

DELHI METRO RAIL CORPORATION LTD.



TENDER NO.DMRC/FINANCE/INSURANCE/02/2015

**INSURANCE OF
PASSENGERS / PUBLIC,
MONEY, ASSETS &
PROPERTIES AND
TRAINS**

**INSTALLED AT ALL SECTIONS/INSTALLATIONS
OF DELHI METRO INCLUDING METRO
BHAWAN,NBCC & ASHOKA ROAD**

DELHI METRO RAIL CORPORATION LTD.

NOTICE INVITING TENDER

Delhi Metro Rail Corporation Ltd. (DMRC) invites e-tender in the prescribed Proforma from IRDA approved Non-Life Insurance Companies for taking various Insurance Policies, for a period of 1 year from 01.07.2015 to 30.06.2016, as per the details hereunder: -

Eligibility Criteria

The Insurance Company applying should be IRDA approved as on date.

INSURANCE POLICIES REQUIRED

1. Standard Fire and Special Perils Policy,
2. Burglary /Theft Insurance Policy,
3. Money Insurance Policy
4. Special Contingency Insurance Policy for underground cables
5. Passenger Accident Insurance Policy & Public Liability Insurance Policy
6. Stand Alone Terrorism Cover for Rolling Stock (Metro Train Cars) Insurance Policy
7. Special Contingency Policy For Airport Express Line
 - a) Liability due to missed flight or any other unforeseen circumstances
 - b) Liability due to damage / loss / misplaced / stolen Baggage
 - c) Liability due to delayed delivery of Checked in Baggage

For assets installed at all sections/installations/depots of DELHI METRO including metro bhawan, NBCC & Ashoka Road and Airport Line w.e.f. 01.07.2015 to 30.06.2016

Brief details of the work are as under: -

S/N	ITEM	DETAILS
1.	Name of Work	<ol style="list-style-type: none">1. Standard Fire and Special Perils Policy2. Burglary /Theft Insurance Policy,3. Money Insurance Policy4. Passenger Accident Insurance Policy & Public Liability Insurance Policy5. Stand Alone Terrorism Cover for Rolling Stock (Metro Train Cars) Insurance Policy6. Special Contingency Policy For Airport Express Line7. Special Contingency Insurance Policy for underground cables
2	Date of issue of Tender	17.04.2015

3	Tender available for online participation	From 17.04.15 to 20.05.15 upto 11.00 hrs on e-tendering website www.tenderwizard.com/DMRC Tender document can only be obtained after registration of tenderer on the website www.tenderwizard.com/DMRC . For further information on this regard bidders are advised to contact on 011-49424307, 011-49424365 or 011-23417910(Ext 534725)
4.	Date / Time of Opening of Tender	20.05.15 at 15.00 hrs
5.	Authority and place for seeking clarifications	Office of the GM (Finance) Delhi Metro Rail Corporation Ltd., 6 th Floor, A-Wing, Metro Bhawan, Fire Brigade Lane, Barakhamba Road, New Delhi-110001 till 10.05.2015

1.1 SUBMISSION OF TENDER

1.1 The intending tenderers must be registered on e-tendering portal www.tenderwizard.com/DMRC. Those who are not registered on the e-tendering portal shall be required to get registered beforehand.. After registration the tenderer will get user id and password. On login tenderer can participate in tendering process and can witness various activities of the process.

1.2 The authorized signatory of intending tenderer, as per Power of Attorney (POA), must have valid *class-III* digital signature. The tender document can only be downloaded or uploaded using Class-III digital signature of the authorized signatory.

1.3 Tender submissions will be made online after uploading documents as stated in the tender document.

1.4 The bid contains

- Tender Document
- Intended Coverage Exclusions, conditions & deductibles, etc. (Annexure-XV)
- Undertaking (Annexure-XVI & XVII)
- It shall also include the commercial portion as per Annexure-I, II, III, IV, V and VI of the Tender document. Related Annexure-VII, VIII, IX, X, XI, XII, XIII, & XIV shall also form part of the Commercial Bid.
- Bidder has to fill the details required under Annexure I to VI, XV and XVII in excel format under **bid documents category**.

1.5 DMRC reserves the right to accept or reject any tender in part or full, without assigning any reason whatsoever

- 1.6 The offer of the Bidder shall be valid for a period of 3 months from the date of submission of Tender.
- 1.7 DMRC reserves the right to apportion the insurance policy sharing amongst the various insurance companies and decision of DMRC shall be final and binding on all insurers.
- 1.8 In case of Money Insurance Policy, DMRC may request for addition in the sum insured at any time during the policy period and such an addition in the sum insured will not affect the rate of premium charged from DMRC by the insurer.
- 1.9 Successful tenderer shall have to enter into detailed agreement with DMRC as per terms and conditions notified through the tender notice
- 1.10 Tenderer shall submit only one tender either himself or as a lead partner / lead constituent in a joint venture /consortium for the above scope of contract.
- 1.11 If at any time prior to the last date for submission of tenders, DMRC may at it's own initiative or in response to clarification or query raised by the prospective bidders may modify tender documents by issuing addendum/corrigendum, the same shall be binding on them. Bidders shall take such addendum and corrigendum into consideration while submitting their bids.

GENERAL TERMS & CONDITIONS

1. The tenders received after the stipulated tender submission date / time will be rejected .
2. Bid will be opened at the date / time as specified in the Notice Inviting Tender.
3. Tenderer must fill up all the details as required in Annexure XV, XVI & XVII and furnish all the required information as per the instructions given in various sections of the Tender Document.
4. The quote should be submitted as per the Tariff / rules / regulations wherever applicable.
5. Tender Document consists of: -
 - Notice Inviting Tender
 - Scope of Work
 - Terms & Conditions
 - Annexure(s) including undertaking
6. The Insurance Contract shall be governed by the Tariff / Rules / Regulations /Guidelines & Insurance Policies as filed with IRDA by the Insurer, which the Insurer shall confirm at the time of submission of the Tender.
7. DMRC reserves the right to accept or reject any or all proposals without assigning any reason. Bidder(s) shall have no cause of action or claim against DMRC for rejection of its / their proposal. DMRC's decision shall be final, conclusive and binding on Bidders
8. Canvassing in any form in connection with the tender is strictly prohibited and the tender submitted by the bidder who resorts to canvassing is liable to be rejected.

