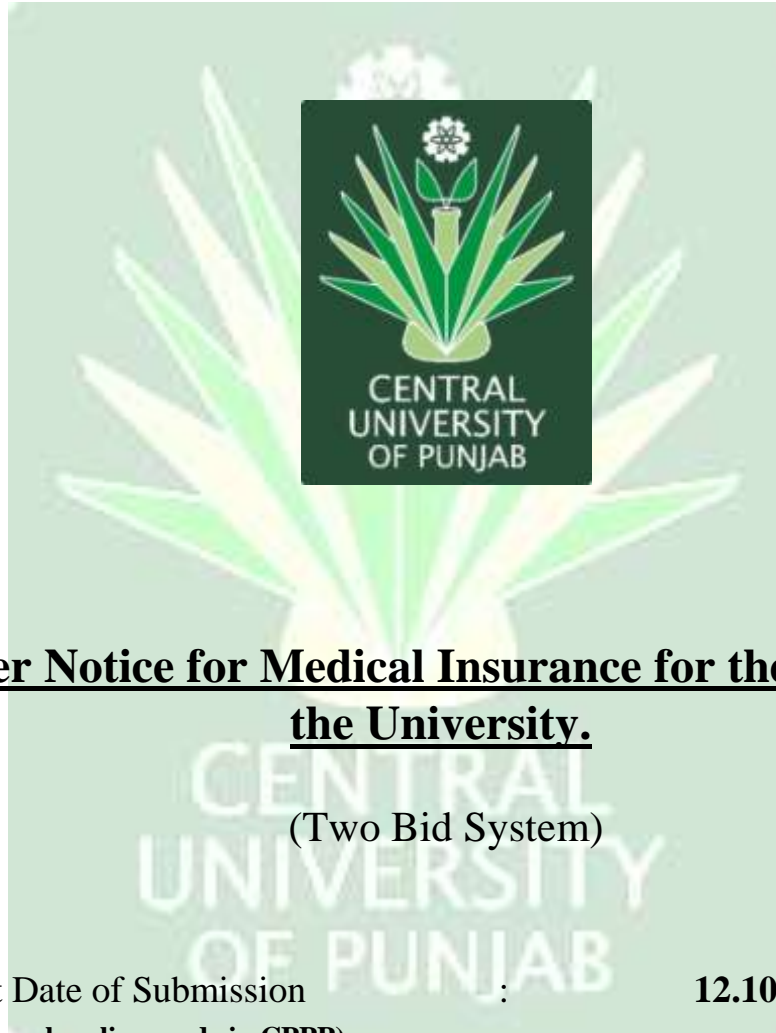


CENTRAL UNIVERSITY OF PUNJAB

Established vide Act No. 25 (2009) of Parliament

e-Tender No.: P-05(2023-2024) dated: 21.09.2023



e-Tender Notice for Medical Insurance for the Students of the University.

(Two Bid System)

Last Date of Submission : **12.10.2023 (16:30 hrs)**
(Through online mode in CPPP)

Tender Opening Date : **13/10/2023 (17:00 hrs)**

Central University of Punjab
V.P.O. Ghudda, District-Bathinda- 151401

E-mail: registrar@cup.edu.in

SECTION I

(NOTICE INVITING E-TENDER)

1. The Central University of Punjab, Bathinda (CUPB) VPO Ghudda, Distt Bathinda, Punjab invites tenders through online mode on CPPP from the Insurance Companies registered with IRDA, having adequate financial resources and healthy track record in handling business of large magnitude in respect of Health Insurance policies for (approximately) 2000 students of the University
2. All bids (both Technical and Financial) should be submitted through online mode on CPPP by or before as per critical dates mentioned in tender document:
3. **Procedure for Submission of tender: Bids shall be submitted online only. University may request hard copy of supporting documents, if needed. University reserves the right to reject the bid if requested documents are not submitted.**

Online tender submission:

- a) Online bid should be submitted at CPPP website: <https://eprocure.gov.in/eprocure/app>.
 - b) **The bidding process is online i.e. Technical Bid and Financial bid** must be submitted online. Bidders should be in possession of valid Digital Signature Certificate (DSC) of class III for online submission of bids. Prior to bidding DSC need to be registered on the website mentioned above.
4. The University shall not be responsible for any delay in the submission of Bids. The University reserves the right to accept or reject any bid or cancel the tender without assigning any reason thereof. University's decision in this regard shall be treated as final. No correspondence in this regard will be entertained.
 5. Conditional bids shall not be considered and will be rejected outrightly.
 6. The Financial Bids of only those bidders who qualify in the technical bid shall be opened after evaluation by a Committee constituted for the purpose. No bidder will be allowed to withdraw its bids after the opening of technical bids.
 7. The University reserves the right to reject any or all the bids submitted by the bidders at any time or relax/withdraw/add any of the terms and conditions contained in the Tender Documents without assigning any reason thereof.
 8. Any subsequent Updates, Addendums, Corrigendum etc., if any, will be published on the websites <https://eprocure.gov.in/eprocure/app> & <http://cup.edu.in>. All bidders are required to regularly check the websites for any update(s).

CRITICAL DATES

Date of Issue/Publication of E-Tender Notice	P-05 (2023-24) dated: 21.09.2023
Last Date and Time for submitting of Bids	12.10.2023 (16:30 hrs)
Technical Bid Opening Date	13.10.2023 (17:00 hrs) (Or any other time convenient to the tender opening authority)
Address for Communication	Registrar Central University of Punjab VPO: Ghudda, Distt. Bathinda 151104 (Punjab) Email: registrar@cup.edu.in

REGISTRAR

SECTION-II

INSTRUCTION FOR BID SUBMISSION

1. Bidders should submit Technical Bid & Financial Bid through online mode only on <https://eprocure.gov.in/eprocure/app>.
2. Central University of Punjab reserves the right to adopt further process in this regard.
3. Bids received after due date shall not be entertained under any circumstances.
4. Bidder should take into account any corrigendum published, if any in respect of the tender document before submitting their bids.

DOCUMENTS COMPRISING THE BID

The **Two Bid System**, i.e. “Technical Bid” and “Financial Bid” is to be prepared by the Bidder shall comprise the following:

A) Technical Bid (Un-priced Bid): (Proforma given in Annexure-A and other documents)

- i. Registration certificate issued by IRDA
- ii. Copy of Pan and GSTIN of bidder firm
- iii. Copy of documents mentioned in Eligibility Criteria as per Section-III.
- iv. Copy of other relevant documents.

B) Financial Bid:

- i. Price Bid duly filled up with all the details as per **Annexure-B**.
- ii. It is the responsibility of Bidder to go through the Bidding Document to ensure the submission of all required documents.
- iii. The authorized signatory of the Bidder must sign the Bid duly stamped at appropriate places and initial all the remaining pages of the Bid.
- iv. A Bidder, who does not fulfill any of the above requirements and/or gives evasive information/reply against any such requirement, shall be liable to be ignored and rejected.

Note: Incomplete technical bids and financial bids are liable to be disqualified.

Bidders are requested to note that they should necessarily submit their financial bids through online mode in the prescribed format on CPPP and no other format is acceptable. If the format of financial bid is found to be modified by the bidder, the bid will be rejected.

