

**Raipur Municipal Corporation
Government of Chhattisgarh**



**REQUEST FOR PROPOSAL (RFP) FOR
SELECTION OF AGENCY FOR “PROVIDING GROUP HEALTH INSURANCE POLICY FOR
REGULAR EMPLOYEES AND CORPORATORS OF RAIPUR MUNICIPAL CORPORATION”
2ND CALL
ISSUE DATE: 31st DECEMBER 2020**

RFP No: 1026/GAD/RMC/2020-21

**Nagar Nigam Head Office, Near Mahila Police Thana,
White House, Gandhi Chowk, Raipur (Chhattisgarh)**

Acronyms

RFP	Request for Proposal
GoI	Government of India
GoCG	Government of Chhattisgarh
PQ	Pre-Qualification
CA	Chartered Accountant
RMC	Raipur Municipal Corporation, Raipur (the “Authority”)
MoU	Memorandum of understanding
COVID19	Coronavirus disease 2019
IRDA	Insurance Regulatory and Development Authority
TPA	Third Party Administrator

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1 Disclaimer

The purpose of the document is to provide the Applicants with information to assist the formulation of their RFP application or response to RFP Document (“the Application”).

The information provided in this RFP Document, to the Applicants is on a wide range of matters, some of which depends upon interpretation of law. The Applicants may conduct their own independent assessment, visits, investigations and analysis and check the reliability, accuracy and completeness of the information at their end and obtain independent advice from relevant sources as required before submission of their RFP application.

Furthermore, the information provided in this RFP Document is not intended to be an exhaustive account of statutory or commercial requirements and should not be regarded as a complete or authoritative statement of law. RMC, RAIPUR along with its directors, associates, employees, affiliates, consultants make no representation or warranty and shall have no liability to any person including the Applicant under any law, statute or by any rule and/or regulation made thereunder, tort, equity, principles of restitution, unjust enrichment or otherwise for any loss, damage, costs or expenses which may arise from or be incurred or suffered on account of anything contained in this RFP Document or otherwise, including the accuracy, adequacy, correctness, reliability or completeness of the RFP Document, any assessment, assumption, statement or information contained therein or deemed to form part of this RFP Document or arising in anyway in this subject.

Raipur Municipal Corporation, RMC, Raipur or any of its employees or advisors / representatives shall incur no liability under any law, statute, rules or regulations as to the accuracy or completeness of the RFP Document. RMC, Raipur reserves the right to change any or all conditions/ information set in this RFP Document by way of revision, deletion, updating or annulment through issuance of appropriate addendum as the organisation may deem fit without assigning any reason thereof.

RMC, RAIPUR will not entertain or be liable for any claim for costs and expenses in relation to the preparation of the RFP applications to be submitted in terms of this RFP Document which shall be borne entirely by the Applicant.

The information contained in this RFP Document or subsequently provided to the prospective Applicants, whether verbally or in documentary or any other form by or on behalf of RMC, RAIPUR or any of its employees or advisers, shall be considered confidential and is not to be reproduced/ adopted/ displayed for any purpose whatsoever, without the express written consent of RMC, RAIPUR.

The Applicants shall permit RMC, RAIPUR to make as many copies of the Application or internally circulate the contents of the Application as required.

2 Request for Proposal (RFP)

RFP No: 1026/GAD/RMC/2020-21

This RFP Document is being published by Raipur Municipal Corporation (RMC) Raipur, Chhattisgarh for selection of Agency for “Group Health Insurance Policy for Regular Employees and Corporators of RMC” to ensure good health of its employees and family members.

RMC, Raipur, (“the Authority”) intends to select an insurance agency for “Group Health Insurance Policy for Regular Employees of RMC”. The scope broadly includes providing health insurance (Clause 3.4) for regular Employees and Public Representatives of RMC and their dependents.

2.1 Brief description of Bidding Process

The Authority has adopted a Single-stage Two envelope bidding process (the "**Bidding Process**") for selection of Agency for “Group Health Insurance Policy for Regular Employees of RMC” and invites Bids from eligible parties (the “**Bidders**” or “**Applicants**”), for the Project in accordance with the terms of this RFP.

- (i) The Bidder shall submit in **separate envelopes**, the Qualification Proposal (the “Qualification Proposal”) and the financial offer as per **Annexure-D** (the “Financial Proposal”) as part of the Bid. Both these envelopes (containing Qualification Proposal and Financial Proposal) would be submitted in a single outer envelope. The Bid document should be submitted as per clause 5.4 and 5.6 of this RFP. In case both Financial Proposal and Qualification proposal are submitted in the same envelope, the RFP shall be outrightly rejected. The Qualification Proposal involves qualification of interested parties based on their Technical Capacity in accordance with the provisions of this RFP. Based upon the Qualification Proposal submitted by the Bidders, the Authority shall shortlist Bidders whose Financial Offers are eligible for opening in next stage in accordance with the terms specified in the Bidding Documents. The Bid shall be valid for a period of not less than 180 days (one hundred and eighty days) from the Bid Due Date.
- (ii) Interested parties may download the RFP documents from the website <http://nagarnigamraipur.nic.in/>. This RFP contains information about the Scope of Work, bidding process, Bid submission, qualification and Financial Proposal requirements.

2.1.1 As part of the Qualification Proposal, Bidder(s) would be required to furnish all the information as specified in this RFP and any other documents provided by the Authority. The criteria of pass/fail for the Qualification Proposal of the Bidders shall depend upon the Bids being responsive in terms of this RFP document and upon their meeting in entirety the minimum eligibility and qualification criteria as laid down in this RFP document.

2.1.2 The Financial Proposal, of only those Bidders who are found to be eligible as per the evaluation of their Qualification Proposal shall be opened and evaluated.

2.1.3 Bidders are invited to examine the situation in greater detail, and to carry out, at their cost, such studies as may be required for submitting their respective Bids for selection of Agency for “Group Health Insurance Policy for Regular Employees of RMC”.

2.1.4 Bids are invited on the basis of **Total Premium per annum**. As per clause 3.4 of this RFP, to be paid by the Authority to the bidder as per the provisions of this RFP. Such payments are to be done by the authority to the agency as per payment terms of this RFP.

Request for Proposal for selection of Agency for “Providing Group Health Insurance Policy for Regular Employees and Corporators of Raipur Municipal Corporation”

- 2.1.5 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/Service provider is noticed.
- 2.1.6 In this RFP, the Authority intends to discover the lowest **Total Premium Per Annum** as per Annexure-D. Therefore, the term “**Lowest Bids**” shall mean the **least Total Premium per annum** (Bids amount) quoted for respective service periods in the Financial Proposal provided at Annexure-D. The Premium quoted shall be inclusive of all cost including applicable taxes for services related to providing health cover as mentioned in the scope in this document.
- 2.1.7 The **Lowest Premium** quoted for respective service period shall be fixed as selected agency for providing health insurance cover to employees of RMC and their family members as per terms of this RFP for respective service period.
- 2.1.8 The Authority shall select the agency for providing the services as per this RFP.
- 2.1.9 Further and other details of the Bidding Process to be followed and the terms thereof are spelt out in the subsequent sections of this RFP.
- 2.1.10 RMC, Raipur reserves the absolute right to cancel, change, alter or replace the RFP and its Bidding Process and/or the whole Project itself, without any reason thereof or providing any prior notice to any person including the Applicants or Bidders, as the case may be.

