Bidding Conditions (local)

Note : This is a standard document which constitutes part of the Tender Package .

1. Content of the Technical Bid – refer to Terms of Reference ,Annexure I and II

Details of the Technical Proposal

Qualification, Benefit package, Service delivery mechanism for Hassle free medical facilities and Expanse of Reliable Provider network selection to the insured are key components of the Technical Proposal. Please submit your Technical Proposal divided into the following chapters:

a) Qualification and Experience (as per the requirement)

b) Benefit Package (as per the requirement)

c) Service Delivery Mechanism

d) Expanse of Provider Network

a) Qualification and Experience (as per the requirement). In this chapter details regarding the qualification criteria, the following documents need to be provided:

1. True Copy of IRDA registration
2. Proof of having done Annual health Insurance Business of Rs.10 crores or more premium in the past three financial years (viz.,2010-11,11-12, 12-13). Documentary proof in the form of audited statement of annual accounts is required to be submitted
3. Atleast one year experience in providing Health Insurance cover to 500 families or more under one group Health Scheme in the last three years (viz.,2010-11,11-12, 12-13). Documentary proof to be submitted in the form of a certificate from the competent authority of the organization for which the cover was provided

Other details about relevant experience in health insurance or specifically with OPD cover shall also be explained in detail.

b) Benefit Package (as per the requirement). In this chapter understanding of the requirements in terms of benefits: exclusions and inclusions, limit on certain aspects of the benefit packages shall be explained. In case any additional benefits are included in the proposal, the same should be clearly mentioned here.

c) Service Delivery Mechanism. In this chapter the proposed service delivery mechanism for both IPD and OPD cover shall be explained. Details regarding TPA engagement, if any, documentation, and a proper process note on claims submission/reimbursement showing understanding of the TOR and ability to translate them into a feasible working model need to be shared. Details regarding how the entire process can be and will be made as hassle

free and cashless for the insured shall be highlighted. Detailed mechanism for addressing queries and complaints should be explained

d) Expanse of Provider Network. In this chapter the details regarding proposed provider network engagement for both IPD and OPD shall be explained. Proposed minimum and maximum width of the network, selection criteria of network, reliability of the network and if any specific requests of inclusion of certain hospitals or clinics/doctors could be included, need to be properly outlined here.

Your bid should contain the following information -

Earliest possible date for commencing the work, with alternatives where appropriate.

Details on the materials and equipment needed, generally to be procured by the GIZ ; the TORs for planned subcontracts, other measures as well as training planned for partner experts or staff in the framework of preparation for the assignment are also to be provided if needed.

Listing of relevant projects, if this information has not yet been submitted to us

2. Financial Bid

Your price quotation should be submitted together with your bid in a separate envelope marked **Financial Bid for "Group Mediclaim Policy for GIZ employees"**

And should indicate the break up as per the detailed below

FORMAT OF FINANCIAL BID :

A. Providing Group Mediclaim policy for the period from _____ to _____ as per the details of the Insurance Scheme:-

	Sum Insured per family	Premium Amount	Service Tax Amount	Total	
				Words	Figures
IPD services	Rs.3,00,000				
OPD Services	Rs.35,000				
TOTAL AMOUNT					

B. Additional premium to include any dependent children (below the age of 21 years) over and above 2 children already covered as per the floater defined, keeping the IPD Cover and OPD Cover for the entire family (incl these children) as Rs. 3,00,000 and Rs. 35,000/- respectively. (As of now, not more than 10 employees have more than 2 dependent children but the same may vary)

	Sum Insured per family	Additional Premium Amount for every additional child to be covered as part of the family	Service Tax Amount	Total	
				Words	Figures
IPD services	Rs.3,00,000				
OPD Services	Rs.35,000				
TOTAL AMOUNT					

***Only Prices for point 2 (A) and 2 (B) will assessed for financial evaluation. Price for point 2 (C) is an optional rider which the employee will have a choice**