9. The successful bidder shall keep DMRC informed in case he opts to reinsure or in case of any retrocession. Such arrangement shall be bound by the terms and conditions agreed between the successful bidder and the DMRC. However successful bidder is solely responsible to DMRC for the work awarded .
10. Letter of Acceptance, in duplicate, along with the Cheque of insurance premium shall be issued to the successful bidder, who will be required to return one copy of LOA to DMRC duly signed & stamped by the authorized signatory of the bidder, as an unconditional acceptance of the Letter of Acceptance, and the same shall be treated as unconditional binding document on the part of the insurer till a formal insurance policy is received by DMRC.
11. The details as called for in the bidding document shall be filled and completed by the bidders in all respect and shall be submitted with requisite information and Annexure(s).
12. All bidders are hereby cautioned that Tender/Bid conditions need to be strictly complied with and that conditional offers with deviations from the conditions and other requirements stipulated in these document shall be rejected as non-responsive and will not be considered in tender evaluation and award of contract. Such decision of the Tender Committee shall be final.
15. The policy shall be interpreted as per the common English Language.
16. In case insurer is not authorized to issue Special Contingency Insurance Policy, as per IRDA rules & regulations, then specific coverage desired under Special Contingency Insurance Policy may be proposed in any other IRDA approved policy.
17. Tender prices shall be quoted in Indian rupees only
18. **Insurance Premium shall be quoted excluding Service Tax. Service tax shall be paid at the prevailing rate in force.**
18. Insurance Company (successful bidder) shall be liable to provide in the policy for the coverage of any liability for the amount mentioned in the policy and/or the amount as and when awarded by the Court or Tribunal in respect of the said liability.
19. All the parties shall be governed and bound by Indian Laws as amended from time to time under the Agreement.
20. The contract conditions shall supersede any riders stated in insurance policy which are in contradiction to the DMRC contract conditions
21. Any dispute arising out of this agreement shall be resolved through the Standard Arbitration Clause reproduced below

DISPUTE RESOLUTION

CONCILIATION

In the event of any dispute, difference of opinion or dispute or claim arising out of or relating to this agreement or insurance policy or tender documents or breach, termination or the invalidity thereof, shall firstly be attempted to be settled by conciliation.

All disputes relating to this agreement or on any issue whether arising during or after the completion or abandonment thereof or any matter directly or indirectly connected with this agreement shall in the first place be referred to a sole conciliator appointed / nominated by GM / Director DMRC on receipt of such requests from either party. The conciliator shall make the settlement agreement after the parties reach agreement and shall give an authenticated copy thereof to each of the parties. The settlement agreement shall be final and binding on the parties. The settlement agreement shall have the same status and effect of an arbitration award. The views expressed or the suggestions made or the admissions made by either party in the course of conciliation proceedings shall not be introduced as evidence in any arbitration proceedings. Any dispute that cannot be settled through conciliation procedure shall be referred to arbitration at the discretion of either party in accordance with the procedure given in the para below. The parties agree to comply with the awards resulting from arbitration.

ARBITRATION

If the efforts, to resolve all or any of the disputes through conciliation fails, then such disputes shall be referred by either of the party to a sole Arbitrator if the total value of the claim is upto Rs.5 million and to a panel of three Arbitrators if total value of claims is more than Rs.5 million. For this purpose DMRC will make out a panel of qualified person which may include DMRC's officials. The DMRC shall provide a panel of three arbitrators for the claims upto Rs.5 million and a panel of five Arbitrators for claims of more than Rs.5 million. The other party shall have to choose the sole Arbitrator from the panel of three and/or one Arbitrator from the panel of five in case three Arbitrators are to be appointed. The DMRC shall also choose one Arbitrator from this panel of five and the two so chosen will choose the third arbitrator from the panel only. The Arbitrator(s) shall be appointed within a period of 30 days from the date of receipt of written notice/ demand of appointment of Arbitrator from either party.

The venue of such arbitration shall be at Delhi/ New Delhi. The award of the sole Arbitrator/Panel of Arbitrators shall be binding on all parties. The cost of Arbitration shall be borne by the respective parties.

The Arbitration Proceedings shall be governed by Indian Arbitration and Conciliation Act 1996, as amended from time to time including provisions in force at the time the reference is made.

The demand of arbitration shall specify the matters which are in question or subject of the dispute or differences as also the amount of claim item wise, together with counter claims or set off shall be referred to arbitration and other matter shall not be included in the reference.

Jurisdiction of Courts

The Court at Delhi/New Delhi shall have the exclusive jurisdiction to try all disputes between the parties arising out of this agreement.

SCOPE OF WORK

1.0 GENERAL

Delhi Metro Rail Corporation Ltd. (DMRC Ltd.) proposes to take insurance of Passengers / Public, Money, Assets / Properties / Trains for a period of one year w.e.f 01.07.15.

The insurance cover will be for assets installed at all sections/installations/depots of DELHI METRO including metro bhawan, NBCC & Ashoka Road and Airport Line w.e.f. 01.07.2015 to 30.06.2016 .

