

**HEAVY ENGINEERING CORPORATION LIMITED**  
**(A Govt. of India Enterprises)**  
**Ranchi**

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**LIMITED TENDER ENQUIRY (LTE)**

**SUBJECT: E-TENDERING WITH E-PRICE BIDS FOR MEDICAL/HEALTH INSURANCE POLICY  
FOR EMPLOYEES AND THEIR DEPENDENT FAMILY MEMBERS OF HEAVY  
ENGINEERING CORPORATION LIMITED**

M/s Heavy Engineering Corporation Limited (hereinafter referred to as HECL), a Government of India Enterprise under Ministry of Heavy Industry invites the tender from following bidder only :-

- i. THE ORIENTAL INSURANCE CO. LTD., RANCHI
- ii. THE NEW INDIA ASSURANCE CO. LTD., RANCHI
- iii. M/S. UNITED INDIA INSURANCE CO. LTD., RANCHI
- iv. M/S.NATIONAL INSURANCE COMPANY LIMITED, RANCHI

(Offer received from other bidders shall be considered as “unsolicited bids” and shall not be considered for evaluation.)

for providing Medical/Health Insurance to Employees and their Dependent Family members as per terms and conditions mentioned in the LTE for the period of two years i.e **01.10.2021 to 30.09.2023**. The policy shall come into effect from **01.10.2021 (00:00 Hrs IST) and remain valid up to 30.09.2023 (24:00 Hrs IST)** and further extendable as per of Terms & Conditions of this LTE. However, **the premium value for the year of 2021-2022 (01.10.2021 to 30.09.2022) will be decided through this LTE** and the succeeding years premium of the policy will be decided on the basis of Incurred Claim Ratio (ICR) of the preceding years.

Tenders are invited electronically through website. Tenders are to be submitted strictly as per guidelines furnished in the website of <https://etenders.gov.in> and hereunder:

**INSTRUCTION TO BIDDERS (ITB)**

1.0 **TENDER SUMMARY :**

Tender Ref No.	HEC/P&A/Mediclaim/2021-82 dated 11.08.2021	
Cost of Tender documents / Tender Fee	Rs 7,500/-	
Mode of Tender:	E tender with e-price bid	
Type of tender	Two Bid tender- (i) Techno-Commercial Bid (ii) Price Bid	
Earnest Money Deposit (EMD) (To be submitted in the form of DD / BG in favor of Heavy Engineering Corporation Limited, Payable at Ranchi	Earnest Money deposit/Security deposit has been exempted	
Last date and time for on-line submission of tender	25.08.2021	UPTO 17 Hrs (IST)
Due date and time for on line opening of tender :	26.08.2021	AT 17 Hrs (IST)
Due date and time for online opening of Price bid of technically suitable firms	Will be intimated through e-tender portal	
(Under unforeseen circumstances and if the due date falls on holiday, the tender will be opened on the next full working day at same time		

Bidders are required to upload the bids along with all supporting documents including price part (BoQ) only on the e-tendering website (<https://etenders.gov.in/eprocure/app>), on or before the due date and time for submission of bids.

NOTE: Price bid HEC reserves the right to extend / change the schedule of any activity by intimating the bidders through a notification on the e-tender portal.

**2.0 Contents of tender documents:**

1	Techno-Commercial Terms and Conditions of NIT	Annexure "A"
2	Template for Price Bid/BOQ format for online submission by the bidder	Price Bid Format/BOQ.xls

**3.0 Requirements for Vendors:**

- A) P.C. connected with internet.
- B) Registration with Service provider portal <https://etenders.gov.in>
- C) The vendor should possess a Class-II or Class III Digital Signature certificate (Mandatory). (Bids will not be recorded without Digital Signature Certificate.)
- D) Registration / Enrollment of Bidder on e- tender Portal of HEC: In order to submit the bid, the bidders have to get themselves registered online on the e- tender portal of HEC Ltd with valid Digital Signature Certificate (DSC ) issued from any agency authorized by CCA and which can be traced upto the chain of trust to the Root Certificate of CCA. The online Registration of the Bidders on the portal will be free of cost and one time activity only. The registration should be in the name of the bidder, whereas DSC holder may be either bidder himself or his duly authorized person.