SECTION-III

GENERAL & SPECIAL TERMS AND CONDITIONS

1. Qualifying Requirements for the Insurance Companies
 - a. The bidder should be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and should have a license to carry out Medical insurance business on a Pan India basis. Guideline issued by IRDA/TAC from time to time with regard to Insurer's responsibility & liability towards insured, shall be automatically applicable to this Insurance contract to the extent stipulated by the Central University of Punjab
 - b. The Insurance Company shall be in the Medical Insurance business in India at least for five years as on scheduled date of tender opening. The turnover in the medical insurance business during each of the last three financial years should have been Rs. **15 crore** or higher. **(Audited financial statements to be uploaded in support)**
 - c. The Insurance Company should be having Medical insurance participation in a minimum of three major companies/institutions/organizations etc. Major Institutions here implies at least 1500 insured students and/or 300 employees or more. **(Documentary evidence to be furnished)**
 - d. Document/performance certificate in support of satisfactory execution of medical insurance scheme/services issued by Client companies/institutions/organizations.
 - e. Bidder has to submit declarations (Annexure-I & II) along with unpriced technical bid (Part-1) stating that they have not been Black-Listed/Debarred or are put to any holiday by any Indian Institutional Agency/Government Department/Public Sector Undertaking in the last three years. In case they have been blacklisted or debarred by any of the Institutions, details of the same has to be furnished.
2. Offers shall be submitted with proper documentary evidence to substantiate fulfilment of the qualifying requirements as specified above.
3. Notwithstanding anything stated above, CUPB reserves the right to assess the participating bidder firm capacity and capability to perform the Medical Insurance business, should the circumstances warrant or such an assessment is thought to be carried out in the overall interest of CUPB. If required, the past performance of the participating bidder firm may be taken into consideration for evaluation of offers to award contract for medical insurance.
4. The University shall have absolute right to consider or not consider any of the participating bidder firm / Insurance Company.
5. **Canvassing, Fraud and Corrupt practices**
 - a) Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be.

- b) The Central University of Punjab will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices.

6. Bid Evaluation Process

- a) The financial bid must be furnished only as per the template in Annexure – B through online mode on CPPP. All the bids should be unconditional. Conditional bids shall be summarily rejected.
- b) The Central University of Punjab may opt for any or none of the policy based on the premium quotes received. The evaluation of financial bids shall be done on L-1 basis among all the participating bidder firms that qualify the technical criteria. Rates to be quoted are inclusive of the Goods and Services Tax (GST). GST applicable shall be as per the prevailing rates. In case of two companies with same premium rates, the bidder firm which provides more coverage will be selected.
- c) Technical bids would be evaluated by a committee constituted for this purpose. The bidder should satisfy all the essential conditions as stated in Section-III and Annexure-A.
- d) The Central University of Punjab retains the right to seek clarification after the technical bids are opened. The bidders may also be asked to make presentations. Each of the technical bids after opening would be evaluated by a committee and marked “acceptable” or “unacceptable”. **Only those bids that score “acceptable” on all the factors would be considered to have passed the technical screening.** The decision of the evaluation committee in this regard would be final.
- e) Notwithstanding anything contained in this document, the acceptance of tender will rests with Central University of Punjab. University reserves full right to reject any or all tenders without assigning any reason whatsoever.
- f) The bidders are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of tenders.
- g) Currency for financial bids and payments shall be made in Indian National Rupee (INR) only.

7. Action against the Bidder

Furnishing incorrect information in the offer, failure to act according to tender condition, non-fulfillment of any or whole of the contract may entail blacklisting of participating bidder firm in addition to taking other appropriate action.

8. Disputes

In respect of all tender conditions, and/or any matter connected therewith, the decision of Central University of Punjab shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Bathinda Courts only.

In case of dispute of any claim, a committee consisting of the representative of the insurance company and Central University of Punjab will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.

Finally, all disputes or differences arising out of this tender, terms & conditions or any matter relation to this tender shall be resolved through arbitration as per the provision of The Arbitrator & Conciliation Act 1996.

9. General Conditions

- a) Each page of the bid shall be signed by a representative legally authorized to enter into commitment on behalf of the bidder.
- b) Insurer/Bidder/Tenderer shall mean the company who submits the tender and enters into contract with Central University of Punjab and shall include their executors, administrators, and successors and permitted assignees.
- c) It may be noted that no advisor/broker should be involved in the tender.
- c) If TPA services being offered by the Insurance Company, it should provide a 24x7 telephone facility to cater to all the members. Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment.
- d) Confidentiality of all Central University of Punjab information/documents to be ensured at all times.