2.1.11 Schedule of Bidding process:

No.	EVENT /ACITIVY	DATE
1.	Cost of Request for Proposal in form of DD to be deposited (in favor of The Commissioner, Raipur Municipal Corporation”)	Rs.3,000/- (Rupees Three Thousand Only)
2.	EMD in form of FDR to be deposited in favor of “The Commissioner, Raipur Municipal Corporation”)	Rs.1,00,000/- (Rupees One Lakh Only)
3.	Date of issue of document	31-12-2020
4.	Last Date of receiving Queries	5:00 P.M. 06/01/2021
5.	Time, Date and Venue of Pre-Bid Meeting	7/1/2021 at 12:00 PM at 3rd floor, Meeting Hall, Raipur Municipal Corporation Office, Outdoor Stadium, Opposite Buda Talab, Raipur, Chhattisgarh.
6.	Reply to queries on RFP and corrigendum to RFP (if required).	8/1/2021

Request for Proposal for selection of Agency for “Providing Group Health Insurance Policy for Regular Employees and Corporators of Raipur Municipal Corporation”

No.	EVENT /ACITIVTY	DATE
7.	Last date & time for submission of RFP (Hard Copy through registered post only)	Up to 4:30 P.M. on or before 18/1/2021
8.	Date & Time of opening of Technical Bid	5:00 P.M. on 19/1/2021
9.	Date & Time of opening of Financial Bid	Will be intimated to the technically qualified bidders at a later date.
10.	Letter of Award	To be informed later
11.	Validity of Bids	180 days from Bid Due Date
12.	Signing of Agreement	To be informed later
13.	Contact Person	Shri Lokeshwar Sahu, Additional Commissioner, Raipur Municipal Corporation, Mob. No.: +91-9425254340 or Shri Rajesh Sharma Mo. No. 9827160564
14.	Address for Communication	Shri Lokeshwar Sahu, Additional Commissioner, Second Floor, Office of the Raipur Municipal Corporation, Head Office, Near Gandhi Chowk, Raipur (C.G.) Pin No. 492001 dc_rmc@rediffmail.com

Note: In case any above mentioned date lies on public holiday, the next working day shall be considered as such date.

Authority will endeavour to adhere to the dates indicated above. However, it reserves the right to effect changes to the above dates, if the need arises. Such change, if any, would be uploaded at Authority's website from time to time.

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: -

2.1.12 Nodal Officer

For any additional information pertaining to this RFP, the following Officer may be contacted:

Shri Lokeshwar Sahu,
Additional Commissioner (GAD),
Raipur Municipal Corporation
Mob. No.: +91 9425 254340
dc_rmc@rediffmail.com

3 Introduction and Background

3.1 Deleted

3.2 About Raipur

- a. Raipur is the largest urban centre in Chhattisgarh with a population of 10,27,264 (as per census 2011). Raipur city is the administrative headquarters of the Raipur district.
- b. Raipur is an industrial hub, offering income generating opportunities and activities to a larger population. Industrialisation has led to the establishment of allied industries as well, and the service sector has also flourished. City’s economy is driven by trade and commerce, services, banking, real estate, industries and mining activities in the peripheral regions. Raipur is a major commercial hub of Central India and it serves adjacent states like Madhya Pradesh, Maharashtra and Odisha etc. The city has many prominent institutions such as NIT and AIIMS with a literacy of 75%.

3.3 About the Services

RMC intends to select IRDA Accredited agency for providing Group Health Insurance policy coverage for regular employees and their family members.

Tentative details of the group as on 01-09-2020 is:

1. Total Employee strength: 1,419
2. Total Number of Councillors: 81
3. Total Number of Dependents: 2,263
4. Total to be insured: 3,763

Note: The number people to be insured as mentioned above is tentative and may vary during the process of finalization of this RFP at sole discretion of RMC.

Family: Means and includes Self, Spouse and 2 Dependent Children up to Age of 25 Year. In case of son, the coverage will be applicable 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. **There is no age limit in case of specially abled child. Dependency and other criteria to be decided as per Government of India Medical Attendance Rules.**

Age Bracket: 18 Years to 65 Years

Type of Scheme: Family Floater

Sum Insured Bands: INR 2,00,000/ (Two Lakhs only)

Corporate Buffer: INR 25,00,000 /- (INR Twenty-Five Lakhs Only)

3.4 Scope of Work

3.4.1. General Obligation:

- a. The primary obligation of the Selected Agency will be to Provide Health Insurance coverage for all the regular employees and councillors and their family members

- b. The selected applicant must sign the Agreement in the judicial paper with the RMC, Raipur within 7 days of the receipt of the Letter of Award (LoA) from the RMC, Raipur, failing to do so will result in denial of the offer and the Authority will proceed further to offer contract to the next suitable applicant .
- c. The Insurance policy for all the employees and their family members shall be made available and activated within 7 days of signing the agreement.

3.4.2. Basic Policy Details:

- a. The selected agency is required to provide health insurance policy/coverage to the regular employee and councillor and their family members with a sum insured to Rs. 2,00,000/- (Rupees Two Lakhs Only) per employee for an initial period of one year.
- b. 30 Days Pre and 60 Days post hospitalization Expenses to be covered
- c. **Room Rent:** 1% of sum Insured for Normal Room per day, 2% of Sum Insured for ICU Room per day.
- d. Sum Insured: INR 2,00,000/ (Two Lakhs only)
- e. Corporate Buffer: INR 25,00,000/- (INR Twenty-Five Lacs Only)
- f. Co-payment is not applicable
- g. Admission and discharge to and from the hospital preferably on 24x7 basis.

3.4.3. Broad Scope of Policy:

- a. The Policy should cover expenses of hospitalization (Room Charges, Doctors/surgeons fees, ICU/ICCU, Medicines, pathology reports, etc.) on a cashless basis/ reimbursement, incurred as a result of illness and/or accidents as an inpatient in a recognized hospital.
- b. The policy should cover dental treatment following an injury/accident.
- c. Pre/Post Hospitalization to be covered 30 & 60 days respectively. In case of Physiotherapy, the post hospitalization is to be covered up to 80 days, subject to applicable per hospitalization ceiling.
- d. The policy should cover standard day care procedures (140+) indicative list of procedures are attached in Annexure F. The day care list will also be inclusive of day care Medical Treatment undertaken due to advancement of technology. Any further new advancement in treatment modalities to be covered if it is a part of Day Care.

3.4.4. Policy Coverage:

- a. Cashless facility (Minimum 24 hours hospitalization or irrespective of day care surgeries) for hospitalization procedures arising out of sickness or accident. Claims can be made on cashless/reimbursement basis.
- b. For repeated hospitalization of the same ailments within 45 days of hospitalization reimbursement facility will be available, except in the case of serious ailments viz. cancer, CRF & heart ailments or any pandemic etc. where cashless facility would continue.
- c. Cover for new members and their dependents from the date of joining of the member as communicated by the RMC.
- d. Pre-existing diseases must be covered for all the members from day 1 of the policy.
- e. Waiting period (30 days, First year, etc.) will not be applicable. No time deductible to be applicable to any ailment.
- f. Domiciliary hospitalization benefit is covered.
- g. COVID-19 or any other such Pandemic induced Diseases shall be covered on IPD basis
- h. Chemotherapy, Dialysis, Radiotherapy, Chronic Renal failure including medicines, AIDS & HIV, Indoor Ayurvedic Treatment taken in government run/government approved hospital.

- i. Supply and fitting of external prosthetic devices, artificial aids including eyeglasses, hearing aids, artificial limbs, etc. if the same is necessitated following an accident.
- j. Local Ambulance charges for admission, transfer to another hospital and /or discharge under critical condition as advised by the doctor.
- k. Surcharges levied by hospital or any other charges similar in nature would be payable under the policy.
- l. Registration charges levied by hospital or any other charges similar in nature would be payable under the policy.
- m. Nursing charges should not be clubbed with room rent for arriving at eligibility.
- n. Service Charge levied by the Hospital or any other charges similar in nature would be payable under the policy.
- o. Charges for special nurse covered for insured persons irrespective of age during the hospitalization.
- p. Cataract operation with a cap of Rs.40000/- PER EYE.
- q. Investigation charges during hospitalisation will be reimbursed in full irrespective of room occupied. Pro-rata deduction will not be applicable on investigation charges.
- r. Oral chemotherapy subject to sum insured on cumulative basis.
- s. Psychiatric Treatment to be included on IPD basis up to the Sum Insured.
- t. EECF (Enhanced external counter pulsation) to be included under the policy on OPD basis up to the per hospitalization limit. Settlement of claim to be done on reimbursement basis only after completion of full treatment.
- u. Donor Medical expenses in case of transplants like kidney, liver etc. to be covered within the sum insured (Organ cost not covered under policy).
- v. Zolendronic Injection, Bortezomib Injection & Terifrac Injection administration, Injection Firmagon, Injection Gemtide & Injection Rituximab administration covered under day care procedures subject to sum insured on cumulative basis.
- w. Injections for Autoimmune disorders/arthritis and ankylosing spondylosis. Limit will read as Rs. 15,000 per case with maximum cap of 3-cases per year per family.
- x. Chemotherapy at home is covered.
- y. All organ transplants, including stem cell transplant for blood cancer covered.
- z. Artificial limbs payable for all diseases. Artificial limbs fitted following any surgical procedure to be covered. Timeline not restricted to post 60 days for the same.
- aa. All day care facilities and diseases as mentioned in Annexure F along with all diseases as identified by Department of Health and family welfare, Chhattisgarh from time to time is binding but not limited to.