4.0 For **registration**, Submission procedure and method of correspondence etc. Please visit our website: <https://www.hecltd.com> / <https://etenders.gov.in> and click on the relevant link for help.

**5.0 Help for participating in e-tender:**

The detailed method for participating in the e-procurement are available on the website <https://www.hecltd.com> or <https://etenders.gov.in> The bidders have to Log on to official website and then click on the specified links to start participating in the e-procurement process.

NB :

- (I) Please note that there is no provision to take out the list of parties downloading the tender document from the above referred web site . As such , tenderers are requested to see the website once again before due date of tender opening to ensure that they have not missed any corrigendum uploaded against the said tender after downloading the tender document. The responsibility of downloading the related corrigendum, if any , will be that of the downloading parties.
- (II) No separate intimation in respect of corrigendum to this NIT( if any ) will be sent to tenderers who have down loaded the documents from website. Please see websites i.e., <http://www.hecltd.com> or <http://www.etenders.gov.in>

6.0 The offer should be submitted (uploaded) strictly as per the terms and conditions and Procedures laid down in the website <https://etenders.nic.in> tender document failing which the offer is liable for rejection.

Bidders should download the complete NIT including the Annexure and read carefully before filling the details and uploading the documents.

- 7.0 The offers with any deviations to the NIT Terms and conditions shall be liable for rejection.
- 8.0 The bidder must upload all the documents required as per the terms of NIT. (Any other document uploaded which is not required as per the terms of the NIT shall not be considered.)
- 9.0 It may please be noted that E-tendering or e-procurement fall under the purview of the Information Technology Act 2000 and Information Technology ( Amendment) Act 2008 and other relevant acts and subsequent amendments if any .
- 10.0 There will be no physical sale of the tender documents.
- 11.0 **PREPARATION OF TENDER DOCUMENTS :**

Tender is to be submitted in two bid system in the following manner and shall be submitted through electronic mode only:

- a. Techno-commercial bid (Part 1) – The offer is to be scanned and uploaded in our portal consisting technical details

The commercial terms and conditions (as per Annexure B , Annexure-C, Annexure-D). The format shall be downloaded and the same excel file duly filled by the bidder is to be uploaded while submitting the offer. No price part is to be uploaded in this part.

- b. Part -II – Price-Bid/BOQ: This part of the offer should contain price portion .The format of Price Bid/BOQ which in excel format shall be downloaded by the bidder and rate offered by the bidder shall be filled in the excel file and uploaded the same excel file of e-tendering system while submitting the offer. The price bid/BOQ which is incomplete and not submitted as per the instructions given will be liable for rejection.

Note :

Bidders are requested to upload all the attachments /documents in one single PDF File in Other Important Documents (OID) or as indicated in the online instructions. For example if more than one document is to be uploaded in support of Eligibility criteria or proveness criteria or any other requirement then bidder must prepare one single PDF file of all the related documents and then upload in the system in OID

### **Bid Opening Process is as below:-**

**Cover-I:** Technical bid opening date will be as per given dates. If any clarification is needed from the bidder about the deficiency in his uploaded documents in Cover-I, he will be asked to provide it through Short fall documents folder in e-tendering portal. The bidder shall upload the requisite clarification / documents within time specified by HEC, failing which tender will be liable for rejection.

**Cover-II:** The financial bids of the contractors / firms found to be meeting the qualifying requirements and technical criteria shall be intimated through

portal. (Depending on Cover-I evaluation any changes in the date shall be intimated through e-tendering portal).

## **12.0 DISCLAIMER CLAUSE:**

The Company (**Heavy Engineering Corporation Ltd.**) nor the service provider ([www.etenders.gov.in](http://www.etenders.gov.in)) is responsible for any failure of submission of bids due to failure of internet or other connectivity problems or reasons thereof.