10. Operation of the Policy

- a) During the validity of the current policy, no revision in premium shall be considered by Central University of Punjab on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority. The Premium to include cost of services offered by Third Party Administrator (TPA) for all claims settled by the insurance company.
- b) The period of insurance contract will be for one year from the effective date of award of contract which may further be extended by two more years on the discretion and review of the competent authority of the University. In case the insurance company wants to modify the premium for the extended period i.e., beyond one year, it has to give a notice of at least 4 months prior to the expiry of the current contract period. The terms and conditions regarding the premium may be reviewed in parlance with the norms applicable and enforced by IRDA and regulatory bodies.
- c) Premium shall be paid on annual basis. In case students join in between the Academic year (AY) then their premium will be reduced at pro-rata basis.
- d) The insurance company will have no right to reject membership of a student as defined by Central University of Punjab whose membership has been approved by Central University of Punjab.
- e) Once assigned the medical insurance for any given period, the insurance company shall have no right to unilaterally terminate the operation of the policy during this period. In case the insurance company fails to provide the service (implying reimbursements) to the community at large (not referring to odd individual disputed claims) for a period of time of say two months as per the terms of this agreement, Central University of Punjab reserves the right to levy a penalty of 100% on all premiums paid.
- f) Any expenditure incurred in the University Health Centre shall also be eligible for settlement under the policy. In case, any student is referred to an outside specialist doctor for consultation or a pathology test, the expenditure thereon shall also be eligible for reimbursement under this policy. OPD facility outside Central University of Punjab students Health Center and outside Bathinda should also be covered.

- g) The policy shall cover all the students of the University. The number and name of newly admitted students and the existing students of previous years shall be informed by the University.
- h) In case of usage of corporate buffer, the Insurer should seek the prior approval of the competent authority of the University.
- i) In case the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed as per terms of the contract.
- j) For all claims (other than cashless ones) the claim would be expected to be submitted to the insurance company directly by the student within 45 days of discharge from the hospital. Such claim should be settled within 30 days of submission and payment will be made directly to the insured. An interest of 2% per month on the reimbursement amount has to be paid by Insurance Company to the Student for any delay in reimbursement.
- k) The insurance company shall arrange to issue membership card to each insured person/spouse directly at their cost. The insurance company needs to ensure that any student with their valid identity card issued by Central University of Punjab should get treatment for all emergency cases at various network hospitals without any difficulty.
- l) **Notification of Award and Signing of Agreement:** The Notification of Award will be issued with the approval of the Tender Accepting Authority. The terms of Agreement will be discussed with the representatives of the successful Insurance Company and the Company is expected to furnish a duly signed Agreement proposed by Central University of Punjab in duplicate within 7 days of declaration of award of contract.

NOTE: Central University of Punjab reserves the right to amend the terms before entering into the contract.

ANNEXURE-I

Central University of Punjab

DECLARATION SHEET

I, _____
hereby certify that all the information and data furnished by me with regard to this tender specifications are true and complete to the best of my knowledge. I have gone through the specifications, conditions and stipulations in details and agree to comply with the requirements and intent of the specification.

I, further certify that I am the duly authorised representative of the under mentioned tenderer.

I, further certify that my company meets all the conditions of eligibility criteria laid down to take part in the tender.

I, further specifically certify that my company meets/is having Medical Insurance participation in minimum three major companies/ institutions/ organizations etc in the last five years. { **Clause 1(c) of Section-III** }.

I, further specifically certify that my company has not been Black Listed/Debarred or put to any Holiday by any Institutional Agency/ Govt. Department/ Public Sector Undertaking in the last three years. { **Clause 1(d) of Section-III** }.

(Signature of the Tenderer)

ANNEXURE-II

Central University of Punjab

**CERTIFICATE OF DECLARATION FOR CONFIRMATION OF IRDA
GUIDELINES**

I, _____ Against
hereby certify that our offer ref. no. _____ dated _____ tender

No. _____ does not amount to any breach of IRDA guidelines. I
further confirm that in the event of disclosure at a later stage that the same are not in line
with IRDA Guidelines and Central University of Punjab is put to any disadvantage or face
cancellation of the Policy or any claim becomes substandard/untenable, the whole
liabilities arising out of this shall lie squarely on us.

