



**IIM SIRMAUR**  
KNOWLEDGE . LEADERSHIP

INDIAN INSTITUTE OF MANAGEMENT SIRMAUR  
(An Autonomous body under the aegis of the Ministry of Education, Govt. of India)

Notice Inviting Tender No.: IIMS/PUR/Health Insurance/28/2021-22, Dated: 05.01.2022

# Tender Notice for Group Health Insurance Policy for Employees and their Family Members of IIM Sirmaur

**Stores and Purchase Officer**  
INDIAN INSTITUTE OF MANAGEMENT SIRMAUR,  
Rampurghat Road, Paonta Sahib, Distt. Sirmaur,  
Himachal Pradesh-173025.  
Phone No. 01704-277312

Email: [purchaseoffice@iimsirmaur.ac.in](mailto:purchaseoffice@iimsirmaur.ac.in) Website: [www.iimsirmaur.ac.in](http://www.iimsirmaur.ac.in)

Signature of Bidder:.....  
Date:.....

**Tender No.: IIMS/PUR/Health Insurance/28/2021-22, Dated 05.01.2022**  
**Indian Institute of Management Sirmaur,**  
**Rampurghat Road, Paonta Sahib, Distt. Sirmaur,**  
**Himachal Pradesh-173025**

**Tender Notice for Group Health Insurance Policy for Employees and  
their Family Members of IIM Sirmaur**

**Notice Inviting Tender**

Sealed Tenders are invited from Medical Insurance Companies (Licensed and Registered with IRDA) dealing with Medical / Health Insurance for implementation of “ **Group Health Insurance Policy for Employees and their Family Members of IIM Sirmaur**”. Initially the contract will be for a period of one year, which may be further extendable upto three years.

The Technical Bid and Financial Bid (containing the amount of the premium alongwith break up of taxes & any other charges on per employee basis) should be sealed by the bidder in separate envelopes duly super-scribed and both these sealed envelopes are to be put in a bigger envelope which should also be sealed and duly super-scribed with “Group Health Insurance Policy for Employees and their Family Members of IIM Sirmaur”. An EMD (earnest money deposit) of Rs. 10,000/- in the form of demand draft in favour of Indian Institute of Management Sirmaur payable at Paonta Sahib is required to be submitted by the bidder alongwith the technical bid documents. MSME/NSIC organizations are exempted from EMD deposit. The Technical Bid Evaluation Committee duly constituted by IIM Sirmaur will evaluate the Technical bids. Criteria for evaluation of the Technical bid is available at Annexure-A. Following schedule will be observed in this regards:

1. Last date for submission of bid documents: 31.01.2022 (by 11:00 AM)
2. Date of opening of Technical & Financial bids: 31.01.2022 (at 03:00 PM)

Complete bid document should be submitted to “**The Purchase Department, IIM Sirmaur, Rampurghat Road, Paonta Sahib, Distt. Sirmaur, H.P-173025**” not later than 31.01.2022 by 11:00 AM. Bids received later than the prescribed date and time will not be considered for evaluation. In this regard, no request, whatsoever, shall be entertained.

Signature of Bidder:.....  
Date:.....

**Tender No.: IIMS/PUR/Health Insurance/28/2021-22, Dated: 05.01.2022**  
**Indian Institute of Management Sirmaur**  
**Rampurghat Road, Paonta Sahib, Distt. Sirmaur,**  
**Himachal Pradesh-173025**

## Tender Notice for Group Health Insurance Policy for Employees and their Family Members of IIM Sirmaur

The Indian Institute of Management Sirmaur (HP) is an Institute of National importance under the aegis of the Ministry of Education, Government of India to provide management education of high quality and to promote allied areas of knowledge and inter-disciplinary studies. The Institute invites sealed tender from Registered and reputed agencies / firms including partnership firms for providing Group Health Insurance Scheme for Employees and their Family Members of IIM Sirmaur, initially for a period of one year, may be further extendable for another term of three years subject to the satisfactory performance and mutual consent.

The Institute invites sealed Tenders from **IRDA Accredited Insurance Companies** for Group Health Insurance policy for the employees and their family members of IIM Sirmaur. Interested companies may submit sealed Tender as per the attached format.

### Important Dates & Time

Sr. No.	Particulars	Date	Time
1.	<b>Last date &amp; time for submission of tender</b>	31.01.2022	11:00 am
2.	<b>Date &amp; time of opening of Technical and Financial Bids</b>	31.01.2022	03:00 pm

The bids/offers received after the due date and time mentioned above will not be entertained under any circumstances. Incomplete and unsigned bids or the bids not in prescribed format will be rejected without assigning any reason. The bids / offers should be complete in all respects and submitted to:-

**The Purchase Department,**  
Indian Institute of Management Sirmaur,  
Rampurghat Road, Paonta Sahib,  
Distt. Sirmaur, H.P-173025, India.  
Phone: 01704-277312  
Email: [purchaseoffice@iimsirmaur.ac.in](mailto:purchaseoffice@iimsirmaur.ac.in)

Signature of Bidder:.....  
Date:.....