C. Additional premium to include any dependent parent of the employee to be added to the floater defined, keeping the IPD Cover and OPD Cover for the entire family (incl these parents or any additional child) as Rs. 3,00,000 and Rs. 35,000/- respectively

	Sum Insured per family	Additional Premium Amount for every dependent parent to be covered as part of the family	Service Tax Amount	Total	
				Words	Figures
IPD services	Rs.3,00,000				

OPD Services	Rs.35,000				
TOTAL AMOUNT					

i. Certified that no Brokerage/Agency/Consultation Charges have been/will be paid against the rates as this is direct transaction with the GIZ.

ii. We agree with all the details of the Insurance Scheme and the Terms & Conditions of the Tender

iii. Conditional tenders will be summarily rejected.

iv. The tenderer should mention premium calculation clearly in Annexure IV to facilitate inclusion deletion of members from time to time.

v. There may be marginal changes in the number of employees / dependents. The premium will be employee based. No premium shall be paid for inclusion of family members / dependents.

There should be no price information anywhere in the technical proposal document. Failure to comply will result in disqualification of the bid.

3. Cost of preparing the bid

No remuneration will be granted for the preparation of the bid and the documents to be attached thereto. The bids, together with the attached documents, shall become the property of the Deutsche Gesellschaft für Technische Zusammenarbeit (GIZ) GmbH, without entitlement to remuneration.

A request that the first-ranked bidder present candidate staff members previous to the awarding of the contract does not constitute grounds for a claim for reimbursement of related costs from the GIZ.

4. Address, formal requirements

The Bids are to be sent to
Head of Procurement
GIZ Office India
address: B5/1 , Safdarjung Enclave
New Delhi 110 029
Tel: +91-11-49495353

Deadline to receive queries : 19th March 2014

Clarifications to the queries : : 24th March 2014

Deadline for submission of bids : 4th April'2014, by 17:30hrs

For clarifications/queries, Bidders are requested to write to us only at gtzproc@giz.de

The bids are to be sent in double envelopes. The inner envelopes must be sealed and bear the following inscription:

Envelope 1

Financial Bid for "Group Mediclaim Policy for GIZ employees "

Envelope 2

Technical Bid for "Group Mediclaim Policy for GIZ employees "

The Outer envelope containing these two envelopes should be marked:

Proposal for "Group Mediclaim Policy for GIZ employees "

All copies of the bid must be submitted by courier/post/hand in letter form. ***The technical proposal will also be presented in electronic format – on a CD duly labeled as such. GIZ request bidders to submit atleast 3 electronic version (CDs)of each technical proposal with the hardcopy of the bid.***

The above formal requirements regarding envelopes and marking also apply to further copies of the bid.

5. Modification/withdrawal of the bid

Adjustments to or withdrawal of bids are to be communicated in writing by post by the deadline for submission of bids.

Subsequent adjustments or modifications to the bid, which can be submitted up to the deadline for submission of bids, shall also be subject to the requirements for sending in the bid (section 3 herein). The front of the envelope is to be clearly marked:

Adjustment to 'Financial Bid' / 'Technical Bid' for "Group Mediclaim Policy for GIZ employees "

6. Other requirements

Agreements with third parties in restraint of competition, which are to the disadvantage of the GIZ, are not permissible and will lead to the bid not being considered.

The documents submitted in response to the request to bid shall be treated confidentially by yourself and may only be made available to third parties in connection with potential subcontractors in relation to your bid. Non-compliance may result in the bid not being considered.

7. Evaluation process

a) Technical bid evaluation will be done in following steps:

i. The bidders will be shortlisted based on the qualifying criteria (as mentioned in the Terms of Reference)

ii. All eligible bidders who fulfils the qualifying criteria will have to make a presentation in support of their profile and technical proposal. Presentation will be solely intended to explain or support submitted material and cannot be materially different from submitted content. After the presentation and based on the submitted proposals, evaluation will be done as per the Technical Assessment Grid (which is part of the tender and is enclosed)

iii. All the successful bidders who qualify after the technical bid evaluation will be eligible for the financial bid evaluation.

iv. The Technical Proposal shall not include any financial information. A Technical Proposal containing financial information may be declared non responsive.

