

DMRC Group Personal Insurance(2016-19)

(Tender No: DMRC/HR/INSURANCE/2016)

Subject: Replies/clarification of queries of prospective Bidders

Item (A): Replies/clarifications

Sr. Number	Queries/Clarifications	DMRC Replies
1.	1.Request to share employee data 1)Employee Name 2)DOB 3)DOJ 4)Basic Salary 5) Designation 6) Sex	1. The coverage for all categories of staff (Executive/Supervisor/Non-Supervisor) is same i.e.Rs.10 Lacs. Hence, designation wise data is not relevant. However protected soft copy of employees list with requisite data may be uploaded on tender and DMRC website as annexure 'III'.
2.	2.1 What would be age group of the employees to be insured?	2.1 Age group of employees is 18 years to 65 years. Average age of employee is 32.50 years.
	2.2 Their nature of work.	2.2 (a) Approx. 7110 employees are in Operation and Maintenance Wing, nature of work includes Station Management, Train Operation, Maintenance of trains, Metro tracks, Over Head Traction, Signal and Telecom/Automatic Fare Collection functions. (b)Approx.1800 employees are in Project wing, who are involved in supervision of the construction of the new Metro Lines/stations, Building management etc. The administration staff, HR/Finance Stores etc. is also working in both the above wings. (C)Approx. 1200 employees are to be added to the current employee strength within 6 months. All the above activities are carried out in highly safe and secure environment with highest emphasize on employees safety.
	2.3 The Demography of work.	2.3 There is no gender specific job requirement in DMRC. All jobs are open for both eligible male and female. Educational qualifications are different for different designations. It includes ITI, Graduation, Diploma in engineering, B.Tech, M.Tech, MBA,C.A,C.S.,L.L.Bs etc.
3.	3.1 Lives and Claim details as per format	3.1 Enclosed as annexure 'II'.

	<p>3.2 The coverage also required for natural death. We would like to clarify that natural death is not covered in Group Personal Accidental Insurance (GPAI) Policy. This product can be availed from Life Insurance Companies. GPAI policies can be availed only from Non-life/General Insurance Companies.</p>	<p>3.2 As scope of work, Clause-38.0 and Annexure-"A", quotations for separate coverage are called, as given below.</p> <p>1(a):Accidental Death 1(b): Permanent Disabilities/Partial Disabilities. 2. Natural Death. Applicability for providing coverage will be accordingly. Tender can be accepted for item No: 1(a and b) and item No: 2 separately or combined, as the case may be.</p>
	<p>3.3 As per Tender, We are asked to quote for three years. We would like to clarify that Group Personal Accident Policy is a contract for a period of one year only. Renewal for successive years will be subject to satisfactory claim ratio and mutual consent between Insured and Insurer.</p>	<p>3.3 The rate is to be quoted as per details sought in the annexure-'A' (Price Bid) of the Tender documents. Contract may be renewed yearly basis but Terms and Conditions mentioned in tender documents and rates & prices shall not change for span of 3 Years.</p>
4.	<p>4.1 Claim MIS from last 3 policy years require?</p>	<p>4.1 Enclosed as annexure 'II'.</p>
	<p>4.2 What is policy period of existing policy? 3 years or 1 years?</p>	<p>4.2 Contract period will be three years (from 01-10-2016 to 30-09-2019).</p>
	<p>4.3 How would we realize claims every year because we have to revise the premium if claims ratio will go very high, how is your current policy working in this regards?</p>	<p>4.3 Bidders may analyze claim history of last three years enclosed as annexure 'II'.</p>
	<p>4.4. Premium paid last year so that we can have claim ratio?</p>	<p>4.4 Premium paid last year (2015-2016) are as follows: (I) For cover of natural death: Rs. Rs. 69,77,520= / only (Rs. Sixty nine lacs seventy seven thousand five hundred twenty only). (II) For cover of Accidental death, Permanent/Partial Disablement: Rs. 15, 16,860= / only (Rs. Fifteen lacs sixteen thousand eight hundred sixty only).</p>
	<p>4.5 As a General Insurance company we can offer you only accidental policy, therefore in annexure-A can we put premium rates only in point 1 and keep point 2 empty, also premium in the last column of this annexure-A will be inclusive of service tax or exclusive of tax?</p>	<p>4.5 As scope of work, Clause-38.0 and Annexure-"A", quotations for separate coverage are called, as given below.</p> <p>1(a):Accidental Death 1(b): Permanent Disabilities/Partial Disabilities. 2. Natural Death. Applicability for providing coverage will be accordingly. Tender can be accepted for item No: 1(a and b) and item No: 2 separately or combined, as the case may be. Premium in the last column of this annexure A will be inclusive of service taxes.</p>