**Terms and conditions:**

**1. Procedure for submission:**

Sealed envelopes A & B (as stated below) to be placed in a single cover (sealed) and superscribed as "Tender for Group Health Insurance Policy for IIM Sirmaur Employees and their Family Members". The sealed envelope should be dropped in the tender box placed in the Main Security Gate of IIM Sirmaur on or before the due date and time. Those who send the tender documents by post, have to ensure that the documents reach before the prescribed time & date. The Institute will not take any responsibility under any circumstances for courier/postal delays.

**ENVELOPE 'A':**

This envelope should contain the following

- (a) Duly completed covering letter as per Annexure-B on official letterhead.
- (b) Technical Bid as per Annexure-C and the terms and conditions duly signed.
- (c) Relevant supporting documents of technical bid, if any.

**ENVELOPE 'B':**

This envelope should contain only the financial bid as per **Annexure- D**

- 2. One authorized representative of the bidder can be present while opening the tender.
- 3. Financial bids of technically qualified parties shall be opened.
- 4. The Technical Evaluation Committee of the Institute 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.
- 5. The tenderer should sign on each page of the tender documents.
- 6. All the regular and contractual employees of the IIM Sirmaur and their family members irrespective of age group should be eligible to join the scheme. At present, the retirement age for faculty is 65 and for the rest of the Employees it is 60.
- 7. Bids, which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect, will be rejected.
- 8. Tenders sent by Fax & E-mail will not be accepted.
- 9. In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of IIM Sirmaur shall prevail.
- 10. The scheme should have provisions for new entrants in service to get coverage within 24 hours of communication from IIM Sirmaur.
- 11. The successful Company shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.
- 12. In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
- 13. In case of failure in settlement of claims within the period, the penalty will be enforced as per Institute norms.
- 14. The period of contract will initially be for one year extendable on mutually agreed terms and conditions, which is liable to be terminated with one month's notice, if any lapse or unsatisfactory performance of the Company/firm is noticed.
- 15. The Courts of Paonta Sahib alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the Institute arising out of this service. It is specifically agreed that no court outside and other than Court in Paonta Sahib shall have jurisdiction in the matter.

Signature of Bidder:.....

Date:.....

16. IIM Sirmaur reserves the right to modify/change/delete/add any further terms and conditions prior to issue of agreement
17. Arbitration- All dispute and differences which may arise between the IIM Sirmaur and the Insurance Company shall be referred to Director, IIM Sirmaur whose decision shall be binding on all concerned.

**Special Terms and Conditions:**

1. Cashless facility should be provided in at least one major multi-specialty hospitals located in Paonta Sahib, Dehradun, Chandigarh, Kolkata, Jaipur, Jammu, New Delhi, Shimla, Hamirpur, Yamunanagar and other major 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. Doorstep 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 maximum of six hours.
4. Reports including the claims of individuals and the details of settlement are to be furnished to the Institute on monthly basis or as and when required by the Institute.
5. Admission and discharge to and from the hospital preferably on 24x7 basis.
6. Adequate experience in providing Group Insurance during past 10 years (Attach proof).

**The Company/ Agency should also furnish the copies of following documents in addition to the documents asked for in the tender document:**

1. IRDA Accreditation Certificate
2. List of Government/Semi-Government/ Govt. of India Undertaking/Autonomous Body or Private Body for which such Insurance Scheme has been provided along with the proof.
3. Details of the TPA.
4. A dummy copy of Group Health Insurance policy with detailed terms and conditions.

(Signature of the Authorized Person)

Date:

Name \_\_\_\_\_

Mobile No. \_\_\_\_\_

Signature of Bidder:.....

Date:.....

**Annexure-A**  
**Eligibility Criteria**

<b>Sr. No.</b>	<b>Technical Requirements</b>	<b>Complied Yes / No</b>	<b>Supporting documents to be enclosed. Yes/No</b>
1.	IRDA Accreditation Certificate.		
2.	GST/PAN number of the firm.		
3.	Adequate experience in providing Group Insurance during past 10 years.		
4.	Tender documents duly signed on each page.		
5.	Cashless treatment in at least 4 major Hospitals located in Himachal Pradesh/ Dehradun/ Chandigarh. Name of such Hospitals to be provided.		
6.	24X7 helpline of TPA along with contact details of TPA.		
7.	A dummy copy of Group Health Insurance policy		
8.	Disease wise capping as per Appendix – C.		
9.	Empanelled Multispecialty Hospitals in Paonta Sahib, Dehradun, Chandigarh, New Delhi, Shimla, Hamirpur, Yamunanagar and other major cities of India.		
10.	Affidavit on Rs. 10/- stamp paper that the firm is not blacklisted to participate in Govt. tenders.		
11.	A dummy copy of Group Health Insurance policy with detailed terms and conditions.		

