

# भारतीय प्रबंध संस्थान इंदौर

## INDIAN INSTITUTE OF MANAGEMENT INDORE

प्रबंध शिखर, राऊ-पीथमपुर रोड, इंदौर - 453 556

PRABANDH SHIKHAR, RAU-PITHAMPUR ROAD, INDORE - 453 556

फ़ोन PHONE: +91-731-2439630/2439631; फ़ैक्स FAX: +91-731-2439800

निविदा क्रमांक Tender No: IIMI/2017-18/23



दिनांक/ Date: November 23, 2017

आईआईएम इंदौर के कर्मचारियों और उनके परिवार के सदस्यों के लिए समूह स्वास्थ्य बीमा पॉलिसी के लिए  
निविदा आमंत्रण सूचना

### NOTICE INVITING TENDER FOR GROUP HEALTH INSURANCE POLICY FOR IIM INDORE EMPLOYEES AND THEIR FAMILY MEMBERS

**(E-PROCUREMENT MODE ONLY)**

भारतीय प्रबंध संस्थान इंदौर (आईआईएम इंदौर) दो बोली प्रणालियों में निम्नलिखित मदों के लिए आईआरडीए से मान्यता प्राप्त बीमा कंपनियों ऑनलाइन बोली (ई- टेंडर) आमंत्रित करता है।

Indian Institute of Management Indore (IIM Indore) invites bids from IRDA accredited Insurance companies in two bid systems.

निविदा का संक्षिप्त विवरण Brief Details of Tender:

कार्य का विवरण Work Description	निविदा फीस सभी टैक्स मिलाकर Tender Fee (inclusive of all taxes) (Rs.)	अग्रिम जमा EMD (Rs.)
Group Health Insurance Policy For IIM Indore Employees and their Family Members	500/-	5,000/-

निविदा दस्तावेज <http://eprocure.gov.in/eprocure/app> से डाउनलोड किया जा सकता है और केवल इसी पोर्टल के माध्यम से जमा किये जाने की अंतिम तिथि और समय तक प्रस्तुत किया जाना चाहिए।

The Tender Document can be downloaded from Central Public Procurement (CPP) Portal <http://eprocure.gov.in/eprocure/app> and bid is to be submitted **online** only through the same portal up to the last date and time of submission of tender.

निविदा की महत्वपूर्ण तिथियाँ Critical Dates of Tender:

क्रमांक S. No.	विवरण Particulars	दिनांक Date	समय Time
01	निविदा के ऑनलाइन प्रकाशन / डाउनलोड की तिथि एवं समय Date & Time of Online Publication/Download of Tender	23-11-2017	1730 Hrs.
02	बोली जमा करने की प्रारंभ तिथि एवं समय Bid Submission Start Date & Time	23-11-2017	1730 Hrs.
03	बोली जमा करने की अंतिम तिथि एवं समय Bid Submission Close Date & Time	07-12-2017	1500 Hrs.
04	मूल अग्रिम जमा राशि एवं निविदा शुल्क को जमा करने की अंतिम तिथि एवं समय Closing date & time for Submission of Original EMD and Tender Fee	07-12-2017	1500 Hrs.
05	तकनीकी बोलियों का खोला जाना Opening of Technical Bids	08-12-2017	1500 Hrs.

**विषय सूची**  
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## 1. ABOUT IIM INDORE

Indian Institute of Management Indore (IIM Indore) is an Autonomous Institute under Ministry of Human Resource Development, Govt. of India.

## 2. SCHEDULE OF REQUIREMENT

Technical details			
Group Name	Indian Institute of Management Indore.		
Location	Indore		
Tentative Commencement Date	28-12-2017	Period	One year
Insured Group Details			
Employee Strength As on	23-Nov-2017		
No. of employees	211		
No. of Dependents	555		
TOTAL NOS. OF LIVES	766 Details of employees and their family members is attached <b>(Appendix -1)</b>		
Family Definition	Employee, Spouse, parents, sisters, widowed sisters, widowed daughters, brothers, children, step children, divorced/separated daughter and step mother wholly dependent upon the employee and are normally residing with the employee. In case of son, the coverage will be till he starts earning or he attains the age of 25 years, whichever is earlier. In case of daughter, the coverage will be till she starts earning or gets married, whichever is earlier irrespective of the age limit. Dependency and other criteria to be decided as per Government of India Medical Attendance Rules.		
Maximum Age	Not Applicable		
Floater/Individual	Floater		
Sum Insured	Base cover of Rs. 5.00 Lakh per family + Additional cover of Rs. 5.00 Lakh per family in Super Top up.		
Coverage and Benefits Details			
Domiciliary Hospitalization	Covered		
Coverage of Pre Existing diseases	Covered		
Cashless facility	Applicable		
30 days waiting Period	Waived		
1st Year and 2 years exclusions	Waived		
30 Days Pre and 60 Days post hospitalization Expenses covered	Covered		
Maternity Benefit / New Born Baby	Covered Limit up to Base Policy only i.e. Rs.5,00,000/-		
Corporate Buffer	Rs 20 Lakh Limit up to Sum Insured. Additional Corporate Buffer of Rs.30 Lakh in Super Top up cover		
Co-Payment	Not Applicable		