1.1 INSURANCE POLICIES REQUIRED

1. Standard Fire and Special Perils Policy,
2. Burglary / Theft Insurance Policy,
3. Money Insurance Policy
4. Passenger Accident Insurance Policy & Public Liability Insurance Policy
5. Stand Alone Terrorism Cover for Rolling Stock (Metro Train Cars) Insurance Policy
6. Special Contingency Policy For Airport Express Line
 - a) Liability due to missed flight or any other unforeseen circumstances
 - b) Liability due to damage / loss / misplaced / stolen Baggage
 - c) Liability due to delayed delivery of Checked in Baggage
7. Special Contingency Insurance Policy for underground cables

2.0 Following are the details of Insurance Policies that would be required: -

2.1 Standard Fire and Special Perils Policy

Standard Fire and Special Perils Policy for Assets and Properties Installed at Stations / Depots / Operation Control Centre / Metro Bhawan / Other Installations of Delhi Metro. including offices at NBCC & Ashoka Road These include Electrical & Electronic Equipments/ Machineries, Cables, Wiring, panels, Distribution Boards, Furniture, Fixtures & Fittings, Office equipments, Emergency lights, etc.

Add-on Cover required - STFI (Storm, Fire, Tempest & Inundation)

Cost of Assets to be insured is mentioned in Annexure-VII. **Value of Assets is declared on WDV basis.** Quote shall accordingly be made in Annexure-I.

The insurance policy shall include other clauses such as Designation of Property Clause and Local Authority Clause.

Additions / deletions of the assets shall be intimated as and when on occurrence

The amount of claim shall be the actual damage occurring at a particular case/location

Deductibles / excess shall be as per IRDA approved guidelines only.

2.2 THEFT & BURGLARY POLICY

Burglary /Theft Insurance Policy includes insurance cover for electrical & Electronic Equipments / Machineries, Cables and Wiring installed at Stations / Depots / Operation Control Centre / Metro Bhawan / Other Installations of Delhi Metro including offices at NBCC & Ashoka Road.

Asset details are mentioned in Annexure-VII. Quote shall accordingly be made in Annexure-I.

The following limits are stipulated

AOA- Rs 20 LAKHS

AOY SHALL BE LIMITED TO RS 2 CRORE

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2.3 MONEY INSURANCE FOR INDIVIDUAL STATIONS OF DELHI METRO

Loss of money from Safe / Counters at various stations (as mentioned in Annexure-VIII) of DMRC due to any type of accident, misfortune, burglary, house breaking, infidelity, RSMD & Terrorism. Quote shall accordingly be made in Annexure-II.

2.4 PASSENGERS ACCIDENT & PUBLIC LIABILITY INSURANCE

a) PASSENGERS ACCIDENT INSURANCE

Death or injury to the passengers while travelling or at a station due to an accident of any type including collision / derailment / accidents of coaches, electrical failure, break down of any equipment, Terrorist Act, carelessness, negligence of passenger or a staff of DMRC, failure of equipment, electricity shock, fire, any other untoward incidences and / or compensation awarded by any Indian court / Tribunal.

The sum to be insured per passenger is **Rs.4 lakhs**. The present daily Ridership is approx. **24 lakhs** in all the lines / sections mentioned above. The daily ridership during the insurance period may vary (increase / decrease) on day to day basis based on actual passenger traffic received at the stations. The above mentioned Ridership figures indicate number of passenger travelled by Delhi Metro per day and not the actual number of persons traveling in Delhi Metro lines / sections at any point of time. The Ridership is spread over 19 hours. At any given time maximum number of

passengers, either traveling in the train or waiting at the stations, will be 2,00,000 for all 7 before-mentioned Lines / Sections / Trains (all trains and stations taken together). Maximum number of passengers present at any one station, at any given time, will be 2500. Maximum number of passengers traveling in a train at any time would be 2,880.

Cover desired is comprehensive (Death + PTD + PPD + TD) as per annexure-XI (Schedule of Compensation) with actual medical expenses.

The following limits are stipulated for passenger insurance liabilities:-

- i) AOA (Any One Accident) – the limit shall be Rs.6.5 Crores.
- ii) AOY (Any One Year) – the limit shall be Rs.25 Crores.

Ridership and associated details are mentioned in Annexure-IX. Quote shall accordingly be made in Annexure-III

b) **PUBLIC LIABILITY INSURANCE**

Legal / Financial Liability to third party on account of accidental bodily injury / death / disease & or loss / damage to their property arising out of claim at any station i.e. within the station boundary due to any type of accident, incident, terrorism, carelessness, negligence of public or a staff of DMRC, Failure of Equipment, Electrical Shock, Fire, Any other untoward incident and / or compensation awarded by any Indian Court / Tribunal / Statutory Body.

The following limits are stipulated for public insurance liabilities:-

- i) AOA (Any One Accident) – the limit shall be Rs.4 lakhs.
- ii) AOY (Any One Year) – the limit shall be Rs.1 Crore.

The public expected in all the stations of before mentioned sections / lines would be 10,000. The passengers generally expected to be present in spread over time of 19 hours. Maximum public present at any one station / location at any given time would be 125.

Required details are mentioned in Annexure-X. Cover desired is comprehensive (Death + PTD + PPD + TD) as per annexure-XI(Schedule of Compensation) with actual medical expenses. Quote shall accordingly be made in Annexure-III.

NOTE: -

1. Passenger means a person present either in the Metro Station's building or in a train or a bonafide passenger present in the station with a valid metro rail ticket.
2. Public means a person present in the metro station premises other than the bonafide passenger.

2.5 STAND ALONE TERRORISM COVER FOR ROLLING STOCK (METRO TRAIN CARS)

Insurance cover is required for Rolling Stock (Metro Trains comprising 1,282 Cars) procured under RS-1, RS-2, RS-3, RS-4, RS-5, RS-6, RS-7

contracts and of Airport Express Line Rolling Stock which are available in the below mentioned metro lines/sections as per details given hereunder: -

S/N	Contract No.	No. of Cars	Running on Metro Line / Section
1.	RS-1	280	1, 2, 3 & 4
2.	RS-2	424	2, 3 & 4
3.	RS-3	196	5 & 6
4.	RS-4	08	2
5.	RS-5	114	2
6.	RS-6	136	2 & 3
7.	RS-7	76	2 & 3
8.	-	48	Airport Express Line
TOTAL CARS		1,282	-

All the above mentioned Rolling Stock of Insured (DMRC) is held by DMRC in trust and / or in joint account with others for which they have insurable interest in case of loss or damage, remains covered under this policy, whilst: -

- These are operating in DMRC Operational areas
- Stationed at any of the Insured / DMRC locations/premises
- Stationed at any of the location / premises which is in the custody and control of the Insured/DMRC

Required details are mentioned in annexure-XII. Quote shall accordingly be made in Annexure-IV.