3.4.5. Hospitalisation / Claim / Settlement / Reporting

- a. Cashless facility should be provided across India and ensure that minimum 20 hospitals located and covered in Raipur District. List of all such Hospitals are to be provided for understanding its presence in Pan India hospitals. All transactions with these hospitals should be totally cashless.
- b. Claims should be processed through In-house claim settlement. The Insurer must agree to work only with the TPA/s approved by RMC.
- c. There should be a 24 x 7 available contact point from Insurance Company/TPA and the contact details should be furnished in the agreement.

- d. Cashless approval to the hospitals to be completed within 3 hours of submission of all documents. Reimbursement claims to be settled within 15 days of submission of all required documents/information.
- e. Intimation of hospitalization should be within 30 days from date of admission. Immediately after the submission of relevant documents from date of discharge from hospital, not later than 30 days, the claims will be settled within 15 days. (In case the members are not availing cashless facility)
- f. Reports including the claims of individuals and the details of settlement are to be furnished to the RMC on monthly basis or as and when required by the RMC.

3.4.6. Other Conditions:

- a. New Employees shall be included in policy from date of joining and resigned/terminated employees shall be deleted from date of Resignation/termination.
- b. Monthly declarations will be given for Additions and Deletions by end of the following month
- c. Pro rata Premium to be charged/Refund in case of Addition and Deletion
- d. Any service charges on medical bills should not be deducted from the individual claim

3.4.7. Other Institutional Requirements

- a) Selected Agency and its staff shall be solely responsible for any misconduct, damage, wilful commission or omission in the scope as mentioned in this RFP.;
- b) It is the responsibility of the selected agency to follow all the statutes/ laws/byelaws, regulations of all statutory and Govt. agencies applicable from time to time and the selected agency will also be liable to pay all duties/fees/fines/statutory taxes including levied by any statutory authority with respect to providing health insurance services to RMC.
- c) The selected agency shall keep RMC totally indemnified and harmless against all claims, fines, duties, dues, payments, penalties, compensations, liabilities and other losses etc. which may incur on account of non-compliance or violation of any statutory provisions as applicable.

3.5 Payment Schedule

- 1. The Authority shall pay the selected agency towards the “Group Health Insurance Policy for Regular Employees of RMC”, as per lowest premium discovered under this RFP.
- 2. 100% of the Payments to the selected agency shall be released after signing the agreement within 60 days upon submission of sufficient proof to the authority towards enrolling the employees and their family members under the health Insurance policy as per terms of RFP.
- 3. Delete
- 4. Delete
- 5. The prevailing percentage of I.T. Department of the gross amount of the bill towards Income Tax will be deducted from the agency’s bill.
- 6. It must be clearly understood that under no circumstances any interest is chargeable for the dues or additional dues if any payable for the services provided due to any reason whatsoever.

3.6 Period of Agreement

The duration of the agreement will be one year initially. The agreement may be further extended for a period as per the requirement of RMC, Raipur, on the same prevailing rates and no

escalation shall be applicable on the basis of satisfactory performance and to the concurrence of both the parties. RMC has power to terminate or extend the agreement based on following:

- a) Not providing the coverage / services as mention in the clause 3.4, Scope of work in this RFP and the Agreement.
- b) Not following statutory regulations.
- c) As per clause of termination of the agreement document.

3.7 Penalty

In case, the selected Service Provider fails to fulfil the scope of work as per the RFP/Agreement then penalty will be applicable to the selected agency upto 10% of the value of agreement:

- a) In case of defaults in attending any hospitalisation and claim, the insured will go ahead with an alternate option and a deduction double the amount incurred for treatment will be recovered from the agency from any dues to be paid by RMC.
- b) In case of delay in claim settlement beyond prescribed durations, the agency will be penalised @ 2% per week of the claim amount.

3.8 Monitoring & Evaluation

- a) The performance will be reviewed by the Nodal officer designated by RMC, Raipur.
- b) In the absence of any specific provision in the agreement, the issue will be decided on mutual agreement.

4 General Information

4.1 Scope of Application

- a. RMC, Raipur intends to receive Applications from eligible entities for the project.
- b. The Applicant shall submit its application in the form and manner specified in this RFP. The interested agencies shall participate in the bidding process as per this RFP. The selected agency shall be required to enter into an agreement with RMC, Raipur.

4.2 Eligible Applicants

- a. The Applicants participating in this RFP can be a single entity only
- b. Any kind of a consortium or joint venture is not allowed.
- c. For participation in the RFP and submitting interests, the Applicant may be a Private entity, Public entity or Government-owned entity.
- d. The Applicant shall be a valid legal entity duly incorporated or registered as per the country of its incorporation / registration. It shall be validly existing and duly organized. It shall be legally competent to enter into contracts as per prevailing Indian law. The Applicant, if a resident of India, may be either:
 - i. An Applicant can be a company incorporated under the Indian Companies Act, 1956 (ii) a trust registered under the Indian Trusts Act, 1882 or the Bombay Public Trusts Act, 1950 (or other applicable laws) or (iii) a society registered under the Societies Registration Act, 1860 (or other applicable laws) or (iv) a not-for-profit company incorporated under Section 8 of the Indian Companies Act, or (v) a Partnership firm registered under The Partnership act, 1932 or the Limited Liability Partnership (LLP) incorporated under Limited Liability Partnership Act, 2008 Government of India or (vi) A sole Proprietorship firm.
- e. An Applicant who is under a declaration of ineligibility by Government of Chhattisgarh, or any

other Government authority in India at the date of submission of the RFP or during evaluation of RFPs shall be disqualified. All Applicants shall provide such evidence of their continued eligibility satisfactory to RMC, Raipur as it shall reasonably request.

- f. Any entity, which has earlier been barred by RMC, Raipur or any state government agency of Chhattisgarh from participating in its tender/bidding process, would not be eligible to submit an RFP, if such bar would subsist as on the last date of submission of RFP.
- g. The agency should hold valid/active IRDA Accreditation certificate.

4.3 Criteria for Evaluation

a. Following Technical Eligibility Criteria must be satisfied by the Applicant to be eligible:

- i. The agency should hold valid/active IRDA Accreditation certificate.
- ii. The agency should have experience in providing Group Insurance during past 10 years. LOA/Work Order/Completion Certificate to be provided for such experiences.
- iii. Proof of experience to be provided in form of CA certificate mentioning similar activities as mentioned in the clause 4.3 (a) (i) (ii).
- iv. Govt. Certificates / Registration Certificate / Incorporation Certificate / ITR for three financial years before bid due date to be submitted for establishing the type of business of the entity as mentioned in the clause 4.3 (a) (i) (ii).

4.4 Number of Applications

Each Applicant shall submit only one (1) Application for the Project. Any Applicant, who submits or participates in more than one Application for the engagement will be disqualified.

4.5 Acknowledgement by the Applicant

- a. It is desirable that each Applicant submits its Application after collection of required information and analysis, or any other matter considered relevant by it.
- b. It would be deemed by submission of the Application that the Applicant has:
 - i. Made a complete and careful examination of the RFP Document;
 - ii. Applicants have submitted their respective Interests after understanding the RMC’s employee profile and ascertaining for themselves the conditions, at their own expense.
 - iii. Received all relevant information requested from RMC, Raipur; and
 - iv. RMC, Raipur shall not be liable for any mistake or error on the part of the Applicant in respect of the above.