5.	<p>5.1 Type of deaths covered (accidental & permanent and partial disability and natural death): As per our product filled with IRDA we can provide coverage for base Life Cover (accidental and natural deaths) but we cannot provide coverage for permanent and partial Disability. Please confirm should we bid for this proposal or not?</p>	<p>5.1 As scope of work, Clause-38.0 and Annexure-"A", quotations for separate coverage are called, as given below. 1(a):Accidental Death 1(b): Permanent Disabilities/Partial Disabilities. 2. Natural Death. Applicability for providing coverage will be accordingly. Tender can be accepted for item No: 1(a and b) and item No: 2 separately or combined, as the case may be.</p>
	<p>5.2 Request you to provide following details for better pricing: (i) Name (ii) Employee ID (iii) Date of Birth (iv)Designations (v) Gender (vi) Cover amount.</p>	<p>5.2 List of employees with requisites details are mentioned in Annexure 'III'. Insurance cover is same for each employee irrespective of their designation, age, qualifications etc.</p>
	<p>5.3 Also, request you to share claim history for last 3 years with following details: (i) Year(ii)No. of claims (iii) Total claim value (iv) reasons of deaths</p>	<p>5.3 Enclosed as annexure 'II'.</p>
6	<p>6.1 In the price bid format (Annexure A) It is mentioned in NA 2: as " Separate rates can be quoted for item 1(a & b) and item 2. The price bids for each item will be evaluated separately." The query is "That being the case whether bidders shall be allowed to quote only for either item 1(a & b) or item 2"?</p>	<p>6.1 Yes, bidders are allowed to quote for item either 1(a&b) or 2 or both mentioned in annexure A. The price rate of each item 1(a&b) and 2 will be evaluated separately.</p>
	<p>6.2 Whether Power of Attorney executed in non-judicial stamp paper authorizing an employee to sign all the documents is mandatory or simple" Letter of Authorization" in favour of the concerned employee will do?</p>	<p>6.2 Power of attorney executed on Rs. 100 Non-Judicial stamp paper is required.</p>

	<p>6.3 Whether Para 2.11 and 2.24, 2.25 and 2.12, 2.23 and 2.27 are meant for same purpose and having same meaning?</p>	<p>6.3 Para 2.11 and 2.24 have same meaning. Para 2.25 and 2.12 also have same meaning. Para 2.23 says about all information sought in different sections as well as Annexure 'A' which includes para 2.27. while para 2.27 says about Bank details of the Bidders.</p>
	<p>6.4 Para 10.1 says" The Tenderers is required to quote for the entire item as eligible/applicable as per tender". That means whether the tender can quote for Item 1 or Item 2 in Annexure A?</p>	<p>6.4 Same as 6.1</p>
	<p>6.5 Para 13.4 says "The person signing/initialing the documents shall be one who is dully authorized in writing by or for and on behalf of the Tenderer and/ or by Statute Attorney of the Tenderer. But in Appendix I only POA (Sno. 2) is mentioned and not about "Letter of Authority"?</p>	<p>6.5 The person signing/initializing the documents shall be one who is duly authorized by Power of Attorney and Copy of Power of Attorney is to be uploaded as mentioned in checklist of tender documents.</p>
	<p>6.6 Whether any previous Group Personal Insurance availed by DMRC, If so claim history for the last 3 years required?</p>	<p>6.6 Yes, Currently Group personal Insurance policy is availed by DMRC. Claim history for last three years is enclosed in annexure 'II'.</p>
	<p>6.7 In Para 37.0 table I, table II and table III covers are at par with Group Personal Accident policies issued by Non Life Insurance Companies, except table IV which deals with " temporary Total Disablement" Also as per Market agreement all PSU non life Insurance Companies have the common Add on Cover clause as given below: Medical Expenses@arising out of an accident) up to 10% of the Capital Sum Insured or 50% of the admissible claim or the actual expenses incurs towards medical expenses whichever is lower" Hence requesting to amend "Add on Covers" as above.</p>	<p>6.7 Table IV of scope of work is omitted as per corrigendum II.</p>

	<p>6.8 Table IV (Add on Covers) do not have mentioned in Annexure A Item 1.(b), Hence clarify Where to quote for add on covers?</p>	<p>6.8 Table IV of scope of work is omitted as per corrigendum II. Bidders should not quote price considering Add on cover mentioned in Table IV of Scope of Work.</p>
	<p>6.9 Form T-1 refer clauses 2.2 is mentioned where as it should be 4.2?</p>	<p>6.9 Form T-1 refers both clauses 2.1 and 4.2.</p>
	<p>6.10 In form T-II as policy details and client certificate is required for last 5 years and it is time consuming hence, requesting time extension by at least 7 days to quote?</p>	<p>6.10 Last date for submission of e-tender cannot be extended. Bidders are requested to adhere time frame mentioned NIT.</p>
	<p>6.11 As no BOQ file (excel sheet) is given for uploading of commercial bid in soft copy format, It is presumed that typed/hand filled scanned copy of Annexure A has to be uploaded as cover 2 (Commercial bid). Kindly clarify?</p>	<p>6.11 No BOQ (Excel sheet) is provided. Bidders may fill price quote in annexure A and Scanned copy may be uploaded.</p>
	<p>6.12 Mentioned maximum of 7 documents may be increases or number of documents required to be uploaded and merge similar file documents in a single file. But 12 attachments have been called for in Appendix 1 and tender document duly signed itself is 32 pages and Form T-II may be five pages, etc. Limit of 7 documents may be increased or number of documents required to be uploaded may be reduced and the remaining may be submitted offline.</p>	<p>6.12 Bidders can upload maximum 7 documents in each cover. E-tender website has applied this restriction. DMRC has nothing to do with it. However, Tender documents may be merged as per description (6 documents in cover 1 and 1 documents in cover 2). There is no file size constraints.</p>
	<p>6.13 Proforma of forms-general Items (iv) & (v) applicable only for successful tenderers?</p>	<p>6.13 Proforma of forms-general Sentence Items (iv) & (v) applicable only for successful tenderers may read as Items 1(ii) applicable only for successful tenderers. Form of Tender (Form A) Is to be submitted by Bidders.</p>

