

**Dredging Corporation of India Limited  
VISAKHAPATNAM - 530022**

DCIL/HR/MEDICAL/TENDER/2020

Date: 04-09-2020

**Sub: Notice inviting tender for renewal 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 owned by a consortium of four ports i.e. Visakhapatnam Port Trust, Paradeep Port Trust, Jawaharlal Nehru Port & Deendayal Port Trust.

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). 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) 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.
- 3) **The last date for submission of the bid is 1500 Hrs on 17/09/2020.**

**Yours faithfully  
For DCIL Limited**

**Head of the Department (HR)**

**Dredging Corporation of India Limited**  
**VISAKHAPATNAM - 530022**

**Conditions of Eligibility**

**Annexure- I**

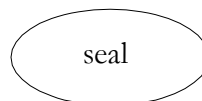
Renewal of Group Health Insurance Policy under Cashless Medical Treatment Scheme to all the regular Employees of Dredging Corporation of India Limited and their dependents for a period of 1 year.

<b>Technical Requirements</b>	<b>Complied Yes / No.</b>	<b>Supporting documents to be enclosed. Yes/No</b>
I) IRDA Accreditation Certificate		
II) Adequate Experience in providing Group Insurance during past 10 years		
III) Tender documents duly signed on each page		
IV) List of empanelled Hospitals under cashless treatment allover India, City / Town wise		
V) 24X7 helpline of TPA along with contact details of TPA		
VI) 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.** \_\_\_\_\_



**Terms and conditions:**

**1. Procedure for submission:**

**A) Technical Bid**

The Technical Bid should contain the following

(a) 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) The rates quoted shall be excluded GST.
- (ii) One authorized representative of the bidder can be present while opening the tender.
- (iii) Financial bids of technically qualified parties shall be opened at a later date, which will be informed to the parties.
- (iv) 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.
- (v) The tenderer should sign on each page of the tender document before uploading.
- (vi) 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.
- (vii) Tenders which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be summarily rejected.
- (viii) Tenders sent by fax & e-mail / post will not be accepted.
- (ix) In case of differences arising in the terms and conditions of the tender documents, the decision of Dredging Corporation of India Limited shall prevail.
- (x) The scheme should have provisions for new entrants in service to get coverage within 24 hours of communication from Dredging Corporation of India Limited.
- (xi) 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.
- (xii) In case of any unsatisfactory service, suitable penalties as decided by the IRDA shall be levied.

(xiii) 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.

(xiv) The period of contract will be for 1 year basis, which is liable to be terminated with three months notice, in case any lapse or unsatisfactory performance of the Company/firm is noticed.

(xv) 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.

(xvi) 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.

(xvii) **ARBITRATION:** In case of dispute between DCI and Contractor for contract up to Rs.10 Crores the issue will be referred to Chief General Manager, Dredging Corporation of India Limited and the decision of CGM, shall be final, conclusive and binding on all the parties and the contract upon all question relating to the meaning of the specifications, designs, drawings and instructions and as to the quality of workmanship, or materials used on the work or any matter arising out or relating to the specifications and instructions concerning the works or the execution or failure to execute the same arising during the course of work. The above shall not be subjected to arbitration and in no case shall the works be stopped consequent on such a dispute arising and the work shall also be carried out by the contractor strictly in accordance with the instructions of CGM.

(xviii) 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.