5 Instructions to the Applicants

The purpose of this document is to select potential and experienced agencies to provide services described in Scope of Work. The RMC, Raipur, invites reputed firms to submit their Applications for the Project in accordance with conditions and manner prescribed in this Request for Proposal (RFP) document.

5.1 Availing RFP Documents

The RFP Document can be downloaded from the website <http://nagarnigamraipur.nic.in/> up to the date and time mentioned in the RFP Notice. The selection of Agency shall be carried out through scrutiny of application submitted in offline format as per RFP document.

5.2 Completeness of the RFP Response

Applicants are advised to study all instructions, forms, terms, requirements and other information in the RFP documents carefully. Submission of Interests shall be deemed to have been done after careful study and examination of the RFP document with full understanding of its implications. The response to this RFP should be full and complete in all respects. Failure to furnish all information required by the RFP document will be at that Applicant's risk and may result in rejection of their Interests.

All proposals will be evaluated by an Evaluation Committee set up by RMC, Raipur. Incomplete proposals or proposals that fail to follow the submission guidelines will not be considered for review. Proposals may be judged non-responsive and removed from further consideration if any of the following occur:

- a. The proposal is not received timely in accordance with the terms of this document.
- b. The proposal is not adequate to form a judgment by the reviewers.

5.3 RFP Preparation Cost

The Applicant is responsible for all costs incurred in connection with participation in this process, including, but not limited to, costs incurred in conduct of informative and other diligence activities, participation in meetings/discussions/presentations, preparation of its Application, in providing any additional information required by RMC, Raipur to facilitate the Application process. RMC, Raipur will in no case be responsible or liable for those costs, regardless of the conduct or outcome of RFP process. All materials submitted by the Applicant shall become the property of RMC, Raipur and may be returned at its sole discretion.

5.4 Sealing, marking and submission of RFP

- a. Applicant will have to submit their proposals (Technical documents and financial proposal, both in separate envelopes) in hardcopies by registered/Speed Post and the same will be accepted on or before **18-1-2021, 04:30. PM.** RMC, Raipur won't be responsible for any postal delays.
 - i. **Envelope A:**
 - i. EMD & Cost of RFP
 - ii. Duly completed Annexure A, Annexure B, Annexure C & Annexure E on office letter head with seal and signature.
 - iii. All other relevant supporting documents of technical bid, if Any.
 - ii. **Envelope B:**
 - i. Duly completed Financial Bid as per Annexure D on office letter head with seal and signature.
- b. The Application including supporting documents and its duplicate shall be typed or written in indelible ink and the Applicant shall initial each page. All the alterations, omissions, additions, or any other amendments made to the Applicant shall be initialled by the Authorised Signatory of the Applicant.
- c. Applicant should fill in information in prescribed formats as mentioned in the RFP. The Applicants shall submit all supporting documents in the format as prescribed in the RFP Document along with suggested documentary evidence with the Application.

- d. The Application shall include the following requisite documents and necessary supporting documents as specified in Annexure B, Schedule 1 which contains –
 - i. Details of the Firm
- e. The bidder is required to furnish adequate documentary evidence in support of compliance of eligibility criteria along with the proposal.
- f. References including names & mobile number of signing authority, organization, and contact information has to be provided with application.
- g. Applicants should seal and submit the bid as per clause 1.1 (i) of this RFP. Bidder has to sign each and every page of the application submission document. No page of the document should be changed. In case not complied with the offer, is likely to be rejected.
- h. The bidder should sign on each page of the RFP document.
- i. If the envelopes are not sealed and marked as instructed above, the RMC, Raipur assumes no responsibility for the misplacement or premature opening of the contents of the application and consequent losses, if any suffered by the Applicant.
- j. Each page of the above should bear the initials of the Applicant along with the seal of the Applicant in token of confirmation of having understood the contents
- k. The Application must be direct, concise, and complete. RMC, Raipur will evaluate Applicant’s proposal based on its clarity and completeness of its response to the requirements of the project as outlined in this RFP. RMC, Raipur reserves the right to accept or reject any or all the Applications without assigning any reason.
- l. No change in/or supplementary information shall be accepted once the proposal is submitted. However, the RMC, Raipur reserves the right to seek additional information and/or clarification from the applicant, if found necessary, during the course of evaluation of the proposal. Non submission, incomplete submission or delayed submission of such additional information or clarifications sought by RMC, Raipur may be a ground for rejecting the proposals.

5.5 Late Proposal for RFP

RFP response not reaching on or before the specified time limit will not be accepted.

5.6 Language of RFP

The responses prepared by the Applicant and all correspondence and documents relating to the RFP exchanged by the Applicant and RMC, Raipur, shall be written in English language. Any printed literature furnished by the Applicant in another language shall be accompanied by a notarized English translation, in which case, for purposes of interpretation of the RFP, the English translation shall govern.

If any supporting documents submitted are in any language other than English, translation of the same in English language is to be duly attested and get notarized by the Applicant.

Details to be mentioned exactly on sealed Envelope:	
<p>RFP Details</p> <p>RFP No:/GAD/RMC/2020-21</p> <p>Request for Proposal (RFP) for selection of Agency for “Group Health Insurance Policy</p>	<p>To,</p> <p>Additional Commissioner (GAD) Raipur Municipal Corporation New Head Quarter Building, White House</p>

for Regular Employees of Raipur Municipal Corporation (RMC)”	Near Gandhi Chowk, Raipur – 492001 Mob. No.: +91 +91-9425254340
Last date of Submission: On or before 04:30 PM, 18/1/2021 (Bid Due Date)	dc_rmc@rediffmail.com

5.7 Evaluation of RFP

- a) The Technical Evaluation Committee of the RMC 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.
- b) Financial bids of technically qualified parties shall be opened at a later date.
- c) The application/proposals will be evaluated as per the criteria specified in this document. However, within the broad framework of the evaluation parameters as stated in the document, the RMC, Raipur, Chhattisgarh reserves the right to make modifications to the stated evaluation criteria, which would be uniformly applied to all the applicants.

5.8 Financial Proposal:

- a) The Bidders are required to quote **Total Premium per annum** for providing Health Insurance (refer Clause 3.4 (a)).
- b) Cost quoted will be inclusive of all cost and taxes.
- c) It is the sole discretion of State Authority on deciding on Selected Agency selection and adoption which will be the final decision.

5.9 Right to cancel the RFP Process

- a. Notwithstanding anything contained in this RFP Document, RMC, Raipur reserves the right to accept or reject any Application or to annul the Shortlisting Process or reject all Applications at any time, without assigning any reasons thereof and without any liability or any obligation, of any nature whatsoever, for such rejection or annulment.
- b. RMC, Raipur reserves the right to reject any or all applications or proposals or any part of same; to award a contract(s) other than to the lowest proposal, and to use the accepted proposal as the basis and point of departure for final contract negotiations; to waive irregularities and/or informalities; and to make any decisions which RMC, Raipur deems to be in its own best interest.
- c. RMC, Raipur reserves the right to reject any Application if:
 - i. At any time, a material misrepresentation has been made or discovered;
 - ii. The Applicant does not respond promptly and diligently to requests for additional information or clarification required for evaluation of the Application.
- d. RMC, Raipur may cancel this RFP process at any stage without assigning any reasons whatsoever and will not be liable to compensate any Applicant on any grounds whatsoever. The Applicants shall not be entitled to refund of cost incurred for the preparation of documents or other costs if any in case the RFP is cancelled for whatsoever reason or without assigning any reason.

5.10 Amendment of RFP Document

- a. At any time prior to the Bid Due Date, RMC, Raipur may, for any reason, whether at its own initiative or in response to clarifications requested by an Applicant, modify the RFP Document by the issuance of Addenda posted on the website: <http://nagarnigamraipur.nic.in/>
- b. In order to provide the bidder a reasonable time to examine the Addendum, or for any other reason, RMC, Raipur may, at its own discretion, extend the Application Due Date.