A. Financial Proposal:

a) The Financial proposal shall take into account all costs associated with the assignment.

b) Only Prices for point 2 (A) and 2 (B) will assessed for financial evaluation. Price for point 2 (C) is an optional rider which the employee will have a choice

c) No other information shall be provided alongwith the financial proposal.

d) Should contain only the Price Bid in the attached Performa

For evaluation purposes, financial proposal of only technically qualified vendors will be considered. The weightage of technical and financial proposal for evaluation purpose will be 50:50 respectively.

8. Other Terms And Condtions

1. The annual premium quoted should be inclusive of all applicable taxes and duties for all the items. It is hereby clarified that only service tax would be payable extra and the service tax should be mentioned in the column provided in the financial bid document. Other taxes/cess, if any, would have to be included in the premium. It is also clarified that any change in the service tax(increase/decrease) would be dealt with at actuals. Any claim for increase in premium rates during the policy period on account of any reason whatsoever will not be entertained. There is no provision for foreclosure of the policy.

2. Extension of Contract: As stipulated by GIZ, India, after the period of expiry of the policy, it can be extended on mutual consent for a further period of one year and on

successful completion of the extended period of one year, for another period of one year. However this option can be exercised only by GIZ. This extension is subject to the mutual agreement for the annual premium amount payable for the extended period. As mentioned in terms and condition 1, the premium rate would remain unchanged for the first year of operation.

3. Corrections: The quotations must be **neatly typed/ hand written**. The bidder must attest all erasures and alterations made while filling the quotations. Overwriting of figures is not permitted. Failure to comply with either of these conditions is liable to render the quotation rejected. In case of discrepancy between rates quoted in words and figures, the lowest of the two will be considered.

4. Confidentiality: The Insurance Company shall maintain strict confidentiality of all the tender, information, data coming in possession of the Insurance company as a result of awarding the contract and also any oral, written or other information disclosed for evaluation or for any other purposes shall be considered as confidential information passed on to the Insurance company. Any violation of the same will be liable for action under the law which shall entitle GIZ, India to claim damages apart from taking action under the appropriate Law.

6. Usage of data/ tender/ information: The agency shall ensure that the tender, data, information etc are not used or permitted to be used in any manner (directly or indirectly) incompatible or inconsistent with that authorized by GIZ, India. The confidential information should be safeguarded and the Insurance Company shall take all necessary actions to protect GIZ, its customers, and Government of India's interest against misuse, loss, destruction, alterations or deletions thereof. Any violation of the same will be liable for action under the law which shall entitle GIZ to claim damages from the vendor apart from taking action under the appropriate Law. This is an irrevocable condition and it will continue to be in force even after the agreement between the Insurance Company and GIZ ceases.

7. Breach of terms and conditions: In the event of any breach or threatened breach of any clause by the Insurance Company and / or individual assigned by the Insurance Company for the Performance of the services, the Insurance Company shall be liable to pay damages as may be quantified by GIZ. Apart from the above, GIZ shall have the right to proceed against the Insurance Company and / or its assigned person/ s under appropriate law.

8. Time is the essence of contract: The Insurer shall carry out and provide the services / settle the claims, if any as per the specifications and standards laid out within the stipulated time. Hence provision of services/ settlement of claim as per quality in time is the essence of the contract.

9. Conditional Tenders are liable to be rejected. However, GIZ reserves the right to either accept or reject any of the quotations or conditions in the quotations submitted by the bidders without assigning any reasons thereof.

10. The quotations should be valid for a period of 90 days from the date of Tender Opening.

11. In case of any dispute, efforts will be made to mutually settle the dispute. In this regard, the decision of GIZ would be final.

12. Jurisdiction: All matters pertaining to this shall be subject to the jurisdiction of the courts in Delhi only.