The following limits are stipulated:

AOA Rs 70 CRORE

AOY Rs 140 CRORE

The excess/deductible will be Rs 50 lakhs.

2.6 INSURANCE - FOR AIRPORT EXPRESS LINE

It shall cover

a) LIABILITY DUE TO MISSED FLIGHT OR ANY OTHER UNFORSEEN CIRCUMSTANCES

Insurance for passengers traveling in Airport Express Line who miss their flight or face any unforeseen circumstances due to delay / failure in train service, technical failures, poor weather, strike or any other reason beyond the control of DMRC.

- Rs.5,00,000/- per incidence for Domestic Flight
- Rs.25,00,000/ per incidence for International Flight
- Rs.2,00,00,000/- AOY

b)&c) LIABILTY DUE TO LOSS / DAMAGE TO BAGGAGE & DELAYED DELIVERY OF CHECKED IN BAGGAGE

Insurance for the compensation paid to passenger travelling in train of Airport Express Line or the cost of buying essential replacement personal baggage up to the amount as mentioned below, if the

baggage is damaged, lost, misplaced or stolen during journey and is not recovered within 12 hours:

Due to Damaged / Loss / Misplaced / Stolen Baggage

- Including replacement and delivery cost of Rs.20,00,000/- AOY
- Coverage: Maximum Rs.10,000/- per baggage

Due to delayed delivery of Checked in Baggage

- Rs.10,00,000/- AOY
- Rs.10,000/- per baggage

Respective details are mentioned in annexure-XIII. Quote shall accordingly be made in Annexure-V.

2.7 SPECIAL CONTINGENCY POLICY

Cover is required for underground cable passing through public area against Theft and Damage by external agencies.

DMRC carries out route patrolling of all its cables, covered in the scope of work, on daily basis. As soon as excavation by any agency is reported DMRC staff visits the site and stop the agency to work and ask them to obtain a proper permission from DMRC before carrying out the said work. Route markers are also provided along the cable routes at a distance of 50-100 meters as per site conditions. These cables route markers also display phone numbers of Traction Power Controller of DMRC.

Whenever DMRC receives any excavation request from any external agency or person then DMRC staff is deputed alongwith necessary drawings and other details to guide and allow the agency or person to cross the DMRC cable(s) at a safe distance.

The following limits are stipulated

AOA (Any One Accident) – the limit shall be Rs.1 Crore.

AOY (Any One Year) – the limit shall be Rs.3 Crores.

Assets details are mentioned in Annexure-XIV. **Value of Assets is declared on WDV basis.** Quote shall accordingly be made in Annexure-VI.

3.0 SPECIAL CONDITION OF THE CONTRACT

- i. Draft Policy wording specifying scope of coverage, add-on covers, exclusions, deductibles and other terms & conditions proposed by the Insurer shall be attached.
- ii. Soft Copies of audited balance sheet for the last three years (2011-12 & 2012-13,2013-14) should be submitted.
- iii. Details as required in Annexure-XV shall also be compulsorily tabulated.
- iv. Insurer is required to submit undertaking as per Annexure-XVI on company's letter head.

- v. Base rates and amount should be mentioned in the tabulated form provided in Annexure-I to Annexure-VI.
- vi. Discount/ loading if any should be certified and mentioned in the respective Annexures.

TENDER NO.DMRC/FINANCE/INSURANCE/01/2014

**INSURANCE OF
PASSENGERS / PUBLIC,
MONEY, ASSETS &
PROPERTIES AND
TRAINS**

COMMERCIAL BID
(Comprises of Annexure –I, II, III, IV, V & VI)

**STANDARD FIRE & SPECIAL PERILS I
AND BURGLARY /THEFT INSURANCE POLICY**

S/N	Items	Perils		Sum Insured	Base Rate	Discount	Net Rate	Premium	Total Amount	Deviations /Exclusions if any
1	Station Assets & Properties as per Annexure-VII	(i)	Standard Fire & Special Perils	Rs.4170.21 Crores						
		(ii)	STFI	Rs.4170.21 Crores						
2	Station Assets & Properties as per Annexure-VII	Theft & Burglary		Rs.4341.94 Crores Rs.20 lakhs (AOA) Rs.2 Crores (AOY)						
GRAND TOTAL										

Grand Total Amount in Words _____.

Authorized Signatory
Name _____
Designation _____
Seal/Stamp _____

MONEY INSURANCE FOR INDIVIDUAL STATIONS OF DELHI METRO

S/ N	Items	Perils	Sum Insured	Base Rate	Discount	Net Rate	Premium	Service Tax	Total Amount	Deviations /Exclusions if any
1	Money in Safe / Cash Counters as per Annexure-VIII	Loss of money due to any accident / misfortune, burglary, house breaking, infidelity, RSMD & Terrorism	Rs10.88 Crores							

Total Amount in Words _____.

Authorized Signatory
Name _____
Designation _____
Seal/Stamp

PASSENGER ACCIDENT & PUBLIC LIABILITY INSURANCE

S/N	Items	Perils	Sum Insured	Base Rate	Discount	Net Rate	Premium	Service Tax	Total Amount	Deviations /Exclusions if any
1	All passengers travelling or present at stations as per Annexure-IX	Passenger Accident cover (Death, PTD, PPD, TD & Medical Expenses) and / or compensation awarded by any Indian Court / Tribunal	Rs.6.5 Crores (AOA) Rs.25 Crores (AOY)							
2	All public present in the station premises other than paid area & trains (including unpaid area, circulating area, parking or any other area under DMRC's jurisdiction) as per Annexure-X	Accident cover (Death, PTD, PPD, TD & Medical Expenses) and / or compensation awarded by any Indian Court / Tribunal	Rs.4 Lakhs (AOA) Rs.1 Cr (AOY)							
GRAND TOTAL										

Grand Total Amount in Words _____.