## **13.0 PLEASE READ CAREFULLY BEFORE YOU QUOTE: -**

Last date of Receipt of Tender Document: by 5:00 PM (IST) 25.08.2021

Due date of tender opening (Part 1 only): at 5:00 PM (IST) 26.08.2021

1. Services to be provided as specified in LTE.
2. Offer has to be quoted on FOR HEC Ltd, Ranchi basis. The rate quoted shall be for **per primary member exclusive of GST.**
3. Validity – Minimum 90 days from the date of opening of tender.
4. Price bid to be uploaded as per BOQ of NIT.
5. **Terms and conditions in Annexure B, Annexure C & Annexure-D to be submitted/uploaded along with Technical (Part-I) bid & Supporting Documents.**
6. Tender fee of Rs.7,500.00 in the form of DD/BG to be submitted separately before opening date by the participating firm as per the eligibility at the following address:-

MGR./P&A  
HQRS/Admn Building  
HEC Ltd., Dhurwa  
Ranchi- 834004  
Jharkhand

**Annexure-A**

**(To be signed & Stamped by bidder as acceptance of below terms & Conditions)**

**1.0 SCOPE OF INSURANCE COVERAGE**

1.1 The Scope of Insurance Coverage for all regular employees of HEC and their dependent family members. The age group of the existing regular employees of the Company is in the range of 18 years to 60 years. The total number of regular employees as on 01<sup>st</sup> June, 2021 is around 1373.

Insured Group Details		
Employee Strength As on	01 <sup>st</sup> June,2021	Numbers are tentative and may increase or decrease.
Number of Employees	1373	
Number of Dependents	3926	
Total Number of Lives	5299	
Family Definition	<p>“Family”:- In relation to a regular employee includes:</p> <p>(i) the wife or husband as the case may be of the employee whether residing with him or not but does not include a wife or husband as the case may be, separated from the employee by a decree or order of a competent court.</p> <p>(ii) sons or daughters or step sons or step daughters of the employee and wholly dependent on him, but does not include child or step child who is no longer in any way dependent on the employee or has been deprived of by or under any law.</p> <p>(iii) Parent wholly dependent on the employee and residing with him subject to maximum income of the parents as per the ceiling decided by the Company from time to time. In case of female employee either her parents wholly dependent on her OR parents-in-law wholly dependent on her and residing with her. In this case also, the maximum income of the parents/parents-in-law should be as per the ceiling decided by the Company from time to time.</p>	No age limit for dependent parents, however son more than 25 years and daughter after marriage shall not be treated as dependent.

- 1.2 The Tenderer shall carefully check the scope of insurance coverage and shall satisfy himself regarding the requirement and completeness of the insurance coverage and facilities associated with it while submitting their offer.

## **COMMERCIAL TERMS & CONDITIONS**

### **2.0 PRICE**

The Tenderer shall quote their price for the scope of work in Price Schedule Format. The price quoted shall be firm and binding and shall not be subject to any variation whatsoever on any account during the policy period excepting statutory variation in taxes & duties. The price quoted shall be inclusive of all charges but excluding GST.

### **3.0 NO CLAIM OR COMPENSATION FOR SUBMISSION OF TENDER**

The Tenderer whose Tender is not accepted shall not be entitled to claim any costs, charges, expenses of and incidental to or incurred by him through or in connection with his submission of Tender, even though HECL may elect to withdraw the Invitation to Tender.

### **4.0 ACCEPTANCE OF TENDER**

A two-stage procedure shall be adopted for evaluating the tenders. The Techno-Commercial part will be evaluated first with respect to the terms and conditions of the LTE. The price part of only those Tenderers/Bidders will be acceptable who found techno commercially eligible/acceptable. The successful bidder would be selected on the basis of overall lowest quoted rate as per the price format.

### **5.0 GENERAL TERMS AND CONDITIONS**

- (i) Tenderer shall submit their offer strictly as per terms and conditions of Tender document without any deviation.
- (ii) HECL reserves the right to modify, expand, restrict, scrap, refloat or cancel the Tender at any stage without assigning any reason.
- (iii) HECL also reserves the right to accept or reject any or all the tenders without assigning any reasons.
- (iv) The application for tender does not entitle any tenderer for automatic grant of award.
- (v) Responses received after the stipulated time period or not in accordance with the specified format will be summarily rejected.
- (vi) The tenderer should sign on each page of the tender documents.
- (vii) Financial bids of technically qualified parties shall be opened at a later date.
- (viii) The Technical Evaluation Committee of the HECL 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.