5.11 Clarification on Bid Document

- a. Bidders requiring any clarification on the RFP may notify the RMC in writing or by e-mail. They should send in their queries before the date specified in the schedule of Bidding Process contained in clause 2.1.11. The RMC shall endeavour to respond to the queries before the date specified in the schedule of Bidding Process contained in Article 2.1.11. The responses will be uploaded on the RMC website: <http://nagarnigamraipur.nic.in/>.
- b. The RMC may also on its own motion, if deemed necessary, issue interpretations and clarifications to all Bidders. All clarifications and interpretations issued by the RMC shall be deemed to be part of the RFP. Verbal clarifications and information given by RMC or its employees or representatives shall not in any way or manner be binding on the RMC.

5.12 Additional Information

- a. The selected agency should be ready to enter into the Agreement/Contract in the judicial paper with the RMC, Raipur within 7 days of the issuance of LoA from the RMC, Raipur, failing to do so will result in denial of the offer.
- b. The RMC, Raipur reserves the right to cross verify all the documents submitted by the Bidder along with the RFP. In case, any variation arises, the RMC, Raipur reserve the right to withdraw the LoA/Agreement/Work order.
- c. One authorized representative of the bidder can be present while opening the tender.
- d. All the regular employees of the RMC and their family members (Spouse and 2 dependent children up to Age 25) irrespective of age group should be eligible to join the scheme. At present the retirement age is 62.
- e. In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of RMC shall prevail.
- f. RMC reserves the right to modify/change/delete/add any further terms and conditions prior to issue of agreement.

6 FRAUD AND CORRUPT PRACTICES

- 1) The Bidders and their respective officers, employees, agents and advisers shall observe the highest standard of ethics during the Bidding Process. Notwithstanding anything to the contrary contained herein, the RMC may reject an Bid without being liable in any manner whatsoever to the Bidder if it determines that the Bidder has, directly or indirectly or through an agent, engaged in corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice in the Bidding Process.
- 2) Without prejudice to the rights of the RMC under section (1) hereinabove, if a Bidder is found by the RMC to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Bidding Process, such Bidder shall not be eligible to participate in any tender or RFP issued

by the RMC during a period of 2 (two) years from the date such Bidder is found by the RMC to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice, as the case may be.

- 3) For the purposes of this section 6, the following terms shall have the meaning hereinafter respectively assigned to them:
 - a. "corrupt practice" means (i) the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the actions of any person connected with the Bidding Process (for avoidance of doubt, offering of employment to, or employing, or engaging in any manner whatsoever, directly or indirectly, any official of the RMC who is or has been associated in any manner, directly or indirectly, with the Bidding Process or the LOA or has dealt with matters concerning the Agreement or arising therefrom, before or after the execution thereof, at any time prior to the expiry of one year from the date such official resigns or retires from or otherwise ceases to be in the service of the RMC, shall be deemed to constitute influencing the actions of a person connected with the Bidding Process); or (ii) engaging in any manner whatsoever, whether during the Bidding Process or after the issue of the LOA or after the execution of the Concession Agreement, as the case may be, any person in respect of any matter relating to the services or the LOA or the Agreement, who at any time has been or is a legal, financial or technical adviser of the RMC in relation to any matter concerning the services;
 - b. "fraudulent practice" means a misrepresentation or omission of facts or suppression of facts or disclosure of incomplete facts, in order to influence the Bidding Process;
 - c. "coercive practice" means impairing or harming or threatening to impair or harm, directly or indirectly, any person or property to influence any person's participation or action in the Bidding Process;
 - d. "undesirable practice" means (i) establishing contact with any person connected with or employed or engaged by the RMC with the objective of canvassing, lobbying or in any manner influencing or attempting to influence the Bidding Process; or (ii) having a Conflict of Interest; and
 - e. "restrictive practice" means forming a cartel or arriving at any understanding or arrangement among Bidders with the objective of restricting or manipulating a full and fair competition in the Bidding Process.

7 PRE-BID Meeting

- 1) In addition to the mode of seeking clarification specified in Clause 2.1.11, RMC shall also convene one pre-Bid meeting of the Bidders at the designated date, time specified in clause 2.1.11 at the place that shall be notified to the Bidders. A maximum of two representatives of each Bidder shall be allowed to participate on production of authorization letter from the Bidder.
- 2) During the course of pre-Bid meeting, the Bidders will be free to seek clarifications and make suggestions, in writing, for consideration of the RMC. The RMC shall endeavour at its discretion to provide clarifications and such further information as it may, in its sole discretion, consider appropriate for facilitating a fair, transparent and competitive Bidding Process.

8 MISCELLANEOUS

It shall be deemed that by submitting the Bid, the Bidder agrees and releases the RMC, its employees, agents and advisers, irrevocably, unconditionally, fully and finally from any and all liability for claims, losses, damages, costs, expenses or liabilities in any way related to or arising from the exercise of any rights and/ or performance of any obligations hereunder and the Bidding Documents, pursuant hereto, and/ or in connection with the Bidding Process, to the fullest extent permitted by applicable law, and waives any and all rights and/ or claims it may have in this respect, whether actual or contingent, whether present or in future.

Annexure - A, Letter Comprising the RFP

(On Office Letter Head)

Dated: [●]

To,

The Additional Commissioner (GAD),
Raipur Municipal Corporation (RMC),
New Head Quarter Building, White House
Near Gandhi Chowk,
Raipur, Chhattisgarh - 492001

Sub: Request for Proposal (RFP) for selection of Agency for “Group Health Insurance Policy for Regular Employees of Raipur Municipal Corporation (RMC)”

Ref:/GAD/RMC/2020-21

Dear Sir,

With reference to your RFP document dated _____¹, I/we, having examined the RFP document and understood its contents, hereby submit my/our Bid for the aforesaid project for RMC.

1. The RFP is unconditional and unqualified.
2. I/ We acknowledge that the Authority will be relying on the information provided in the proposal document and the documents accompanying such proposal for selection of the Agency for the aforesaid project, and we certify that all information provided in the proposal and in Annexes is true and correct; nothing has been omitted which renders such information misleading; and all documents accompanying such proposal are true copies of their respective originals.
3. This statement is made for the express purpose of our selection as an Agency for the aforesaid Project.
4. I/ We shall make available to the Authority any additional information it may find necessary or require supplementing or authenticate the proposal.
5. I/ We acknowledge the right of the Authority to reject our proposal without assigning any reason or otherwise and hereby waive to the fullest extent permitted by applicable law our right to challenge the same on any account whatsoever.
6. I/ We certify that in the last three years have neither failed to perform on any contract, as evidenced by imposition of a penalty by an arbitral or judicial authority or a judicial pronouncement or arbitration award, nor been expelled from any project or contract by any public authority nor have had any contract terminated by any public authority for breach on our part.
7. I/ We declare that:

¹ All blank spaces shall be suitably filled up by the Bidder to reflect the particulars relating to such Bidder

Request for Proposal for selection of Agency for "Providing Group Health Insurance Policy for Regular Employees and Corporators of Raipur Municipal Corporation"