Authorized Signatory
Name _____
Designation _____
Seal/Stamp _____

STAND ALONE TERRORISM COVER OF ROLLING STOCK (METRO TRAIN CARS)

S/N	Particulars	Coverage	Sum Insured	Limit of Indemnity	Base Rate	Discount	Net Rate	Premium	Service Tax	Total Amount	Deviations /Exclusions if any
1	Rolling Stock (Metro Trains comprising 1,282 Cars) procured under RS-1, RS-2, RS-3, RS-4, RS-5, RS-6 & RS-7 contracts and of Airport Express Line Rolling Stock as per Annexure-XII	Stand Alone Terrorism Cover	Rs.7896.01 Crores	AOA Rs 70 Crore AOY Rs.140Crore							

Total Amount in Words _____.

Authorized Signatory
Name _____
Designation _____
Seal/Stamp

INSURANCE FOR MISSED FLIGHT OR ANY OTHER UNFORSEEN CIRCUMSTANCES, FOR LOSS / DAMAGE TO BAGGAGE & FOR DELAYED DELIVERY OF CHECKED IN BAGGAGE

S/N	Items	Perils	Sum Insured	Base Rate	Discount	Net Rate	Premium	Service Tax	Total Amount	Deviations /Exclusions if any
1	All passengers travelling in Airport Express Line Details in Annexure-XIII	Missed flight or any other unforeseen circumstances	Rs.5 Lakhs (Per Incidence of Domestic Flight) Rs.25 Lakhs (Per Incidence of International Flight) Rs.2 Crores (AOY)							
2	All passengers travelling with Baggage in Airport Express Line	Damaged / Loss / Misplaced / Stolen Baggage	Replacement and delivery cost Rs.20 Lakhs (AOY) Rs.10,000/- (Maximum per Baggage)							
3	Details in Annexure-XIII	Delayed delivery of Checked in Baggage	Rs.10 Lakhs (AOY) Rs.10,000/- (per Baggage)							
GRAND TOTAL										

Grand Total Amount in Words _____.

Authorized Signatory

Name _____
Designation _____
Seal/Stamp

Annexure–VI

SPECIAL CONTINGENCY POLICY

S/N	Items	Perils	Sum Insured	Base Rate	Discount	Net Rate	Premium	Service Tax	Total Amount	Deviations /Exclusions if any
1	Cover for Underground cables as per Annexure–XIV	Damage by external agencies to underground cables including theft that are passing through public area.	Rs.66.26 Crores AOA Rs 1 Crore AOY Rs.3 Crore							

Total Amount in Words _____.

Authorized Signatory
Name _____
Designation _____
Seal/Stamp

Annexure-VII

ASSETS INSTALLED AT ALL SECTIONS/INSTALLATIONS OF DELHI METRO INCLUDING METRO BHAWAN,NBCC & ASHOKA ROAD

ASSET DETAIL AS PER BOOKS (WDV BASIS)

SL.No	Description	Sum to be Insured (Rs. In lakh)
1	Office Equipment	1908.32
2	Plant & Machinery	166795.41
3	Furniture & Fittings	3026.01
4	IT systems	2191.83
6	S&T Equipment	38906.28
7	AFC Equipment	12083.45
9	Traction Equipment	52883.02*
10	Safety Equipment	3941.43
11	Survey Equipment	13.80
13	Metro Bhavan including Civil Structure	5872
		287621.55

SL.No	AIRPORT LINE ASSETS	Sum to be Insured
		Rs in lakh
1	Plant & Machinery	127000
2	Rolling Stock- Maintenance Machinery	2400
		129400

Grand TOTAL for Fire & Special Perils Policy

417021.55 Lacs

Grand TOTAL for Theft & Burglary Policy

434194.73 Lacs

(*For Theft & Burglary Policy , the value of Traction Equipment is Rs 70056.2 Lacs

MONEY INSURANCE FOR INDIVIDUAL STATIONS OF DELHI METRO

S/N	STATION	EARNING	EARNING, ON HAND, AT STATIONS FOR TWO DAYS
1	Dilshad Garden	887,717	1775434
2	Jhilmil	293,620	587240
3	Mansarovar Park	157,743	315486
4	Shahdara	920,819	1841638
5	Welcome	299,159	598318
6	Seelampur	472,132	944264
7	Shastri Park	227,860	455720
8	Kashmere Gate Rail	454,775	909550
9	Tis Hazari	364,294	728588
10	Pul Bangash	211,167	422334
11	Pratap Nagar	243,610	487220
12	Shastri Nagar	340,534	681068
13	Inderlok (Line-1)	187,259	374518
14	Kanhaiya Nagar	196,128	392256
15	Keshav Puram	174,998	349996
16	Netaji Subhash Place	283,777	567554
17	Kohat Enclave	179,705	359410
18	Pitampura	396,861	793722
19	Rohini East	334,002	668004
20	Rohini West	510,846	1021692
21	Rithala	677,707	1355414
22	Jahangir Puri	750,257	1500514
23	Adarsh Nagar	337,317	674634
24	Azadpur	376,571	753142
25	Model Town	206,885	413770
26	GTB Nagar	873,883	1747766
27	Vishwavidyalaya	598,707	1197414
28	Vidhan Sabha	142,338	284676
29	Civil Lines	175,314	350628
30	Kashmere Gate Metro	701,520	1403040

DMRC Tender – Insurance of Passengers / Public, Money, Assets & Properties and Trains