- (ix) Bids which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.
- (x) Tenders sent by fax & e-mail will not be accepted.
- (xi) In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of HECL shall prevail.
- (xii) The scheme should have provisions for new entrants in service to get coverage within 24 hours of communication from HECL.
- (xiii) The successful Company shall at its own cost comply with the provisions of orders and notifications issued by IRDA and Government from time to time.
- (xiv) In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
- (xv) In case of failure in settlement of claims within the time frame, the penalty will be enforced as per Company's norms.
- (xvi) The period of contract will be extendable on mutually agreed terms and conditions, which is liable to be terminated with one month's notice, if any lapse or unsatisfactory performance of the Company/firm is noticed.
- (xvii) The L1 bidder/Insurer will provide Premium Bill/Invoice and Bank details for payment of the Premium amount.
- (xviii) The Courts of Ranchi alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the HECL arising out of this service. It is specifically agreed that no court outside and other than Court in Ranchi shall have jurisdiction in the matter.

#### **6.0 SPECIAL TERMS AND CONDITIONS:**

- (i) Cashless facility should be provided in at least four major multi-specialty hospitals located in Ranchi. Details of such Hospitals are to be provided. All transactions with these hospitals should be totally cashless.
- (ii) 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.
- (iii) Reports including the claims of individuals and the details of settlement are to be furnished to the Company on monthly basis or as and when required by the HECL.
- (iv) Admission and discharge to and from the hospital preferably on 24x7 basis.

## **7.0 PERIOD OF VALIDITY OF TENDER**

Unless otherwise specified, the Tenderer/bidder shall keep his tender valid for HECL's acceptance, for a period of 90 (ninety) days from the due date of receipt of the tender.

## **8.0 EVALUATION CRITERIA**

The price quoted by you as per price schedule format, shall be evaluated on overall basis and overall L1 bidder shall be selected based on the price quoted but excluding GST.



**ANNEXURE-B**  
**(To be signed & Stamped by bidder)**

**(On office letter head)**

Date. \_\_\_\_\_

To  
Manager  
(P&A)/Hqrs HEC  
LTD, HQ  
Plant Plaza Road,  
Dhurwa, Ranchi-  
834004 Jharkhand

Dear Sir,

Sub: Notice Inviting Tender for Group Medical/Health Insurance Policy for Employees and their dependant Family Members of Heavy Engineering Corporation Limited.

Ref: Tender No. – HEC/P&A/Mediclaim/2021-82, dated 11.08.2021

With reference to the above, I am/ We are enclosing our Notice Inviting Tender for Group Health Insurance Policy for Heavy Engineering Corporation Limited, Ranchi.

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

I / We hereby undertake to abide by all the instructions, terms & conditions & all the obligation of this LTE and there will be no deviation on our part/ from our end in compliance of the terms & conditions of the said LTE.

Thanking you

Yours faithfully,

(Signature of the Authorized Person of bidder organization)

Name

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

Seal

**ANNEXURE-C**

**(To be signed & Stamped by bidder as acceptance of below terms & Conditions)**

**TECHNICAL BID- ELIGIBILITY CRITERIA**

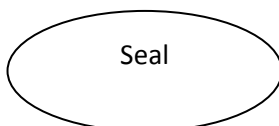
Technical Requirements	Complied Yes / No.	Supporting documents Must be enclosed.
Tender Document Fee		
IRDA Accreditation Certificate		
Adequate experience in providing Group insurance during past 5 years		
Tender documents duly signed on each page		
The agency should have satisfactory Medical Claims Settlement record.		
The agency should have Average Annual Turnover of at least Rs 500 Crores during the last three financial years 2018-19, 2019-20 & 2020-21.		
Cashless treatment in at least 4 major Hospitals located in Ranchi. Name of such Hospitals to be provided.		
Cashless treatment in at least 4 major Hospitals located in the cities of Mumbai, Kolkata, Delhi and Chennai. Name of such Hospitals to be provided.		

(Signature of the Authorized Person of bidder organization)

Name

\_\_\_\_\_

Mobile No.