- (a) I/ We have examined and have no reservations to the RFP Documents, including any Addendum issued by the Authority;
 - (b) I/We have not directly or indirectly or through an agent engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice, in respect of any tender or RFP or request for proposal issued by or any agreement entered into with the Authority or any other public sector enterprise or any government, Central or State; and
 - (c) I/ We hereby certify that we have taken steps to ensure that in conformity with the provisions of the RFP document, no person acting for us or on our behalf has engaged or will engage in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice and;
- 8. I/ We understand that you may cancel this Process at any time and that you are neither bound to accept any Application that you may receive nor to invite the Applicants to Bid for the Project, without incurring any liability to the Applicants, in accordance with the RFP document.
 - 9. I/ We believe that we satisfy(s) the Technical Capacity criteria and meet(s) all the requirements as specified in the RFP document and are/ is qualified to submit a bid.
 - 10. I certify that in regard to matters other than security and integrity of the country, we have not been convicted by a Court of Law or indicted or adverse orders passed by a regulatory authority which could cast a doubt on our ability to undertake the Project or which relates to a grave offence that outrages the moral sense of the community.
 - 11. I further certify that in regard to matters related to security and integrity of the country, we have not been charge-sheeted by any agency of the Government or convicted by a Court of Law.
 - 12. I/ We further certify that no investigation by a regulatory authority is pending either against us or against our CEO or any of our Directors/ Managers/ employees.
 - 13. I/We further certify that we are not barred by the Central Government/ State Government or any entity controlled by it, from participating in any project and no bar subsists as on Bid Due Date
 - 14. I/ We undertake that in case due to any change in facts or circumstances during the RFP Process, we are attracted by the provisions of disqualification in terms of the provisions of this Request for Proposal; we shall intimate the Authority of the same immediately.
 - 15. I/ We hereby irrevocably waive any right or remedy which we may have at any stage at law or howsoever otherwise arising to challenge or question any decision taken by the Authority in connection with the RFP process, or in connection with the empanelment/ Bidding Process itself, in respect of the above-mentioned project and the terms and implementation thereof.
 - 16. I/ We agree and undertake to abide by all the terms and conditions of the RFP document.
- In witness thereof, I/we submit this Bid under and in accordance with the terms of the RFP document.

Date:
Place:

Yours faithfully,
(Signature, name and designation of the Authorised signatory)
Name and seal of Applicant

seal

Annexure- B, Formats for submission of Request for Proposal

Schedule 1: Details of the Firm and Technical Capacity

1.	Name of the Firm	
2.	Registered office	
3.	Registration as per Clause 4.3(a)	
4.	Postal address	
5.	Tel./Fax/e-mail	
6.	Type of Firm	
7.	Details of registration of firm / company	
8.	Authorized Signatory Name: Designation: Qualification: With the company since: Line of experience/ expertise:	
9.	LOA/Work Order / Completion Certificate from clients	
10.	CA certificate for last 10 years mentioning experience in similar activities as mentioned in the clause 4.3 (a) (i)	
11.	Copy of PAN, GST registration certificate, Govt. Certificates / Incorporation Certificate / Registration Certificate / ITR for three financial years before bid due date.	

Signature of Authorized Representative*² (with seal)

² by a person having necessary authorization /power of attorney to do so on behalf of firm/company

Note: Attached certified copies of relevant documents with this form only

Schedule 2: Project details

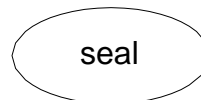
Details of the Applicant's minimum eligibility criteria

Technical Requirements	Complied Yes / No.	Supporting documents to be enclosed. Yes/No
Tender documents duly signed on each page		
IRDA Accreditation Certificate		
Adequate experience in providing Group Insurance during past 10 years		
List of cashless Hospitals across India and Raipur		
Declaration that the company have not been blacklisted/ debarred in any place.		

(Signature of the Authorized Person)

Date:

Name _____



Mobile No. _____

Annexure C- Power of Attorney for signing of Bid

(To be executed on a Stamp Paper)

Know all men by these presents, We..... (name of the firm and address of the registered office) do hereby irrevocably constitute, nominate, appoint and authorise Mr/ Ms (name), son/daughter/wife of and presently residing at, who is presently employed with us and holding the position of, as our true and lawful attorney (hereinafter referred to as the "Attorney") to do in our name and on our behalf, all such acts, deeds and things as are necessary or required in connection with or incidental to submission of our Bid for the Request for Proposal (RFP) **for selection of Agency for "Group Health Insurance Policy for Regular Employees of Raipur Municipal Corporation (RMC)"** (hereinafter referred to as "the **Project**") proposed or being developed by the RMC, Raipur, Chhattisgarh (the "**Authority**") including but not limited to signing and submission of all bids and other documents and writings, participate in pre-bids and other conferences and providing information/ responses to the Authority, presenting us in all matters before the Authority, signing and execution of all contracts including the Lease cum development Agreement and undertakings consequent to acceptance of our bid, and generally dealing with the Authority in all matters in connection with or relating to or arising out of our bid for the said Project and/ or upon award thereof to us and/or till the entering into of the Lease cum development Agreement with the Authority.

AND we hereby agree to ratify and confirm and do hereby ratify and confirm all acts, deeds and things done or caused to be done by our said Attorney pursuant to and in exercise of the powers conferred by this Power of Attorney and that all acts, deeds and things done by our said Attorney in exercise of the powers hereby conferred shall and shall always be deemed to have been done by us.

IN WITNESS WHEREOF WE,....., THE ABOVE NAMED PRINCIPAL HAVE EXECUTED THIS POWER OF ATTORNEY ON THIS DAY OF2.....

For

(Signature, name, designation and address)

Witnesses:

- 1.
- 2.

(Notarised)

Person identified by me/ personally appeared before

Request for Proposal for selection of Agency for "Providing Group Health Insurance Policy for Regular Employees and Corporators of Raipur Municipal Corporation"

me / signed before me/ Attested / Authenticated*

(* Notary to specify as applicable)

(Signature, Name and Address of the Notary)

Seal of the Notary

Registration Number of the Notary

Date : _____

Accepted

.....

(Signature)

(Name, Title and Address of the Attorney)

Notes:

- *The mode of execution of the Power of Attorney should be in accordance with the procedure, if any, laid down by the applicable law and the charter documents of the executant(s) and when it is so required, the same should be under common seal affixed in accordance with the required procedure.*
- *Wherever required, the Bidder should submit for verification the extract of the charter documents and documents such as a board or shareholders' resolution/ power of attorney in favour of the person executing this Power of Attorney for the delegation of power hereunder on behalf of the Bidder.*
- *For a Power of Attorney executed and issued overseas, the document will also have to be legalised by the Indian Embassy and notarised in the jurisdiction where the Power of Attorney is being issued. However, the Power of Attorney provided by Bidders from countries that have signed the Hague Legislation Convention 1961 are not required to be legalised by the Indian Embassy if it carries a conforming Apostille certificate*

Annexure- D - Financial Proposal

Schedule 1: Letter for Financial Proposal

**(On the Letterhead of the Applicant Entity
To be submitted in separate envelope)**

Dated:

From:

[Name of Applicant Entity]

[Full Address]

To,

The Additional Commissioner (GAD),
Raipur Municipal Corporation (RMC),
New Head Quarter Building, White House
Near Gandhi Chowk,
Raipur, Chhattisgarh – 492001

Sub Financial Proposal for selection of Agency for “Group Health Insurance Policy for Regular Employees of Raipur Municipal Corporation (RMC)”

Dear Sir,

1. With reference to your RFP document dated, I/we, having examined the RFP Documents and understood their contents, hereby submit my/our Bid for the aforesaid Project. The Bid is unconditional and unqualified.
2. I/We declare that we have read and understood and that we accept all clauses, conditions and any addendum thereof, and descriptions of the document without any change, reservations and conditions.
3. I/We have carefully examined and conform to all the parts of the document and have obtained all the requisite information affecting this proposal and am/are aware of all conditions and difficulties likely to affect the execution of the agreement.
4. I/ We acknowledge that the Authority will be relying on the information provided in the Bid and the documents accompanying the Bid for selection of the Agency for the aforesaid Project, and we certify that all information provided therein is true and correct; nothing has been omitted which renders such information misleading; and all documents accompanying the Bid are true copies of their respective originals.
5. This statement is made for the express purpose of our empanelment as Agency for the Operation and maintenance of the aforesaid Project.
6. I/ We shall make available to the Authority any additional information it may find necessary or require to supplement or authenticate the Bid.
7. I/ We acknowledge the right of the Authority to reject our Bid without assigning any reason or otherwise and hereby waive, to the fullest extent permitted by applicable law, our right to challenge the same on any account whatsoever.