31	Chandni Chowk	1,129,837	2259674
32	Chawri Bazar	552,603	1105206
33	New Delhi (Line-2)	1,013,197	2026394
34	Rajiv Chowk	1,301,763	2603526
35	Patel Chowk	380,005	760010
36	Central Secretariat (Line-2)	443,582	887164
37	Udyog Bhavan	312,124	624248
38	Race Course	180,977	361954
39	Jor Bagh	268,613	537226
40	INA	593,600	1187200
41	AllMS	762,598	1525196
42	Green Park	625,083	1250166
43	Hauzkhas	817,433	1634866
44	Malaviya Nagar	758,062	1516124
45	Saket	985,412	1970824
46	Qutab Minar	192,966	385932
47	Chhatar Pur	682,509	1365018
48	Sultan Pur	117,362	234724
49	Ghittorni	122,665	245330
50	Arjan Garh	255,890	511780
51	Guru Dronacharya	260,904	521808
52	Sinkanderpur	380,041	760082
53	M G Road	678,950	1357900
54	Iffco Chowk	434,621	869242
55	Huda City Centre	1,031,188	2062376
56	Noida City Centre	635,599	1271198
57	Golf Course	188,881	377762
58	Botanical Garden	461,044	922088
59	Noida Sector-18	333,342	666684
60	Noida Sector-16	313,331	626662
61	Noida Sector-15	513,249	1026498
62	New Ashok Nagar	281,816	563632
63	Mayur Vihar Extn.	143,731	287462
64	Mayur Vihar Phase-1	428,445	856890
65	Akshardham	377,872	755744
66	Vaishali	1,041,865	2083730
67	Kaushambi	481,944	963888
68	Anand Vihar ISBT	441,110	882220

DMRC Tender – Insurance of Passengers / Public, Money, Assets & Properties and Trains

69	Karkardooma	277,895	555790
70	Preet Vihar	321,745	643490
71	Nirman Vihar	563,147	1126294
72	Laxmi Nagar	770,648	1541296
73	Yamuna Bank	27,304	54608
74	Indraprastha	208,146	416292
75	Pragati Maidan	370,316	740632
76	Mandi House	179,270	358540
77	Barakhamba Road	654,123	1308246
78	R K Ashram Marg	558,632	1117264
79	Jhandewalan	349,903	699806
80	Karol Bagh	652,649	1305298
81	Rajendra Place	495,193	990386
82	Patel Nagar	288,171	576342
83	Shadipur	603,384	1206768
84	Kirti Nagar (Line-3)	256,423	512846
85	Moti Nagar	426,918	853836
86	Ramesh Nagar	271,745	543490
87	Rajouri Garden	431,356	862712
88	Tagore Garden	346,766	693532
89	Subhash Nagar	443,288	886576
90	Tilak Nagar	594,738	1189476
91	Janak Puri East	361,180	722360
92	Janak Puri West	565,096	1130192
93	Uttam Nagar East	1,002,758	2005516
94	Uttam Nagar West	407,194	814388
95	Nawada	465,400	930800
96	Dwarka Mor	866,140	1732280
97	Dwarka	297,959	595918
98	Dwarka Sector-14	154,743	309486
99	Dwarka Sector-13	109,798	219596
100	Dwarka Sector-12	142,173	284346
101	Dwarka Sector-11	102,637	205274
102	Dwarka Sector-10	216,223	432446
103	Dwarka Sector-9	192,335	384670
104	Dwarka Sector-8	132,082	264164
105	Dwarka Sector-21 (Line-3)	190,682	381364

DMRC Tender – Insurance of Passengers / Public, Money, Assets & Properties and Trains

106	Inderlok (Line-5)	89,237	178474
107	Ashok Park Main	76,782	153564
108	Punjabi Bagh	53,015	106030
109	Shivaji Park	80,372	160744
110	Madi Pur	108,257	216514
111	Paschim Vihar East	108,680	217360
112	Paschim Vihar West	107,456	214912
113	Peera Garhi	291,987	583974
114	Udyog Nagar	95,879	191758
115	Surajmal Stadium	82,034	164068
116	Nangloi	381,405	762810
117	Nangloi Railway Station	180,367	360734
118	Rajdhani Park	74,426	148852
119	Mundka	312,290	624580
120	Sat Guru Ram Singh	64,427	128854
121	Kirti Nagar (Line-5)	37,548	75096
122	Mandi House (Line-6)	116,057	232114
123	Janpath	166,262	332524
124	Central Secretariat (Line-6)	15,825	31650
125	Khan Market	155,136	310272
126	JLN Stadium	280,297	560594
127	Jangpura	183,293	366586
128	Lajpat Nagar	262,641	525282
129	Moolchand	211,962	423924
130	Kailash Colony	240,105	480210
131	Nehru Place	392,329	784658
132	Kalkaji Mandir	128,335	256670
133	Govindpuri	537,255	1074510
134	Okhla	121,269	242538
135	Jasola Apollo	237,151	474302
136	Sarita Vihar	233,900	467800
137	Mohan Estate	177,080	354160
138	Tughlakabad	224,744	449488
139	Badarpur	804,288	1608576
140	New Delhi (AEL)	528,350	1056700
141	Shivaji Stadium	107,510	215020
142	Dhaura Kuan	78,787	157574
143	Delhi Aerocity	159,716	319432

DMRC Tender – Insurance of Passengers / Public, Money, Assets & Properties and Trains

144	Airport	227,466	454932
145	Dwarka Sector-21 (AEL)	481,374	962748
		5,44,15,173	10,88,30,346

PASSENGERS ACCIDENT INSURANCE

Death or injury to the passengers while traveling or at a station due to an accident of any type including collision / derailment / accidents of coaches, electrical failure, break down of any equipment, Terrorist Act, carelessness, negligence of passenger or a staff of DMRC, failure of equipment, electricity shock, fire, any other untoward incidences and / or compensation awarded by any Indian court / Tribunal.