**Dredging Corporation of India Limited**  
**VISAKHAPATNAM - 530022**

Annexure - III

**Terms and Conditions:**

1. Pre existing diseases to be covered (including critical illness, organ replacement etc..)
2. Maternity benefit: maximum amount reimbursable for normal delivery is 25,000/- & Caesarean is 50,000/-
3. New born baby to be included.
4. Newly joined employee to be included along with their dependent family members. Proportionate premium will be paid by the DCIL.
5. Separated employees to be deleted along with their family members. Proportionate premium to be reimbursed to DCIL.
6. Cataract operation: Maximum limit is 35,000/- per each eye
7. Corporate Buffer: 50 lakhs
8. Pre hospitalization: The insurer shall reimburse the insured in respect of the medical expenses incurred up to 30 (thirty) days immediately before the insured person is hospitalized, provided that:
  - i. such medical expenses are incurred for the same condition for which the insured person's hospitalization was required, and
  - ii. the in-patient hospitalization claim for such hospitalization is admissible by the insurer
  - iii. Pre hospitalization shall be considered as part of hospitalization claim.
9. Post hospitalization: The insurer shall reimburse the insured in respect of the medical expenses incurred up to 60 (sixty) days immediately after the insured person is discharged from hospital, provided that:
  - i. such medical expenses are incurred for the same condition for which the insured person's hospitalization was required, and
  - ii. the in-patient hospitalization claim for such hospitalization is admissible by the insurer
  - iii. Post hospitalization shall be considered as part of hospitalization claim.
10. Daycare procedure: The insurer shall pay to the hospital in respect of the medical expenses or reimburse the insured in respect of the medical expenses and pre and post hospitalization expenses, for day care procedures which require hospitalization for less than 24 (twenty four) hours provided that
  - i. day care procedures/surgeries where such treatment is taken by an insured person in a hospital/day care centre (but not the outpatient department of a hospital)
  - ii. any other surgeries/procedures which due to advancement of medical science require hospitalization for less than 24 (twenty four) hours and for which prior approval from insurer/TPA is mandatory.
11. Ayurveda and Homeopathy: The insurer shall pay to the hospital in respect of the medical expenses or reimburse the insured in respect of the medical expenses, pre and post hospitalisation expenses, incurred for Ayurveda and Homeopathy treatment up to the limit as mentioned in the Table of Benefits provided treatment is taken in a government hospital or in an institute

recognized by government and/or accredited by Quality Council of India/ National Accreditation Board for Health.

12. 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.

13. 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.

14. 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.

15. 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.

16. Admission and discharge to and from the hospital should be on 24x7 basis.

17. No advance is payable by the employees or their representatives time of admission to the hospitals and the same should be ensured by the Insurance Agency and TPA

**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-Circumcision, 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 "Randown" condition and general over-haul or rest or cure of the use of intoxicating drugs or liquors or any disease directly or 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 - 530022**

**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	03/10/2020	Period	One year
Insured Group Details			
Employee Strength As on	01/09/ 2020		
No. of employees	232		
No. of Dependents	632		
TOTAL NOS. OF LIVES	864		
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. For availing of medical facilities parents are deemed to be dependent on the employee if they are normally residing with the employee and their monthly income from all sources including pension/ family pension does not exceed Rs. 9,000 plus the amount of Dearness Relief thereon. 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/daughter suffering from permanent disability any kind (physical or mental)</u> - No age limit</p>		
Maximum Age	Not Applicable		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	06		
26-30	32		
31-35	46		
36-40	28		
41-45	30		
46-50	28		
51-55	30		
56-60	32		
TOTAL	232		

Dependents Age Band		
0-05	45	
06-10	56	
11-15	48	
16-20	40	
21-25	77	
26-30	47	
31-35	26	
36-40	38	
41-45	42	
46-50	41	
51-55	33	
56-60	29	
61-65	29	
66-70	30	
71- above	51	
<b>TOTAL</b>	<b>632</b>	

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To be Covered		Remarks
Corporate Buffer	Rs.50,00,000/- Limit .	
Co-Payment	Not Applicable	
Sub Limits For Disease or Room Rent Capping	Applicable.	
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.	



**Dredging Corporation of India Limited  
VISAKHAPATNAM - 530022**

**Annexure-V-A**

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

<b>S.No</b>	<b>Particulars</b>	<b>Total Premium</b>
01	Premium for coverage of Rs.5.00 Lakh per family for a period of one year	
02	Corporate Buffer for coverage of Rs.50 Lakhs for all employees and their family members for a period of one year	
03	GST as applicable	
04	Total in figures	
05	Total in words	

**Note:**

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

Seal

**Name and Signature of Authorized Person**

**Dredging Corporation of India Limited  
VISAKHAPATNAM - 530022**

**APPENDIX – I**

**DECLARATION ABOUT RELATIVES**

Dated \_\_\_\_\_

To

M/s. Dredging Corporation of India Ltd.,

Viakhapatnam

Sir,

**SUB : TENDER NO. DCIL/HR/MEDICAL/TENDER/2020,dated 04-09-2020-  
TENDER FOR RENEWAL OF 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  
VISA KHAPATNAM - 530022**

**APPENDIX – II**

**UNDERTAKING ABOUT ILLEGAL GRATIFICATION**

**SUB : TENDER NO.DCIL/HR/MEDICAL/TENDER/2020, dated 04-09-2020  
TENDER FOR RENEWAL OF 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