8. I/ We certify that in the last three years, I/we have neither failed to perform on any contract, as evidenced by imposition of a penalty by an arbitral or judicial authority or a judicial pronouncement or arbitration award, nor been expelled from any project or contract by any public authority nor have had any contract terminated by any public authority for breach on our part.
9. I/ We declare that:
 - a) I/ We have examined and have no reservations to the RFP Document, including any Addendum issued by the Authority; and
 - b) I/ We do not have any conflict of interest; and
 - c) I/ We have not directly or indirectly or through an agent engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice, in respect of any tender or request for proposals issued by or any agreement entered into with the Authority or any other public sector enterprise or any government, Central or State; and
 - d) the undertakings given by us along with the Bid in response to the RFP for the Project were true and correct as on the Bid Due Date and I/we shall continue to abide by them.
10. I/ We understand that you may cancel the Bidding Process at any time and that you are neither bound to accept any Bid that you may receive nor to invite the Bidders to Bid for the Project, without incurring any liability to the Bidders.
11. I/ We declare that I/we/ or our Associates are not a Member of any other Bidder submitting a Bid for the Project.
12. I/ We certify that in regard to matters other than security and integrity of the country, I/we or our Associates have not been convicted by a Court of Law or indicted or adverse orders passed by a regulatory authority which could cast a doubt on our ability to undertake the Project or which relates to a grave offence that outrages the moral sense of the community.
13. I/ We further certify that in regard to matters relating to security and integrity of the country, I/we or our Associates have not been charge-sheeted by any agency of the Government or convicted by a Court of Law.
14. I/ We further certify that no investigation by a regulatory authority is pending either against us or against our Associates or against our CEO or any of our directors/ managers/ employees.
15. I/ We acknowledge & agree that in the event of a change in control of an Associate whose Technical Capacity was taken into consideration for the purposes of short-listing & qualification under & in accordance with the RFP, I/We shall inform the Authority forthwith along with all relevant particulars and the Authority may, in its sole discretion, disqualify us or withdraw the Letter of Award, as the case may be.
16. I/We further acknowledge and agree that in the event such change in control occurs after signing of the Agreement, it would, notwithstanding anything to the contrary contained in the Agreement, be deemed a breach thereof, and the Agreement shall be liable to be terminated without the Authority being liable to us in any manner whatsoever.
17. I/ We hereby irrevocably waive any right or remedy which we may have at any stage at law or howsoever otherwise arising to challenge or question any decision taken by the Authority in connection with the empanelment of the Bidder, or in connection with the Bidding Process itself, in respect of the above mentioned Project and the terms and implementation thereof.
18. In the event of my/ our being declared as the Selected Bidder, I/we agree to enter into a Agreement /contract with RMC, Raipur within 5 days of issuing the LoA. We agree not to seek any changes in the aforesaid draft and agree to abide by the same.

Request for Proposal for selection of Agency for "Providing Group Health Insurance Policy for Regular Employees and Corporators of Raipur Municipal Corporation"

19. I/ We have studied all the Bidding Documents carefully and also surveyed the project site. We understand that except to the extent as expressly set forth in the Agreement, we shall have no claim, right or title arising out of any documents or information provided to us by the Authority or in respect of any matter arising out of or relating to the Bidding Process including the award of Project.
 20. The documents accompanying the Bid, as specified in the clause 4.3 of RFP document, have been submitted in a separate envelope and marked as "Qualification Proposal".
 21. I/ We agree and understand that the Bid is subject to the provisions of the Bidding Documents. In no case, I/we shall have any claim or right of whatsoever nature if the Project is not awarded to me/us or our Bid is not opened or rejected.
 22. The **Total Premium Per Year** has been quoted by me/us after taking into consideration all the terms and conditions stated in the RFP, our own estimates of costs and after a careful assessment of the site and all the conditions that may affect the project cost and implementation of the Project.
 23. I/We hereby propose to implement the project as described in the document in conformity with the conditions of agreement and the technical aspects as indicated in this document.
 24. I/we have signed all the pages of the document.
 25. I/ We agree and undertake to abide by all the terms and conditions of the RFP document.
 26. I/ We shall keep this offer valid for 180 (one hundred and eighty) days from the Bid Due Date specified in the Request for Qualification cum Proposal.
 27. I/ We hereby submit the Bid as per Schedule 2 of Annexure D for undertaking the afore said Project in accordance with the Bidding Documents.
 28. I/ we agree that my / our Financial Proposal shall remain valid for a period of 180 (one hundred and eighty) days from the Bid Due Date prescribed for submission of Proposal.
 29. I / we confirm that our Financial Proposal is unconditional and that we accept all terms and conditions specified in the RFP.
 30. I/we agree to be bound by this offer if we are the Selected Bidder for the aforementioned Project.
- In witness thereof, I/we submit this Bid under and in accordance with the terms of the RFP document.

Yours faithfully,

Date: (Signature, name and designation of the Authorised signatory)
Place: Name and seal of Bidder

Schedule 2: Premium Details

I/We hereby submit our Premium as Financial Proposal for the captioned project. If the project is awarded to us, we seek following payments from RMC, Raipur as per the terms given in the RFP Document.

I/We seek Charges according to the table below:

Sr. No.	Particulars	Per Employee's Family Premium (INR)	Total Premium (INR)
01	Premium for coverage of Rs. 2,00,000/- (Two Lakhs Only) per Employee's Family & Corporate Buffer of Rs. 25,00,000/- (Twenty Five Lakhs only)		
02	Taxes (if any)		
03	Total in figures		
04	Total in words		

- a) The Charges quoted by us include all our obligation to fulfil the Project scope of work as per this RFP.
- b) **The Charges quoted by us shall include all the costs incurred in all other provisions mentioned in the RFP inclusive of all taxes.**

Annexure E: Summary of Services

Technical details			Remarks
Group Name	Raipur Municipal Corporation		
Location	Raipur	C.G.	
Insured Group Details			
Employee Strength as on	01 .09.2020		The total no. of lives may vary at the time of finalization of RFP
No. of employees	1,419		
No. of Councilor	81		
No. of Dependents	2,263		
Total Nos. of Lives	3,763		
Family Definition	Self, Spouse and 2 Dependent Children up to Age of 25 Year		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.
Age Eligibility	18 - 65 Year		
Floater/Individual	Family Floater		
Sum Insured bands	Rs. 2.00 Lacs		
Coverage & Benefits Details			Remarks
Domiciliary Hospitalization	Covered		
Coverage of Pre Existing diseases	Covered		
Exclusions	Applicable		To be specified
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		
Room Rent	1% of sum Insured for Normal Room, 2% of Sum Insured for ICU Room		
COVID -19 Cover and other pandemic induced diseases	Covered		
Corporate Buffer	Rs 25,00,000/-		
Co-Payment	Not Applicable		

Request for Proposal for selection of Agency for “Providing Group Health Insurance Policy for Regular Employees and Corporators of Raipur Municipal Corporation”

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	
	Pro rata Premium to be charged/Refund in case of Addition and Deletion	
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.	

Name and Signature of Authorized Person



Annexure F: Day Care Facilities

140+ day care surgeries to be covered under the policy. Any further new advancement in treatment modalities to be covered if it is a part of Day Care. Please find below the list of 140+ day-care surgeries but not limited to:

Operation on the Ears:

- Microsurgical Operations on the Middle Ear
- Stapedotomy, Stapedectomy and Revision of a Stapedectomy
- Other operations on the auditory ossicles
- Myringoplasty (Type 1- tympanoplasty), Tympanoplasty, Revision of a Tympanoplasty
- Other Microsurgical operations on the Middle Ear

Other Operations on the Middle and Internal Ear

- Paracentesis (myringotomy)
- Removal of a tympanic drain
- Incision of the mastoid process and middle ear
- Mastoidectomy
- Reconstruction of the middle ear and other excisions of the middle and inner ear
- Fenestration of the inner ear
- Revision of a fenestration of the inner ear
- Incision (opening) and destruction(elimination) of the inner ear
- Other operations on the middle and inner ear

Operation on the nose and the Nasal Sinuses

- Excision and destruction of disease tissue of the nose
- Operations on the turbinates (Nasal Concha)
- Nasal Sinus aspiration and other operations on the nose