Sub Limits For Disease / Room Rent Capping / Ambulance Charges per Case	1. Room-Rent –Rs.7500 per day (Max.) 2. ICU Rent– Rs.15,000/- per day (Max.) 3. Ambulance Charges- Rs.5000/- (Max) per case. Procedure / Surgery / Disease wise capping per case should be as specified in the <b>Appendix-2</b> .
Other Conditions	New Employees alongwith their dependents shall be included in policy from date of joining; and resigned / terminated employees alongwith their dependents shall be deleted from date of relieving. Accordingly, pro rata Premium to be charged/refunded in case of addition and deletion @ per family premium rate agreed upon.
	Addition and deletion in the family of existing employees' would not have any financial implication for the institute.
TPA	TPA Services Involved (if any) and Name and contact details to be submitted. List of Network of Authorized hospitals to be provided.
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.

### 3. TENDER FEE & EARNEST MONEY DEPOSIT DETAILS

- a) **Tender Fee of Rs. 500/- (Rupees Five Hundred only)** inclusive of all taxes in the form of Demand Draft/Banker's Cheque from Nationalized/scheduled bank in favour of Indian Institute of Management Indore, payable at Indore should be submitted.
- b) **EMD of Rs. 5,000/- (Rupees Five Thousand only)** in the form of Demand Draft/Banker's Cheque from Nationalized/scheduled bank in favour of Indian Institute of Management Indore, payable at Indore, should be submitted. The EMD should be valid for at least 90 days.
- c) EMD of all unsuccessful bidders will be returned after finalization of the tender. EMD of the successful bidder will be returned only after receipt of satisfactory service.
- d) The amount of EMD is liable to be forfeited, if the tenderer withdraws from the offer after submission of the tender or after the acceptance of the offer and fails to remit the Performance Security Deposit.
- e) No interest will be paid on the EMD.
- f) The details pertaining to Tender fee/EMD are to be filled as per Annexure-I.

### 4. ELIGIBILITY CRITERIA

#### 4.1 OID (Other Important Documents):

OID viz. Firm Incorporation Certificate, PAN details, TIN/CST/ST etc. details are to be provided.

## 4.2 Statutory Documents:

- a) The Bidder should give self-declaration certificate for acceptance of all terms & conditions of tender documents. A duly completed certificate to this effect is to be submitted as per the Annexure-II.
- b) The firm should be neither blacklisted by any Government Dept. and Hospitals in Indore, nor is any criminal case registered / pending against the firm or its owner / partners anywhere in India. A duly completed certificate to this effect is to be submitted as per Annexure-III.
- c) The firm should have valid accreditation certificate with IRDA on the date of submission of the tender. A duly sealed & signed valid certificate submitted to this effect.
- d) Bidders should have experience in providing Group Health Insurance continuously for last five years from the date of submission of the tender. The details of the same along with supporting document/copy of insurance policy are to be submitted. The details of the same along with supporting document are to be submitted as per the Annexure-IV.

## 4.3 Technical Criteria

Bidders required to sealed & signed of each page of technical bid and submit as per Annexure-V. Unsigned technical bid or the bids not in prescribed format will be rejected without assigning any reason.

## 5. FINANCIAL BID DETAILS

Financial bid given with tender to be submitted after filling all relevant information. The priced bid should be submitted strictly as per the Annexure-VII failing which the offer is liable for rejection.