The sum insured per passenger is **Rs.4 lakhs**. The present daily Ridership is approx. **24 lakhs** in all the lines / sections mentioned above. The daily ridership during the insurance period may vary (increase / decrease) on day to day basis based on actual passenger traffic received at the stations. The above mentioned Ridership figures indicate number of passenger travelled by Delhi Metro per day and not the actual number of persons traveling in Delhi Metro lines / sections at any point of time. The Ridership is spread over 19 hours. At any given time maximum number of passengers, either traveling in the train or waiting at the stations, will be 2,00,000 for all 7 before-mentioned Lines / Sections / Trains (all trains and stations taken together). Maximum number of passengers present at any one station, at any given time, will be 2,500. Maximum number of passengers traveling in a train at any time would be 2,880.

AVERAGE DAILY RIDERSHIP FOR ALL SECTIONS DURING OCTOBER–2013

Line	Section	Average Ridership
Line–1	Dilshad Garden to Rithala	3,34,733
Line–2	Jahangirpuri to HUDA City Centre	8,31,258
Line–3/4	Dwarka Sector–21 to Vaishali /NOIDA City Centre to	9,15,172
Line–5	Inderlok–Kirti Nagar to Mundka	91,100
Line–6	Mandi House to Badarpur	1,97,610
Airport Express	New Delhi to Dwarka Sector-21	11,057
AVERAGE RIDERSHIP OF ALL LINES		23,80,930

Cover desired is comprehensive (Death + PTD + PPD + TD) as per Annexure-XI(Schedule of Compensation) with actual medical expenses.

The following limits are stipulated for passenger insurance liabilities:-

- i) AOA (Any One Accident) – the limit shall be Rs.6.5 Crores.
- ii) AOY (Any One Year) – the limit shall be Rs.25 Crores.

PUBLIC LIABILITY INSURANCE

Legal / Financial Liability to third party on account of accidental bodily injury / death / disease & or loss / damage to their property arising out of claim at any station i.e. within the station boundary due to any type of accident, incident, terrorism, carelessness, negligence of public or a staff of DMRC, Failure of Equipment, Electrical Shock, Fire, Any other untoward incident and / or compensation awarded by any Indian Court / Tribunal / Statutory Body.

The public expected in all the stations of before mentioned sections / lines would be 10,000. The passengers generally expected to be present in spread over time of 19 hours. Maximum public present at any one station / location at any given time would be 125.

Required details are mentioned in Annexure-X. Cover desired is comprehensive (Death + PTD + PPD + TD) as per Annexure-XI (Schedule of Compensation) with actual medical expenses. Quote shall accordingly be made in Annexure-III.

The following limits are stipulated for public insurance liabilities:-

- i) AOA (Any One Accident) – the limit shall be Rs.4 lakhs.
- ii) AOY (Any One Year) – the limit shall be Rs.1 Crore

**SCHEDULE OF COMPENSATION PAYABLE FOR DEATH & INJURIES
UNDER PASSENGER PERSONAL ACCIDENT INSURANCE**

S/N	PART I	Amount of Compensation (in Rs.)
1	For Death	4,00,000

PART II		
1	For Loss of Both hands or Amputation at higher sites	4,00,000
2	For Loss of hand and a foot	4,00,000
3	For double amputation through leg or thigh or amputation through leg or thigh on one side and loss of other foot	4,00,000
4	For loss of sight to such an extent as to render the claimant unable to perform any work for which eye sight is essential	4,00,000
5	For very severe facial disfigurement	4,00,000
6	For absolute deafness	4,00,000

PART III		
1	For amputation through shoulder joint	3,60,000
2	For amputation below shoulder with stump less than 8" from tip of Acromion	3,20,000
3	For amputation from 8" tip of Acromion to less than 4-½" below tip of olecranon	2,80,000
4	For loss of hand or the thumb and four fingers of one hand or amputation from 4-½ " below tip of olecranon	2,40,000
5	For loss of thumb	1,20,000
6	For loss of thumb and its metacarpal bone	1,60,000
7	For loss of four fingers of one hand	2,00,000
8	For loss of three fingers of one hand	1,20,000
9	For loss of two fingers of one hand	80,000
10	For loss of terminal phalanx of thumb	80,000
11	For amputation of both feet resulting in end bearing stumps	3,60,000
12	For amputation through both feet proximal to the metatarsophalangeal joint	3,20,000
13	For loss of all toes of both feet though the metatarsophalangeal joint	1,60,000
14	For loss of all toes of both feet proximal to the proximal interphalangeal joint	1,20,000
15	For loss of all toes of both feet distal to the proximal interphalangeal joint	80,000

DMRC Tender – Insurance of Passengers / Public, Money, Assets & Properties and Trains

16	For amputation of hip	3,60,000
17	For amputation below hip with stump not exceeding 5" in length measures from hip of great trochanter but not beyond middle thigh	3,20,000
18	For amputation below hip with stump exceeding 5" in length measures from tip of great trochanter but not beyond middle thigh	2,80,000
19	For amputation below middle thigh to 3 1/2" below knee	2,40,000
20	For amputation below knee with stump exceeding 3 1/2" but not exceeding 5"	2,00,000
21	Fracture of spine with paraplegia	2,00,000
22	For amputation below knee with stump exceeding 5"	1,60,000
23	For loss of one eye without complication the other being normal	1,60,000
24	For amputation of one foot resulting in end bearing	1,20,000
25	For amputation through one foot proximal to the metatarsophalangeal joint	1,20,000
26	Fracture of spine without paraplegia	1,20,000
27	For loss of vision of one eye without complications of disfigurement of eye ball, the other being normal	1,20,000
28	For loss of all toes of one foot through the metatarsophalangeal joint	80,000
29	Fracture of hip joint	80,000
30	Fracture of major bone Femur Tibia both limbs	80,000
31	Fracture of major bone Humerus Radius both limbs	60,000
32	Fracture of Pelvis not involving joint	40,000
33	Fracture of major bone Femur Tibia one limb	40,000
34	Fracture of major bone Humerus Radius Ulna one limb	32,000

