.3,500/- on the date of consideration of the claim. The above mentioned children would be considered as dependents, subject to following conditions:</p> <p><u>Unmarried Son:</u> Till he starts earning, or attains the age of 25 years, whichever is earlier.</p> <p><u>Daughter:</u> Till she starts earning or gets married, whichever is earlier, irrespective of age limit.</p> <p><u>Son suffering from permanent disability any kind (physical or mental)</u> - No age limit</p>		
Maximum Age	Not Applicable		
Floater/Individual	Floater		
Sum Insured per family	Rs. 5.00 Lakhs per family		
Primary member (Self) + Age Band	Rs.5.00 Lakh		
18-25	10		
26-30	41		
31-35	50		
36-40	38		
41-45	31		
46-50	32		
51-55	41		
56-60	43		
TOTAL	286		
Dependents Age Band			
0-25	289		

26-30	44	
31-35	34	
36-40	41	
41-45	42	
46-50	40	
51-55	56	
56-60	49	
61-65	37	
more than 65	93	
TOTAL	725	

To be Covered		Remarks
Corporate Buffer	Rs.1,00,00,000/- Limit .	
Co-Payment	Not Applicable	
Sub Limits For Disease or Room Rent Capping	Applicable.	<p>Employees N-01 to NE-2: 17 Nos Sharing Room</p> <p>-----</p> <p>Employees N-03 to E1: 150 Nos Private Room</p> <p>-----</p> <p>Employees E2 to E8 : 119 Nos Private AC Room</p>
Other Conditions	New Employees shall be included in policy from the date of joining and resigned /terminated / expired employees shall be deleted from the date of resignation / termination/death.	
	Pro rata Premium to be charged/Refunded in case of Addition / Deletion	
TPA	TPA Services Involved (if any) and Name and contact details to be submitted.	List of Network of Authorized hospitals to be provided.
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.	

Name and Signature of Authorized Person



seal

Dredging Corporation of India Limited
VISAKHAPATNAM - 530001

Annexure-V

**FINANCIAL BID (BOQ) FOR GROUP HEALTH INSURANCE POLICY FOR
DREDGING CORPORATION OF INDIA LIMITED EMPLOYEES AND
THEIR FAMILY MEMBERS**

OPTION-1

S.No.	Particulars	Total Premium
01	Premium for coverage of Rs.5.00 Lakh per family for a period of one year	
	Additional Premium per Lakh	
	Taxes as applicable	
	Total in figures	
	Total in words	

OPTION - 2

S.No.	Particulars	Total Premium
01	Corporate Buffer for coverage of Rs.100 Lakhs for all employees and their family members for a period of One year	
	Additional Premium per 10 Lakhs	
	Taxes as applicable	
	Total in figures	
	Total in words	

Note:

- All terms & conditions as stated in the Tender Document.
- Conditional bids are not acceptable.
- Bids submitted in the above format is only acceptable

Seal

Name and Signature of Authorised Person

**Dredging Corporation of India Limited
VISAKHAPATNAM - 530001**

APPENDIX – I

DECLARATION ABOUT RELATIVES

Dated _____

To

M/s. Dredging Corporation of India Ltd.,
Viakhapatnam

Sir,

**SUB : TENDER NO. DCIL/HR/MEDICAL/TENDER/2018, dt 24-03-2018 -
TENDER FOR GROUP HEALTH INSURANCE POLICY FOR DCIL
EMPLOYEES AND THEIR FAMILY MEMBERS (DEPENDENTS).**

We hereby certify that, we are not related to any person employed in Dredging Corporation of India Limited.

Or

We hereby certify that, the following are the persons who are employed in Dredging Corporation of India Limited and are related to me/us

Sl.No.	Name of the employee in DCI and designation	Nature of relationship

(strike out /fill-in as applicable)

Thanking you,

Yours faithfully,

Place :

Date :

SIGNATURE OF THE TENDERER WITH SEAL, NAME AND ADDRESS

**Dredging Corporation of India Limited
VISAKHAPATNAM - 530001**

APPENDIX – II

UNDERTAKING ABOUT ILLEGAL GRATIFICATION

**SUB : TENDER NO. DCIL/HR/MEDICAL/TENDER/2018, dated 24-03-2018
TENDER FOR GROUP HEALTH INSURANCE POLICY FOR DCIL
EMPLOYEES AND THEIR FAMILY MEMBERS (DEPENDENTS)**

With reference to your subject Tender we hereby give an Undertaking that we have not made any payment or illegal gratification to any person/authority connected any with the Tender Process so as to influence the tender process and have not committed any offence under the Prevention of Corruption Act in connection with the Tender. We also do under take that we shall disclose if any payment made or proposed to be made to any intermediaries (agents etc.) during the tender process in connection with this Tender.

Place :

Date :

SIGNATURE OF THE TENDERER WITH SEAL, NAME AND ADDRESS