I, further certify that I am the duly authorized representative of the Insurer and competent to
agree as above.

(Signature of the Tenderer)

ANNEXURE - A**Central University of Punjab****TECHNICAL BID**

This technical bid consists of two parts:

Part I: This is the checklist of essential conditions to be satisfied as per Central University of Punjab requirements.

Part II: This is the checklist of desirable disclosures to be informed as per Central University of Punjab requirements. *Bidder should support documentary evidence to support their claims.*

Part- I: Checklist of Essential Conditions

Technical bids would be evaluated by a committee constituted for this purpose. Whether a bidder qualifies or not would depend on the following factors:

Sl. No.	Item	Yes/No	Page No. in the referred document
1	Registration Certificate from IRDA		
2	GSTIN		
3	PAN No.		
4	The Insurance Company shall be in the Medical Insurance business in India for at least five years as on scheduled date of tender opening. The turnover in the medical insurance business during each of the last three financial years should have been Rs. 15 crore or higher. (Audited financial statement is to be uploaded in support)		
5	The Insurance Company should be having Medical insurance participation in a minimum of three major companies/institutions/organizations etc. Major Institutions here implies at least 1500 insured students and/or 300 employees or more. (Documentary evidence to be furnished)		
6	Document/performance certificate in support of satisfactory execution of medical insurance scheme/services issued by Client companies/institutions/organizations		
7	Cashless facility up to the assured amount in all empanelled hospitals across India. List of the empanelled hospitals in Bathinda and other major cities should be included.		

8	All India coverage in terms of non- empanelled hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc. across India shall also be eligible for reimbursement/settlement of the medical bills. <i>Kindly provide the Procedure for bill processing and the documents required for the same</i>		
9	Coverage from day one for new students {i.e. from the date of their admission in Central University of Punjab}		
10	Coverage for pre hospitalization of 30 days and post hospitalization of 60 days and reimbursement of bills for this period		
11	No age limit for the insured		
12	Coverage for pre-existing diseases		
13	Coverage for hospitalization due to accident/injuries		
14	Coverage for COVID-19		
15	Coverage for Ambulance Charges upto Rs. 2000/-, Room rent upto Rs. 2500/- per day and ICU charges upto Rs. 5000/- per day		
16	Coverage for medicines, pathological and radiological tests, in case of hospitalization		
17	Reimbursement of the bills from buffer amount		

(Signature of the Tenderer)

Part- II: Checklist of Desirable Disclosures

Technical bids would be evaluated by a committee constituted for this purpose. Whether a bidder qualifies or not would depend on the following desirable factors (Please supply separate annexure highlighting the section of your tender document which explicitly addresses these:

Sl. No.	Item	Reference
1	Duration and name of major academic institutions, public and private sector undertakings etc. where health/medical insurance are provided by you.	
2	All India, Claim to settlement ratio of the company for health insurance cases. Also mention the Claim to settlement ratio of the company for health insurance cases of Punjab. (If available)	
3	Document/performance certificate in support of satisfactory execution of medical insurance scheme/services issued by Client companies/institutions/organizations	
4	List of surgeries/ ailments that are covered under the day care procedures	
5	Bill preparation charges (If any)	
6	Exclusions list from the reimbursable expenses.	
7	Will the Insurance Company send their representatives at least once in a week to Central University of Punjab for collection of claims and timely settlement?	
8	Ceilings (if any) within the insured amount under individual expense heads (like ambulance, room rent, pathological/radiological test etc.)	
9	Other terms & conditions not included in the factors listed above.	

ANNEXURE – B**Central University of Punjab****FINANCIAL BID**

Please quote the Insurance premium in the following format through online mode on CPPP only

Sum Insured for Health Coverage Per student for 1 year (in INR)	Buffer Amount (in INR)	Premium Per student for 1 year* (in INR)
Rs. 50,000/-	Rs.50 Lakhs	

*Total premium to be quoted should be inclusive of GST.

(Signature of the Tenderer)