DETAILS OF ROLLING STOCK CARS (ROTEM, BOMBARDIER & CAF MAKE) TO BE COVERED UNDER STANDALONE TERRORISM POLICY

Insurance cover is required for Rolling Stock (Metro Trains comprising 1,282 Cars) procured under RS-1, RS-2, RS-3, RS-4, RS-5, RS-6, RS-7 contracts and of Airport Express Line Rolling Stock which are available in the below mentioned metro lines / sections as per details given hereunder: -

S/N	Contract No.	No. of Cars	Running on Metro Line / Section
1.	RS-1	280	1, 2, 3 & 4
2.	RS-2	424	2, 3 & 4
3.	RS-3	196	5 & 6
4.	RS-4	08	2
5.	RS-5	114	2
6.	RS-6	136	2 & 3
7.	RS-7	76	2
8.	-	48	Airport Express Line
TOTAL CARS		1,282	-

All the above mentioned Rolling Stock of Insured (DMRC) is held by DMRC in trust and / or in joint account with others for which they have insurable interest in case of loss or damage, remains covered under this policy, whilst: -

- These are operating in DMRC Operational areas
- Stationed at any of the Insured / DMRC locations/premises
- Stationed at any of the location / premises which is in the custody and control of the Insured / DMRC

CALCULATION OF COST OF ROLLING STOCK (SUM INSURED)

Total No. Train Cars	Total Cost of Train Cars in Crore Rs.
A	
1,282	7,896.01 cr

DETAILS OF PASSENGERS & BAGGAGE TO BE COVERED UNDER INSURANCE POLICY - EXCLUSIVELY FOR AIRPORT EXPRESS LINE

Insurance cover is required for passengers traveling in the Airport express Line, comprising of 06 stations, for missed flight or any other unforeseen circumstances, damaged / lost / misplaced / stolen baggage and delayed delivery of Checked In Baggage. Respective details given hereunder: -

- From Aug 13 till Jan 15, a total of 23607 Checked in Baggage were handled .
- From Aug 13 till Jan 15 , total number of Check in passengers were 31410.

a) **LIABILITY DUE TO MISSED FLIGHT OR ANY OTHER UNFORSEEN CIRCUMSTANCES**

Insurance for passengers traveling in Airport Express Line who miss their flight or face any unforeseen circumstances due to delay/ failure in train service, technical failures, poor weather, strike or any other reason beyond the control of DMRC.

- Rs.5,00,000/- per incidence for Domestic Flight
- Rs.25,00,000/ per incidence for International Flight
- Rs.2,00,00,000/- AOY

b) **LIABILTY DUE TO LOSS / DAMAGE TO BAGGAGE**
& c) **DELAYED DELIVERY OF CHECKED IN BAGGAGE**

Insurance for the compensation paid to passenger travelling in train of Airport Express Line or the cost of buying essential replacement personal baggage up to the amount as mentioned below, if the baggage is damaged, lost, misplaced or stolen during journey and is not recovered within 12 hours:

Due to Damage / Loss / Misplaced / Stolen Baggage

- Including replacement and delivery cost of Rs.20,00,000/- AOY
- Coverage: Maximum Rs.10,000/- per baggage

Due to delayed delivery of Checked in Baggage

- Rs.10,00,000/- AOY
- Rs.10,000/- per baggage

SPECIAL CONTINGENCY

S/N	Description	Sum to be Insured (Rs.)
TRACTION CABLES		
1.	All 6 Lines	57,33,46,078
2	Airport Line	7,24,85,196
SUB TOTAL (A)		64,58,31,274
SIGNALING & TELECOMMUNICATION - TELECOM & AUTOMATIC FARE COLLECTION ASSETS – RADIO TOWER ALONGWITH ANTENNA AND AVIATION WARNING LIGHT		
1.	Line-1	880,925
2.	Line-2	3,048,249
3.	Line-3	5,275,709
4.	Line-4	1,524,124
5.	Line-5	2,286,186
6.	Line-6	3,048,249
7	Airport Line	762,062
SUB TOTAL (B)		16,825,508
GRAND TOTAL (A+B)		Rs.66,26,56,782

Annexure-XV

Name of Policy	Coverage	Total Premium Quoted	Exclusions	Policy Wordings (Including Deductibles)

* Necessary documents / submissions may be made in support of the above.

(On Company's Letter Head)

To

Delhi Metro Rail Corporation Ltd.
Metro Bhawan, Fire Brigade Lane,
Barakhamba Road,
New Delhi-110001

UNDERTAKING

Dear Sir,

1. We hereby agree to provide the Insurance Policies as outlined in your bidding document.
2. We have understood and have thoroughly examined the detailed Scope of Insurance Coverage along with Extensions and Exclusions with other features laid down by you and are fully aware of nature and scope of coverage required.
3. We hereby confirm our unconditional, complete acceptance and compliance to the provisions contained in the bidding document. We declare that the Insurance Coverage and Services will be rendered strictly in accordance with the requirement. Reductions in Tariff at a later date will however be passed on to DMRC.
4. We further confirm premium rates charged in all policies at the inception of policy will remain unchanged during the policy period. The same rate will be charged in respect of any additions in the sum insured if made during the policy period.
5. We further confirm that in case if any violation / breach in respect of premium rates charged by us and result into any Financial Liability or consequences, DMRC, in any manner, will not be held responsible and we will not demand any additional payment from DMRC on this account.
6. Copies of confirmations / undertakings / submissions as per the terms & conditions of the Bid document are enclosed here with.

Date:

Stamp and Signature of the Bidder

Place:

Annexure-XVII

PERFORMANCE RECORD OF INSURANCE COMPANY DURING THE LAST 3 YEARS

Sl. No.	Name of Policy	Details of insurance claims made by transport companies year wise for last 3 years			
		Claims lodged	Claim settled	Claims rejected	Complaints made
Sl. No.	Name of Policy	Details of insurance claims made by all insurers (clients) year wise for last 3 years			
		Claims lodged	Claim settled	Claims rejected	Claims lodged

Authorized Signatory
 Name_____

Designation_____