Operation on the eyes

- Incision of the tear glands
- Other operation on the tear ducts
- Incision of diseased eyelids
- Excision and destruction of diseased tissue of the eyelid
- Operations on the canthus and epicanthus
- Corrective surgery for entropion and ectropion
- Corrective surgery for blepharoptosis
- Removal of foreign body from conjunctiva
- Removal of foreign body from the cornea

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- Incision of the cornea
- Operations for pterygium
- Other operations on the cornea
- Removal of foreign body from the lens of the eye
- Removal of foreign body from the posterior chamber of the eye
- Removal of a foreign body from the orbit and eyeball
- Operation of cataract

Operation of the skin and subcutaneous tissue

- Incision of a pilonidal sinus
- Other incisions of the skin and subcutaneous tissues
- Surgical wound toilet (wound debridement), removal of diseased tissue of the skin
- Local excision of the diseased tissue of the skin and subcutaneous tissues
- Other excisions of the skin and subcutaneous tissues
- Simple restoration of surface continuity of the skin and subcutaneous tissues
- Free skin transplantation, donor site
- Free skin transplantation, recipient site
- Revision of skin-plasty
- Other restoration and reconstruction of the skin and subcutaneous tissues
- Chemosurgery of the skin
- Destruction of diseased tissue in the skin and subcutaneous tissues

Operation on mouth and face

Operation on the tongue

- Incision, excision and destruction of diseased tissue of the tongue
- Partial glossectomy, Full Glossectomy
- Reconstruction of the tongue and other operation on the tongue

Operation on the salivary glands and salivary ducts

- Incision and lancing of a salivary gland and salivary duct
- Excision of diseased tissue of a salivary gland and salivary duct
- Resection of salivary gland
- Reconstruction of a salivary gland and salivary duct
- Other operations on the salivary glands and salivary ducts.

Other operations on the Mouth and Face

- External incision and drainage in the region of the mouth, jaw and face

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- Incision of the hard and soft palate
- Excision and destruction of diseased hard and soft palate
- Incision, excision and destruction in the mouth
- Plastic surgery to the floor of the mouth
- Palatoplasty and other operations in the mouth

Operations on the Tonsils and adenoids

- Transoral incision and drainage of a pharyngeal abscess
- Tonsillectomy without adenoidectomy
- Tonsillectomy with adenoidectomy
- Excision and destruction of a lingual tonsil
- Other operations on the tonsils and adenoids
- Traumatological surgery and orthopaedics
- Incision on bone, septic and aseptic
- Closed reduction on fracture, laxation or epiphyseolysis with osteosynthesis
- Suture and other operations on tendons and tendon sheath
- Reduction of dislocation under GA, including K-wire
- Arthroscopic knee aspiration

Operation on the breast

- Incision of the breast
- Operation on the nipple

Operation on the digestive tract

- Incision and excision of tissue in the perianal region
- Surgical treatment of anal fistula
- Surgical treatment of haemorrhoids
- Division of the anal sphincter(sphincterotomy) and other operations on the anus
- Ultrasound guided aspirations
- Sclerotherapy, Endoscopy /Colonoscopy

Operations of female sexual organs

- Incision of the ovary
- Insufflation of the fallopian tube
- Other operation on the fallopian tube
- Dilation of the cervical canal
- Conisation of the uterine cervix and other operations on the uterine cervix

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- Incision of the uterus (Hysterotomy)
- Therapeutic curettage
- Culdotomy
- Incision of the vagina
- Local excision and destruction of the diseased tissue of the vagina and the pouch of Douglas
- Operations on Bartholin's gland (cysts)
- Incision of the vulva

Operations of male sexual organs

Operations on the Prostate and Seminal Vesicles

- Incision of the prostate.
- Transurethral excision and destruction of prostate tissue.
- Transurethral and precutaneous destruction of prostate tissue.
- Open surgical excision and destruction of Prostate tissue.
- Radical Prostatovesiculectomy.
- Other excision and destruction of prostate tissue.
- Operations on the seminal vesicles.
- Incision and excision of periprostatic tissue.
- Other Operations on the prostate.

Operation on the Scrotum and Tunica Vaginalis Testis

- Incision of the Scrotum and Tunica Vaginalis testis.
- Operation on a testicular hydrocele.
- Excision and destruction of diseased scrotal tissue.
- Plastic reconstruction of the Scrotum and tunica vaginalis testis.
- Other operations on the scrotum and tunica vaginalis testis.

Operation on the Testes

- Incision of the Testes
- Excision and destruction of diseased tissue of the testes.
- Unilateral orchidectomy.
- Bilateral orchidectomy.
- Orchidopexy
- Abdominal exploration in cryptorchidism
- Surgical reposition of an abdominal testis
- Reconstruction of the testis
- Implantation, exchange and removal of a testicular prosthesis.

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- Other operations on the testis.

Operations on the Spermatic Cord, Epididymis and Ductus Deferens

- Surgical treatment of a varicocele and a hydrocele of the spermatic cord.
- Excision in the area of the epididymis.
- Epididymectomy.
- Reconstruction of the spermatic cord.
- Reconstruction of the ductus deferens and epididymis.
- Other operations on the spermatic cord, epididymis and ductus deferens.

Operations on the Penis

- Operations on the foreskin.
- Local excision and destruction of diseased tissue of the penis.
- Amputation of the penis.
- Plastic reconstruction of the penis.
- Other operations on the penis.

Operations on the Urinary System

- Cystoscopical removal of stones.

Other Operations / Procedures

- Lithotripsy, Coronary angio graphies, Dialysis, Cystoscopy
- Coronary CT angiography
- Chemotherapy & radiotherapy
- Oral chemotherapy subject to sum insured on cumulative basis.
- Age related Macular Degeneration (Laser Treatment)
- Carotid Artery Angiography
- Foam sclerotherapy
- Treatment of pemphigus varigaris by rituximab therapy (injection rituximab)
- All types of Angiography covered
- Photo dynamic laser therapy covered under ARMD treatment
- Cost of CRF/CKD treatment including the cost of injection Erythropoietin / Cyclosporine / Sandimmune up to admissible per hospitalization limit on cumulative basis
- Zolendronic Injection, Bortezomib Injection & Terifrac Injection, Firmagon injection, Gemitide injection, Rituximab Injection administration covered under day care procedures subject to sum insured on cumulative basis.
- Injections for Autoimmune disorders/arthritis and ankylosing spondylosis.

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Annexure G

Table G.1 Details of Employees

No. of Employees		
Sr No.	Age Group	Count
1	21-25	21
2	26-30	100
3	31-35	116
4	36-40	119
5	41-45	143
6	46-50	205
7	51-55	273
8	56-60	257
9	61-65	76
10	66-70	8
11	71-75	1
12	Data Not Available	181
	Grand Total	1,500

Table G.2 Details of Spouse of the Employees

Spouse/Husband		
Sr No.	Age Group	Count
1	11-15	-
2	16-20	3
3	21-25	72
4	26-30	105
5	31-35	121
6	36-40	97
7	41-45	139
8	46-50	157
9	51-55	165
10	56-60	94
11	61-65	55
12	66-70	28
13	Data Not Available/Beneficiary doesn't exist as on date	464
	Grand Total	1,500

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Table G.3 Details of First Child of the Employees

First child		
Sr No.	Age Group	Count
1	01-05	78
2	06-10	79
3	11-15	94
4	16-20	133
5	21-25	178
6	26-30	193
7	31-35	157
8	36-40	75
9	41-45	23
10	46-50	3
11	51-55	6
12	56-60	1
13	61-65	1
14	66-70	1
15	Data Not Available/Beneficiary doesn't exist as on date	478
	Grand Total	1,500

Table G.4 Details of Second Child of the Employees

Second Child		
Sr No.	Age Group	Count
1	00-05	53
2	06-10	70
3	11-15	78
4	16-20	116
5	21-25	142
6	26-30	149
7	31-35	67
8	36-40	27
9	41-45	8
10	46-50	1
11	56-60	2
12	61-65	1
13	81-85	2
14	Data Not Available/Beneficiary doesn't exist as on date	784
	Grand Total	1,500