## 6. TIME SCHEDULE

S. No.	Particulars	Date	Time
a.	Date of Online Publication of Tender	23-11-17	1730 Hrs.
b.	Bid Submission Start Date	23-11-17	1730 Hrs.
c.	Bid Submission Close Date	07-12-17	1500 Hrs.
d.	Closing date & time for Submission of Original Tender Fee and EMD along with Annexure-I	07-12-17	1500 Hrs.
e.	Opening of Technical Bids	08-12-17	1500 Hrs.

## 7. AVAILABILITY OF TENDER

The tender document can be downloaded from <http://eprocure.gov.in/eprocure/app> and be submitted only through the same website.

## 8. BID VALIDITY PERIOD

The bid will remain valid for 90 days from the date of opening as prescribed by IIM Indore. A bid valid for a shorter period shall be rejected, being non-responsive.

## 9. BID SUBMISSION

### 9.1 Instruction to Bidder

Bidders are required to enrol on the e-Procurement module of the **Central Public Procurement Portal (URL: <https://eprocure.gov.in/eprocure/app>)** by clicking on the link "Online Bidder Enrolment" on the CPP Portal. **The registration is completely free of charge.**

Possession of a valid Class II/III DSC in the form of smart card / e-token is a prerequisite for registration and participating in the bid submission activities. DSCs can be obtained from the authorised certifying agencies recognized by CCA India (e.g. Sify/TCS/nCode/eMudhra etc).

Bidders are advised to register their valid email address and mobile numbers as part of the registration process. These would be used for any communication from the CPP Portal.

Only one valid DSC should be registered by a bidder. Please note that the bidders are responsible to ensure that they do not lend their DSCs to others which may lead to misuse.

The Bidders are required to log in to the site through the secured log-in by entering their respective user ID / password and the password of the DSC.

The CPP portal also has user manuals with detailed guidelines on enrollment and participation in the online bidding process. The user manuals can be downloaded for reference.

Any queries related to process of online bid submission or queries related to CPP Portal in general may be directed to the 24x7 CPP Portal Helpdesk. The Toll Free contact numbers for the helpdesk are 1800 3070 2232, 7878007972 and 7878007973.

### 9.2 Online Bid Submission Procedure

**OID:** The file should be saved in a PDF version and should comprise of the following items:

1. Packet-1: Duly Completed Scanned PDF of PAN Card.
2. Packet-2: Duly Completed Scanned PDF of Registration Certificate Details.
3. Packet-3: Duly Completed Scanned PDF of GST.

**Cover-1:** The file should be saved in a PDF version and should comprise of the following items:

1. Packet-1: Duly Completed Scanned PDF copy of Annexure-I with copy of DD or Banker's Cheque for Tender Fee & EMD.
2. Packet-2: Duly Completed Scanned PDF copy of Annexure-II.
3. Packet-3: Duly Completed Scanned PDF copy of Annexure-III.

4. Packet-4: Duly Completed copy of IRDA Accreditation certificate.
5. Packet-5: Duly Completed Scanned PDF copy of Annexure-IV with supporting Documents.
6. Packet-6: The details of at least 4 major Hospitals located in Indore for Cashless Treatment
7. Packet-7: The details of the TPA along with contact details of TPA, if any.
8. Packet-8: Duly completed sealed & signed Technical Bid as per Annexure-V.
9. Packet-9: Duly Completed Copy of Company Profile as per Annexure-VI.

**Cover-2:** The BOQ should be downloaded from the website and should comprise of the following items.

1. Packet-1: Financial Bid in PDF version Filled with all relevant information as per Annexure-VII.

### **9.3 Offline Submission of Tender Fee and EMD**

It is also required to submit signed Tender Fee & EMD along with duly completed Annexure-I in original in a sealed envelope superscripted “**Notice Inviting Tender for Group Health Insurance Policy for IIM Indore Employees and their Family Members**” at the following address on or before 07-12-2017 at 1500 hrs.

Stores & Purchase Office  
First Floor, Administrative Block  
Indian Institute of Management Indore  
Prabandh Shikhar, Rau-Pithampur Road  
Indore-453 556 (M.P), India  
Phone: 0731-2439631-34  
Email: [stores@iimdr.ac.in](mailto:stores@iimdr.ac.in)

### **10. BID OPENING**

- a) Bids will be opened on 08-12-2017 at 1500 Hrs.
- b) Bids should be summarily rejected, if all required documents (mentioned in clause 9) are not submitted within stipulated date / time.
- c) Financial bids of technically qualified parties shall be opened at a later date.