**Note**

(Signature of the Authorized Person)Date:

**Name** \_\_\_\_\_

**Mobile No.** \_\_\_\_\_

Signature of Bidder:.....  
Date:.....

## Annexure-B

(On office letterhead)

Date. 05.01.2022

To

**The Stores & Purchase Officer,  
Indian Institute of Management Sirmaur,  
Rampurghat Road, Paonta Sahib, H.P-173025.**

**Sub: Notice Inviting Tender for Group Health Insurance Policy for IIM Sirmaur Employees and their Family Members**

Notice Inviting Tender No.: IIMS/PUR/Health Insurance/28/2021-22, Dated: 05.01.2022.

Dear Sir,

With reference to the above, I am/ We are enclosing our Notice Inviting Tender for Group Health Insurance Policy for IIM Sirmaur.

I / We hereby reconfirm and declare that I / We have carefully read and understood the above-referred Tender document including instructions, terms & conditions and all the contents stated therein and all subsequent corrigendum published on Institute website of IIM Sirmaur.

Thanking

Yours faithfully,

(Signature of the Authorized Person)

**Name** \_\_\_\_\_

**Mobile No.** \_\_\_\_\_

Signature of Bidder:.....

Date:.....

## Annexure-C

### TECHNICAL BID FOR GROUP HEALTH INSURANCE POLICY FOR IIM SIRMAUR EMPLOYEES AND THEIR FAMILY MEMBERS

Technical details				Remarks
Group Name	Indian Institute of Management Sirmaur, Paonta Sahib.			
Location	Paonta Sahib			
Commencement Date	10.02.2022	Period	One year	
Insured Group Details				
Employee Strength As on				IIM Sirmaur, Paonta Sahib, H.P-173025.
No. of employees		34		
No. of Dependents		104		
TOTAL NOS. OF LIVES		138		
Family Definition	Employee, Spouse, two children and parents only.			In case of son, the coverage will be till he starts earning or he attains the age of 25 years, whichever is earlier. In case of daughter, the coverage will be till she starts earning or gets married, whichever is earlier irrespective of the age limit. Dependency and other criteria to be decided as per Government of India Medical Attendance Rules.
Maximum Age	Not Applicable			
Floater/Individual	Floater			
Sum assured for Group Health Insurance for Employees and their dependents	Rs. 05.00 Lakh (Family Floater)			
Primary member (Self) + Age Band		Rs. 05.00 Lakh		
0-25		05		
26-30		00		
31-35		10		
36-40		13		
41-45		05		
46-50		00		
51-55		01		
56-60		00		
61-65		00		
TOTAL		34		

Signature of Bidder:.....

Date:.....



Dependents Age Band		
0-25	30	
26-30	12	
31-35	10	
36-40	06	
41-45	04	
46-50	01	
51-55	05	
56-60	11	
61-65	12	
more than 65	13	
<b>TOTAL</b>	<b>104</b>	
Coverage & Benefits Details		Remarks
Domiciliary Hospitalization	Covered	
Coverage of Pre Existing diseases	Covered	
Exclusions	NIL	
Cashless facility	Applicable	
30 days waiting Period	Waived	
1st Year and 2 years exclusions	Waived	
30 Days Pre and 60 Days post hospitalization Expenses covered	Covered	
Maternity Benefit / New Born Baby	Covered	Limit up to Sum Insured
Baby day 1 cover	Covered	
Day care expenses	Covered	Insurer shall pay for day care expenses incurred on advanced technological surgeries and procedures requiring less than 24 hours of hospitalization.
Room Rent Capping	Applicable.	1. Room-Rent–Rs.7500/- per day (Max.) 2. ICU – Rs.15,000/- per day (Max.)
Other Conditions	New Employees shall be included in policy from date of joining and resigned /terminated employees shall be deleted from date of resignation/ termination.	
	Monthly declarations will be given for Additions and Deletions by end of the following month	

Signature of Bidder:.....  
Date:.....

	Pro rata Premium to be charged/Refund in case of Addition and 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.	
Ambulance charges	Covered	Upto 1 % of sum insured.
Coverage for Ayurvedic, Homeopathic and Unani Medicines	Covered	

**Note: Policy will be acquired for actual number of employees and their dependents after award of the contract.**

Signature of Bidder:.....  
Date:.....

## Annexure-D

**INDIAN INSTITUTE OF MANAGEMENT SIRMAUR  
PAONTA SAHIB  
FINANCIAL BID FOR  
GROUP HEALTH INSURANCE POLICY FOR IIM SIRMAUR EMPLOYEES  
AND THEIR FAMILY MEMBERS**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Total Premium in Rs. (Both figure and word)</b>
<b>01.</b>	Premium for coverage of Rs. 05.00 Lakh per family for a period of one year	
	Taxes (if any)	
	<b>Total in figures</b>	
	<b>Total in words</b>	

Note:

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

Signature of Bidder:.....  
Date:.....