	6.14 In para 35 tender close time mentioned as 1500 hours and in NIT mentioned as 1700 hours. Which is correct?	6.14 Tender Close time and date is 1700 hours, 01-09-2016.
	6.15. Details of year wise fatal death of employees of DMRC in the last three required to arrive at correct premium?	6.15 Claim summary of last three years is enclosed as annexure 'II'.
	6.16 Whether any Performance Guarantee, Security deposit and Bank guarantee should be asked to submit from successful Bidder at time of signing agreement or Not? If yes then amount and in favour of whom?	6.16 Not required as per corrigendum II
	6.17 As per 9.1.1 (b) of General Terms and Conditions "Service tax/sales tax clearance certificate(STCC)/VAT Clearance Certificate (VATCC) and registration with contract cell of tax Department as per "Delhi Sales tax ACT 1999/VAT Deptt.(Scanned copy to be uploaded.)" Insurance companies are offering services. The query is whether only Service Tax clearance certificate is to be obtained or VAT Tax clearance certificate is also to be obtained from prospective Bidders along with PAN No.? It is also requested to clarify whether Service Tax registration certificate is to be asked to submit form bidders or service tax clearance certificate?	6.17 Para 9.1.1(b) is omitted as per corrigendum II. Subsequently, from point No.3 of appendix 1 "Sales Tax Clearance Certificate/VAT Clearance Certificate" is omitted. Only copy of PAN No is required to submit and upload.
7.	7.1 Policy will be on named or unnamed basis?	7.1 Policy will be on named basis.
	7.2 Last 3 years claims details Natural Death & other claims separately, Both Amount & no, year wise?	7.2 Claim summary of last three years is enclosed as annexure 'II'.

	7.3. In GPA, We can give one year policy?	7.3 Tender is for three years. Policy may be renewed on yearly basis but terms and conditions and prices shall not change for three years.
	7.4. Being General Insurance company we can only quote for GPA without death. Please advise whether the tender will be considered without natural death rating?	7.4 As scope of work, Clause-38.0 and Annexure-"A", quotations for separate coverage are called, as given below. 1(a):Accidental Death 1(b): Permanent Disabilities/Partial Disabilities. 2. Natural Death. Applicability for providing coverage will be accordingly. Tender can be accepted for item No: 1(a and b) and item No: 2 separately or combined, as the case may be.

Item (B): Correction/Deletion: following points are corrected/clarified.

Sr. No.	Existing Para of Tender Document	Correction/deletion
1.	Para Table IV- ADD ON COVERS of Scope of Work	Table IV-ADD ON COVERS para is omitted as per corrigendum II.
2.	(Amount of sum insured as per table II & III as per item 3.2) mentioned in column 2 at sr. No. 1 of PROFORMA IN WHICH RATE IS TO BE QUOTED Annexure A.	Should be read as (Amount of sum insured as per table II and III as per para 37.0)
3.	From 10.08.2016 to 01.09.2016 up 1500 hrs on e-tendering website mentioned in para 35.0 PROCEDURE FOR SUBMITTING THE QUOTE OF Scope Of Work.	Should be read as From 10.08.2016 to 01.09.2016 up 1700 hrs on e-tendering website

Claims History for last three(3) years

Period	No of employees covered at inception of Policy	(Natural/Accidental) Death Claims			Permanent Partial Disability/Injury Claims		
		No. of Claims raised	Total claimed amount (Rs.)	Total Settled amount (Rs.)	No. of Claims raised	Total claimed amount (Rs.)	Total settled amount (Rs.)
Oct 2015-Sept 16	9000	3(2-Natural Death,1-Accidental)*	40,00,000	10,00,000	NIL	NIL	NIL
Oct 2014-Sept 15	8124	2(1-Natural Death,1-Accidental Death)	30,00,000	30,00,000	NIL	NIL	NIL
Oct 2013-Sept 14	7774	1(Accidental Death)*	20,00,000	10,00,000	NIL	NIL	NIL

Note: (i) * Claims of Rs. 40 lacs are under process.

(ii) All death cases are off duty cases and have no relationship with work.