## **ANNEXURE-D**

### **(To be signed & Stamped by bidder as acceptance of below terms & Conditions)**

#### TECHNICAL BID FOR GROUP HEALTH INSURANCE POLICY FOR HECL EMPLOYEES AND THEIR DEPENDENT FAMILY MEMBERS OF HEAVY ENGINEERING CORPORATION LIMITED

1. Regular Employee-Per Family a cover of Rs.3.00 lakh per annum on family floater basis with additional corporate buffer upto 100% of insured amount.
2. The definition of family as per HEC Policy is as follows –
  - A- “Family”:- In relation to a regular employee includes:
    - (ii) the wife or husband as the case may be of the employee whether residing with him or not but does not include a wife or husband as the case may be, separated from the employee by a decree or order of a competent court.
    - (ii) sons or daughters or step sons or step daughters of the employee and wholly dependent on him, but does not include child or step child who is no longer in any way dependent on the employee or has been deprived of by or under any law.
    - (iii) Parent wholly dependent on the employee and residing with him subject to maximum income of the parents as per the ceiling decided by the Company from time to time. In case of female employee either her parents wholly dependent on her OR parents-in-law wholly dependent on her and residing with her. In this case also, the maximum income of the parents/parents-in-law should be as per the ceiling decided by the Company from time to time.
3. Corporate Buffer of Rs 50 lakh for the regular Employees of HEC & their family members.
4. Premium will be payable annually for sum assured & corporate buffer.
5. The same shall be subject to the following conditions:-
  - a. Pre-existing ailments to be covered without any deletion.
  - b. No age limit for dependent parents, however son more than 25 years and daughter after marriage shall not be treated as dependent.
  - c. No waiting period (Addition and Deletion from the date of nomination/relieving from the services respectively).
  - d. No waiting period for maternity benefit i.e., 9 months waiting period under maternity benefit will be waived from the policy. Maternity benefit will be given upto three child.
  - e. Maternity benefit subject to maximum Rs. 50,000/-. Mother and Child to be considered as one unit when in hospital. Pre and post hospitalization expenses to be covered in Maternity.

- f. Miscarriage and abortion arising out of Medical Termination of Pregnancy for any congenital or genetic abnormality or for medical complication to be covered.
- g. Newborn child to be covered from day one of the birth.
- h. No first year exclusions i.e., all to be covered immediately.
- i. Treatment in any hospital in India within Insurance coverage. In case of hospitals not covered by TPA for cashless facility, reimbursement is to be acceptable which has at least 10 in-patient beds or Hospitals covered through as per IRDA guidelines/ registered with local authority.
- j. Treatment taken for Accidents can be payable even on OPD basis in Hospital up to Sum Insured.
- k. 30 days before and 60 days after hospitalization for the same illness is covered.
- l. Settlement/Reimbursement within 15 working days on receipt of final claim documents
- m. Angiography payable irrespective of the result.
- n. Cost of blood /transfusion in case of admission.
- o. Ambulance charges are payable up to Rs 2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs750/- per Hospitalization. Ambulance charges actually incurred on transfer from one center to another center due to Non availability of medical services/ medical complication shall be payable in full.
- p. Refund, if any, in respect of deletions may be paid within 15 days.
- q. Mid-term inclusion only in case of childbirth or any death will not be charged extra.
- r. **Day Care procedures** –Given the advances made in the treatment techniques many medical treatments formerly requiring hospitalization, can now be treated on a day care basis. This scheme would also provide for day care facilities (which require less than 24 hours hospitalization) for such identified procedures.

However, OPD services shall not be part of Day Care facilities. Day care facilities would be available for the following medical treatment: -

- i. Eye Surgery
- ii. Lithotripsy (kidney stone removal)
- iii. Tonsillectomy
- iv. D&C
- v. Dental surgery following an accident
- vi. Surgery of Hydrocele