### **11. BID EVALUATION**

The Technical Evaluation Committee of the Institute constituted for the purpose shall assess the ability of the agencies to render the requisite services based on the company profile, rating and on such other criteria as it may fix and the Financial Bids of only those firms qualifying the technical evaluation will be considered.

## **12. PAYMENT TERMS**

Payment to be made to the successful bidder along with the order.

## **13. LIQUIDATED DAMAGES**

- a) In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
- b) In case of failure in settlement of claims within the time frame, the penalty will be enforced as per Institute norms.

## **14. CONTRACT PERIOD**

The contract will be initially for a period of one year. Based on satisfactory performance, the contract may be extended further on mutually agreed terms and conditions.

## **15. DELIVERY SCHEDULE**

The successful bidder has to commence the service on 28-12-2017.

## **16. TERMS AND CONDITIONS**

### **16.1 General Terms & Conditions:**

- a) The bidder has to submit the relevant & readable files only as indicated in the tender documents. In case of any irrelevant or non-readable files, the bid may be rejected.
- b) IIM Indore reserves the right to accept or reject any or all the tenders in part or in full or may cancel the tender, without assigning any reason thereof.
- c) IIM Indore reserves the right to relax / amend / withdraw any of the terms and conditions contained in the tender document without assigning any reason thereof. Any inquiry after submission of the quotation will not be entertained.
- d) IIM Indore reserves the right to modify/change/delete/add any further terms and conditions prior to issue of purchase order.
- e) Conditional tenders will not be considered in any case.
- f) Tenders sent by fax & e-mail will not be accepted.
- g) In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of IIM Indore shall prevail.
- h) The Courts of Indore alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the Institute arising out of this service. It is specifically agreed that no court outside and other than Court in Indore shall have jurisdiction in the matter.



- i) Arbitration- All dispute and differences which may arise between the IIM Indore and the Insurance Company shall be referred to Director, IIM Indore whose decision shall be binding on all concerned.
- j) Bids which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.
- k) IIM Indore may issue corrigendum to tender documents before due date of Submission of bid. The bidder is required to read the tender documents in conjunction with the corrigendum, if any, issued by IIM Indore. The bidder is not supposed to modify the tender document.

#### **16.2 Special Terms and Conditions:**

- a) Cashless facility should be provided in at least four major multi-speciality hospitals located in Indore. Details of such Hospitals are to be provided. All transactions with these hospitals should be totally cashless.
- b) There should be a dedicated helpline (24 x 7) from the Insurance Company / TPA of Insurance Company available and the contact details should be furnished in the tender. Contact details of the TPA should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
- c) Door-step reimbursement facility for cases of reimbursement to individual and reimbursement amount can be made directly to the members only preferably within 15 days from the date of submission of required documents. The response time by the TPA at the time of admission should be maximum of six hours.
- d) Reports including the claims of individuals and the details of settlement are to be furnished to the Institute on monthly basis or as and when required by the Institute.
- e) All the regular and contractual employees of the IIM Indore and their family members irrespective of age group should be eligible to join the scheme. At present the retirement age for faculty is 65 and for the rest of the Employees it is 60.
- f) Admission and discharge to and from the hospital preferably on 24x7 basis.
- g) The successful Company shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.

## ANNEXURE – I

To  
**The Stores & Purchase Officer**  
Indian Institute of Management  
Prabandh Shikhar,  
Rau – Pithampur Road  
Indore

### **Sub: - EMD Details.**

Ref : -Tender No. IIMI/2017-18/23 dated 23-11-2017  
(Notice Inviting Tender for Group Health Insurance Policy for IIM Indore Employees and their Family Members)

Dear Sir,

The following DD/BC in favor of IIM Indore are enclosed herewith towards Tender Fee & EMD:

<b>Detail of DD</b>	<b>Amount</b>	<b>DD No. &amp; Date</b>	<b>Bank Name</b>
EMD	Rs. 5,000/-		
Tender Fee (Including tax)	Rs. 500/-		

Thanking you

Yours faithfully,

(Authorized Signatory with Seal)

**ANNEXURE – II**

To  
**The Officer (Stores & Purchase)**  
Indian Institute of Management  
Prabandh Shikhar,  
Rau – Pithampur Road  
Indore

**Sub: - Self Declaration Certificate**

Ref : -Tender No. IIMI/2017-18/23 dated 23-11-2017  
(Notice Inviting Tender for Group Health Insurance Policy for IIM Indore Employees and their Family Members)

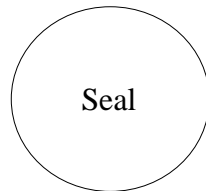
Dear Sir,

With reference to the above, I am/ We are offering our competitive bids for *Notice Inviting Tender for Group Health Insurance Policy for IIM Indore Employee and their Family Members*, I / We hereby reconfirm and declare that I / We have carefully read, understood & complying the above referred tender document including instructions, terms & conditions, specifications, schedule of quantities and all the contents stated therein and all subsequent corrigendum published on Institute website.

