

TENDER SCHEDULE



THE TAMIL NADU HANDLOOM WEAVERS' CO-OPERATIVE SOCIETY LTD.,
BALASUNDARAM BUILDING ,
350, PANTHEON ROAD, EGMORE,
CHENNAI – 600 008,
TAMIL NADU, I N D I A

OFFICE OF THE TNHWCS Ltd.,
Ref. No.: Co-optex/Mediclaim /2019-20/K3/2019-1

TENDER NO:

Dt.

Tender Document for

APPOINTMENT OF INSURER FOR INSURANCE WITH CASHLESS FACILITIES UNDER
TAILOR MADE GROUP MEDICLAIM SCHEME WITH FLOATER BASIS TO THE OPTED
EMPLOYEES OF CO-OPTEX FOR THE PERIOD 2019-20 i.e.,
FROM 01.04.2019 to 31.03.2020.

Date & Time of Opening (Part-I): 22.02.2019 @ 11:30 AM

Phone: +91-44-28193371, 28192284
Gram : HANDLOOM

Fax : +91-44-28192464
E-mail : cooptex@cooptex.com,
Website : www.cooptex.com

THE TAMILNADU HANDLOOM WEAVERS' CO-OPERATIVE SOCIETY LTD.,

Registered Office : BALASUNDARAM BUILDINGS, 350, PANTHEON ROAD,
EGMORE, CHENNAI-600 008, TAMILNADU.

This tender schedule is issued to M/s.....

Sl.No.

NOTICE INVITING BID

- 1.0. Sealed Bid in English in Original are invited by The TNHWCS Ltd., for insurance with **cashless/claim facilities** under Tailor made Group Mediclaim Scheme with floater basis to the opted employees of Co-optex for the Financial Year 2019-20 i.e., from 01.04.2019 to 31.03.2020.
- 1.1. Tender Ref.No. : Co-optex/Mediclaim /2019-20/K3/2019-1
- 1.2. Cost of Tender Document : Rs.500/- + 18% GST in person Rs.590/- and by Post Rs.650/-.
- 1.3. Tender Document sale period: 07.02.2019 To 21.02.2019
- 1.4. Last Date and time for receipt of offer : 22.02.2019 @ 11:00 A.M.
- 1.5. Opening of Tender (Part-I) : 22.02.2019 at 11:30 A.M.
- 2.0. The qualifying requirements and other details are available in the tender documents. The tender documents (non-transferable) can be had from the office of The TNHWCS Ltd, 350, Pantheon Road, Egmore, Chennai-600 008 on all working days between 11.00 AM and 5.45 PM during office hours from 07.02.2019 To 21.02.2019 upto 5.45 P.M. in the above address also. Tender document inclusive of taxes which is non transferable. It can be paid either by cash or nationalised Bank Demand Draft drawn in favour of TNHWCS Ltd., Payable at Chennai. No other mode of payment will be accepted. The remittance and forwarding letter should bear tender reference and be addressed to the Managing Director, The TNHWCS Ltd., 350, Pantheon Road, Egmore, Chennai-600 008, Tamilnadu. The tender documents can also be downloaded from Government website www.tenders.tn.gov.in and www.cooptex.com at **free of cost.**