- vii. Surgery of Prostrate
- viii. Few Gastrointestinal Surgery
- ix. Genital Surgery
  - x. Surgery of Nose/Throat/Ear
  - xi. Surgery of Urinary System
  - xii. Dialysis
  - xiii. Chemotherapy
  - xiv. Radiotherapy
  - xv. Treatment related to dog bite/snake bite etc.
  - xvi. Laparoscopic therapeutic surgeries that can be done in day care
  - xvii. Identified surgeries under General Anesthesia or any procedure mutually agreed up on between insurer and health care provider.
  - xviii. Treatment of fractures/dislocation, Contracture releases and minor reconstructive Procedures of limbs which otherwise require hospitalization.
- s. TPA will be at our choice. There should be a dedicated helpline (24 x 7) from the TPA of Insurance Company available. In addition to this, there should be a dedicated TPA Desk at our Wellness Center/Corporation's Hospital for obtaining the approval/reference from HEC Management before initiation of any Medical treatment in other Hospital.
- t. No advance payment /deposition of an initial sum in the network/empanelled hospital/nursing home.
- u. In the event of any claim becoming admissible under this scheme, the company will pay through TPA to the Hospital / Nursing Home or insured person the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such insured person but not exceeding the Sum Insured in aggregate mentioned in the schedule hereto.
  - i) Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding 1.5% (for Ranchi and other B type cities) and 2% (For Delhi, Kolkata, Delhi, Mumbai and other A type cities) of the insured amount for per day.
  - ii) Intensive Care Unit (ICU) expenses not exceeding 2% (for Ranchi and other B type cities) and 2.5% (For Delhi, Kolkata, Delhi, Mumbai and other A type cities) of the insured amount for per day.
  - iii) Surgeon, team of surgeons, Assistant surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
  - iv) Nursing Charges , Service Charges, IV Administration Charges, Nebulization Charges, RMO charges , Anesthetic , Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, Defibrillator Ventilator, orthopedic implants, Cochlear Implant, any other implant, Intra-Ocular Lenses, infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/diagnostic tests, X-ray CT Scan, MRI, any other scan, scopies and such similar

expenses that are medically necessary, or incurred during hospitalization as per the advice of the attending doctor and **no copayment will be applicable for any disease/surgery.**

- v) Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the insured.

**(For Information to the prospective bidders)**

**Details of Premium Paid and Claimed Amount for the Last Two Years (Amount in Rs.)  
as on 30.06.2021**

<b>1st October to 30<sup>th</sup> September</b>	<b>Sum Insured (family floater) + Corporate Buffer of Rs 50 Lakh</b>	<b>Premium paid for Basic sum insured + Corporate Buffer of Rs 50 Lakh</b>	<b>Claimed amount against basic sum insurance</b>	<b>Claimed amount against Corporate buffer insurance</b>	<b>Total Premium paid</b>	<b>Total claims settled</b>
2019-20	300000	2,43,21,000.00(at inception)  Net Premium - 2,38,84,883.00(after all additions/deletions)	1,32,08,100.00	406856.00	2,43,21,000.00	1,36,14,956.00 (claim ratio 57%)  (ICR based on net premium)
2020-21 (up to 30 <sup>th</sup> June 2021)	300000	18,886,500.00 (at inception)  Net Premium - 1,86,78,468.00(after all additions/deletion)	1,58,38,182.00		1,86,78,468.00	15838182.00 (claim ratio 85%)  (ICR based on net premium)

**PRICE BID (Part-II)**

FINANCIAL BID FOR GROUP HEALTH INSURANCE POLICY FOR HECL EMPLOYEES  
AND THEIR DEPENDENT FAMILY MEMBERS

**PARTICULARS- PER FAMILY A COVER OF RS.3.00 LAKH PER ANNUM ON  
FAMILY FLOATER BASIS WITH CORPORATE BUFFER of Rs.50 LAKH FOR THE  
REGULAR EMPLOYEES OF HEC & THEIR DEPENDENT FAMILY MEMBERS  
(FROM 01.10.2021 TO 30.09.2022)**

1. The tenderer shall upload the digitally signed Schedule of price bid in the form of BOQ.xls.
2. Bidders may please note, the schedule of quantities is attached in the portal. The same (BOQ) shall be downloaded and to be filled in the editable (un protected) cells only and they should necessarily submit their financial bids in the format provided after entering the financial quotes, name of the bidder etc.
3. Bidders to note that the price as per the offer is strictly to be mentioned under Part-II of Price bid and not to be disclosed in any manner under techno-commercial bid Part-I ,In case price of the bidder is disclosed under techno-commercial bid Part-I , the offer of the firm will be summarily rejected.
4. **NO PRICE SHALL BE MENTIONED IN TECHNICAL BID.**