I / We also confirm that the rates quoted by me / us are inclusive of all taxes, duties etc., applicable as on date.

**Date:**

**Authorized Signatory**



**Name:**

**Place:**

**Designation:**

**Contact No.:**

**Email ID:**

**ANNEXURE – III**

**CERTIFICATE  
(to be provided on letter head of the firm)**

I hereby certify that the above firm neither blacklisted by any Central/State Government/Public Undertaking/Institute and Hospitals in Indore nor is any criminal case registered / pending against the firm or its owner / partners anywhere in India.

I also certify that the above information is true and correct in any every respect and in any case at a later date it is found that any details provided above are incorrect, any contract given to the above firm may be summarily terminated and the firm blacklisted.

**Date:**

**Authorized Signatory**

**Name:**

**Place:**

**Designation:**

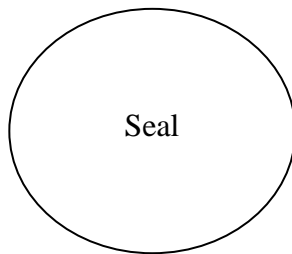
**Contact No.:**

**ANNEXURE – IV**

**Work Order Details:**

Evaluation Criteria	Year	Name of the Client	Policy details	Amount	Remark
<p><b>List of Purchase Order / Work Order/Policy where the similar type of Work executed by you during the last 5 years</b></p>	2013				<p><b>Supporting Documents are to be attached along with the Annexure-IV</b></p>
	2014				
	2015				
	2016				
	2017				

Date:



Place:

Authorized Signatory

Name:

Designation:

Contact No.:

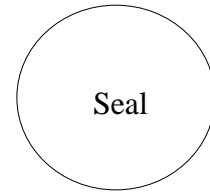
**ANNEXURE – V**

**TECHNICAL BID**

<b>Technical details</b>			
<b>Group Name</b>	Indian Institute of Management Indore.		
<b>Location</b>	Indore		
<b>Tentative Commencement Date</b>	28-12-2017	<b>Period</b>	One year
<b>Insured Group Details</b>			
Employee Strength As on	23-Nov-2017		
No. of employees	211		
No. of Dependents	555		
<b>TOTAL NOS. OF LIVES</b>	766 Details of employees and their family members is attached <b>(Appendix -1)</b>		
Family Definition	Employee, Spouse, parents, sisters, widowed sisters, widowed daughters, brothers, children, step children, divorced/separated daughter and step mother wholly dependent upon the employee and are normally residing with the employee. In case of son, the coverage will be till he starts earning or he attains the age of 25 years, whichever is earlier. In case of daughter, the coverage will be till she starts earning or gets married, whichever is earlier irrespective of the age limit. Dependency and other criteria to be decided as per Government of India Medical Attendance Rules.		
Maximum Age	Not Applicable		
Floater/Individual	Floater		
Sum Insured	Base cover of Rs. 5.00 Lakh per family + Additional cover of Rs. 5.00 Lakh per family in Super Top up.		
<b>Coverage and Benefits Details</b>			
Domiciliary Hospitalization	Covered		
Coverage of Pre Existing diseases	Covered		
Cashless facility	Applicable		
30 days waiting Period	Waived		
1st Year and 2 years exclusions	Waived		
30 Days Pre and 60 Days post hospitalization Expenses covered	Covered		
Maternity Benefit / New Born Baby	Covered Limit up to Base Policy only i.e. Rs.5,00,000/-		
Corporate Buffer	Rs 20 Lakh Limit up to Sum Insured. Additional Corporate Buffer of Rs.30 Lakh in Super Top up cover		
Co-Payment	Not Applicable		
Sub Limits For Disease / Room Rent Capping / Ambulance Charges per Case	4. Room-Rent –Rs.7500 per day (Max.) 5. ICU Rent– Rs.15,000/- per day (Max.) 6. Ambulance Charges- Rs.5000/- (Max) per case. Procedure / Surgery / Disease wise capping per case should be as specified in the <b>Appendix-2.</b>		