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- 3.0. Further details such as qualifying requirements and general conditions etc. are available in the tender documents. For any clarification, please contact The Assistant General Manager (A/C), The TNHWCS Ltd., Head Office, Balasundaram Buildings, 350, Pantheon Road, Egmore, Chennai-600 008, Tamilnadu.
Phone : +91-44-28193371, 28192284, AGM (A/c) Cell No.9444303371.
Fax : +91-44-28192464.
- 4.0. The TNHWCS Ltd., takes no responsibility for delay, loss or non-receipt of tender documents or any letter sent by post either way.
- 5.0. The cost on account of preparation of bid, negotiation, discussion etc. as may be incurred by the bidder in the process of finalisation of the contract are not reimbursable by The TNHWCS Ltd.
- 6.0. The Managing Director, The TNHWCS Ltd. reserves the right to reject any or all bids, wholly or partially, without assigning any reasons whatsoever.
- 7.0. A pre-bid conference with all prospective bidders shall be held at office of The TNHWCS Ltd., 350, Pantheon Road, Egmore at CHENNAI if required for the purpose of clarifications on the bidding documents. Any clarification (or) interpretation can always be deliberated during the Pre-bid conference. The **Pre-bid conference is scheduled on 14.02.2019 at 3.00 P.M.**
- 8.0. At any time before the scheduled submission of bid, The TNHWCS Ltd. may, for any reasons, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the bidding documents by amendment. The amendment / response to clarification(s), if any, will be sent in writing to all the prospective bidder and will be binding on them. Amendments, if any issued for the Tender shall form part and parcel of the Tender Document.
- 9.0. Amendments will also be displayed in The TNHWCS Ltd's website. Insurers are requested to visit The TNHWCS Ltd's website and note the amendments before submission of offer. The TNHWCS Ltd shall not be responsible if any Insurer omits to notice any amendments. Amendments will be numbered consecutively:

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Co-optex is an Apex Society registered under Tamilnadu Co-operative Societies Act and having Head Office at No.350, Pantheon Road, Egmore, Chennai-8 and 11 nos of Regional Offices in India. The address details are given below.

1. Co-optex, Head Office, 350, Pantheon Road, Egmore, Chennai-600 008.
2. Co-optex Regional Office, 201-A, Dr.Alegesan Road, Sai Baba Mission Post, COIMBATORE-641 011.
3. Co-optex Regional Office, Post Box No.10, Chidambaram Road, CUDDALORE-607 002.
4. Co-optex Regional Office, Co-optex Guest House Building, 350, Pantheon Road, Egmore, CHENNAI-600 008.
5. Co-optex Regional Office, Andal Street, Alagappan Nagar , MADURAI-625 003.
6. Co-optex Regional Office, Co-optex Building, 343, Bazaar Street, SALEM-636 001.
7. Co-optex Regional Office, Pudukottai Road, Vairam Nagar, (Opp. New Housing Unit), THANJAVUR-613 005.
8. Co-optex Regional Office, Swamy Nellaiyappar High Road, Opp. to Taluk Office, TIRUNELVELI-627 001.
9. Co-optex Regional Office, Opp. to Government ITI, Post Box No.104. Melmanavoor, 284/3, Bangalore Road, VELLORE-632 010.
10. Co-optex Regional Office, No.138, Benne Govindappa Road, Basavangudi, BANGALORE-560 004.
11. Co-optex Regional Office, No.204, Udyog Mandir No.2, 7-C, Pitamber Lane, Mahim, MUMBAI-400 016.
12. Co-optex Regional Office, 29-2-5, Ramamandiram Street, Governorpet, P.B.No.404, VIJAYAWADA-520 002.
13. Co-optex International, 350, Pantheon Road, Egmore – 600 008.

The address details in respect of Showrooms, Regional Warehouses, and Regional Institutional Sales showrooms are available at Co-optex The TNHWCS Ltd. Website www.cooptex.com linked with Right to Information Act 2005.

The premium payment will be made by Co-optex Head Office at Chennai once the insurance is awarded.

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APPOINTMENT OF INSURER FOR INSURANCE WITH CASHLESS / CLAIM FACILITIES UNDER TAILOR MADE GROUP MEDICLAIM SCHEME WITH FLOATER BASIS TO THE OPTED EMPLOYEES OF CO-OPTEX FOR THE FINANCIAL YEAR 2019-20 i.e., FROM 01.04.2019 to 31.03.2020.