Other Conditions	<p>New Employees alongwith their dependents shall be included in policy from date of joining; and resigned / terminated employees alongwith their dependents shall be deleted from date of relieving. Accordingly, pro rata Premium to be charged/refunded in case of addition and deletion @ per family premium rate agreed upon.</p> <p>Addition and deletion in the family of existing employees' would not have any financial implication for the institute.</p>
TPA	TPA Services Involved (if any) and Name and contact details to be submitted. List of Network of Authorized hospitals to be provided.
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.

**Name and Signature of Authorized Person**



# INDIAN INSTITUTE OF MANAGEMENT INDORE

Appendix-1

Employee strength as on	23-11-2017
No. of Employees	211
No. of Dependents	555
Total No. of Lives	766

Primary member (Self) + Age Band	No. of Employees
0-25	2
26-30	19
31-35	51
36-40	47
41-45	39
46-50	22
51-55	19
56-60	9
61-65	3
<b>TOTAL</b>	<b>211</b>

Dependents Age Band	No. of dependents
0-25	216
26-30	31
31-35	43
36-40	42
41-45	31
46-50	23
51-55	31
56-60	34
61-65	28
more than 65	76
<b>TOTAL</b>	<b>555</b>

Name and Signature of Authorized Person

seal

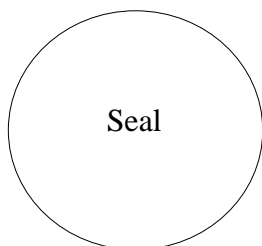


# INDIAN INSTITUTE OF MANAGEMENT INDORE

## Appendix-2

<b>Sr. No.</b>	<b>Procedures / Surgeries</b>	<b>Metro Locations</b>	<b>Non-metro Locations</b>
1	Appendectomy	1,00,000/-	70,000/-
2	Eye related	1,00,000/-	70,000/-
3	Cholecystectomy	1,00,000/-	70,000/-
4	Hernia	1,00,000/-	70,000/-
5	Hydrocele repair	1,00,000/-	70,000/-
6	Hysterectomy	1,00,000/-	70,000/-
7	Piles related	1,00,000/-	70,000/-
8	Kidney stone removal (including DJ stent removal for the same stone)	1,50,000/-	1,20,000/-
9	Joint Replacement (Unilateral)	2,80,000/-	2,10,000/-
10	Coronary Artery Bypass Grafting (CABG)	3,50,000/-	2,70,000/-

**Name and Signature of Authorised Person**



**ANNEXURE –VI**

**Company Profile (Copies of documents to be enclosed)**

<b>Name of the Party</b>		
<b>Date of Incorporation / Establishment</b>		<b>Supporting documents are to be attached along with the Annexure-VI</b>
<b>PAN Number</b>		
<b>GST Registration Number</b>		
<b>Office Address for Postal Communication</b>		
<b>Authorized Signatory Details</b>	<b>Name</b>	
	<b>Designation</b>	
	<b>Email</b>	
	<b>Phone</b>	
<b>Details of Contact other than Authorized Signatory</b>	<b>Name</b>	
	<b>Designation</b>	
	<b>Email</b>	
	<b>Phone</b>	

**Signature and Seal of the Tenderer:**

**Name in Block Letter:**

**Designation:**

**Contact no.**

**Full Address:**

**ANNEXURE – VII**

**FINANCIAL BID**

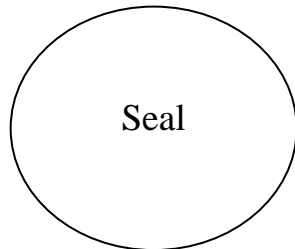
<b>S. No.</b>	<b>Particulars</b>	<b>Total Premium per family</b>
01	Premium for coverage of Rs.5.00 Lakh per family for a period of one year	
02	Additional Coverage- Super Top-up of Rs.5.00 Lakh per family over and above the cover of Rs.5.00 lakhs for a period of one year	
	Taxes/Charges (if any): _____%	
	<b>Total premium per family in figures (Including taxes /charges)</b>	
	<b>Total premium per family in words</b>	

Note:

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

**Date:**

**Place:**



**Authorized Signatory:**

**Name:**

**Designation:**

**Contact No.:**