Ref. No.: 1. Co-optex/Mediclaim /2019-20/K3/2019-1

- 1.0. The Tender document comprises of the following:
 - i) Method of submission of offer and other conditions
 - ii) General tender conditions, service parameters.
 - iii) Scope of coverage in respect of policy
- 2.0. You are requested to submit your most competitive offer within the stipulated date and time mentioned below, in the manner and method prescribed.
- 3.0. METHOD OF SUBMISSION OF BID AND OTHER CONDITIONS
 - A) The Bid proposals are to be submitted in Two Parts, in sealed covers. It shall be free from any ambiguity, cutting, use of correcting fluid or overwriting. Correction, if any, must be neatly done, and should be initiated by the persons, who sign the bids, along with duly affixing office seal stamp and date. The cover shall be pasted properly before applying the wax seal. Failure to do so would result in rejection of such bids. All bids shall be prepared in English language only by typing or printing with indelible black ink.
 - B) An authorised representative of the firm shall initial all pages of the bid proposal.
 - C) For preparation of bid proposals, bidders are expected to examine the bidding documents in detail and it is the bidder's responsibility to ensure that the information provided is adequate and clearly understood. Material deficiencies in providing the information requested may result in rejection of the bid.
 - D) The last date for receipt of the bids is 22.02.2019. Bids will be received upto 11.00 a.m. as per our office clock and Part – 1 of the offers received only will be opened on the same day at 11.30 A.M at Co-optex Head Office, 350, Pantheon Road, Egmore, Chennai-8 in the presence of the officials/ representatives of the Insurance Companies who may present to attend the Tender opening. Part – II of the qualified Insurance Companies Financial bid will be opened at a later date and the date of opening will be intimated later. Bids received incomplete shape shall be summarily rejected.
 - E) No extension of time shall be permitted for the bid submission and opening date.
 - F) No tenderer shall be allowed to withdraw the tenders after submitting the tender.
 - G) A Tenderer may submit a modified tender before the last date for receipt of tender. If more than one tender is submitted by the same tenderer, the lowest eligible financial tender shall be considered for evaluation.

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(H) TECHNICAL & FINANCIAL BID

While preparing the "Technical & Financial bid", bidders may give particular attention to the following are general aspects for both Technical & Financial bids.

- Scope of the coverage required
- Extensions, exclusions & other features.
- Discounts offered
- Other terms and conditions.

PART-I TECHNICAL BID: This should contain Documents establishing meeting of the qualifying requirements, service parameters & general conditions, scope of coverage, special conditions, warranties, deductibles etc., if any and other details sought for without "Premium".

PART-II FINANCIAL BID: The rate shall be quoted in terms of Annual Premium taking into account the perils to be covered under Sl.No.4.1 of the General Tender conditions (vide P.No.9) for the coverage of approximately from 600 to 800 families consisting of employees, spouse and 2 dependent children for the sum insured amount of Rs.2,00,000 / Rs.3,00,000 / Rs.4,00,000/- for the year 2019-20 under floater policy for the employees in the age group as mentioned below tentatively:

S. No	AGE	NO.OF OFFICER / STAFF
1	UPTO 20 Yrs	0
2	21 Yrs 35 Yrs	259
3	36 Yrs 45 Yrs	135
4	46 Yrs 55 Yrs	158
5	56 Yrs 60 Yrs	98
Total		650

One Member	Two Members	Three Members	Four Members	Total
44	160	252	194	650

Both Part-I & II covers shall be duly super scribed at top of the respective cover with the tender number with clear marking as PART-I Technical, containing documents for qualifying requirements and other details and PART-II premium only.

I) Bidders should agree to scope of coverage along with extensions and all the conditions of policy and other provisions of the bidding documents. However, deviation/exception, if any shall be stated separately in format D-I Annexure-II and should be submitted along-with '**Technical Bid**', failing which it would be presumed that all terms and conditions are acceptable to the bidder. Deviations, taken elsewhere in the bid and not brought out in the format D-I, will not be entertained. If the bidder, on advice of The TNHWCS Ltd., does not withdraw such deviations, The TNHWCS Ltd. reserves the right to reject the bids. If there are no deviations, the format D-I shall be returned duly signed and stamped after stating "Nil Deviations". In case the same is kept blank by the bidder, it will be interpreted that the bidder is agreeable to all The TNHWCS Ltd's terms and conditions. The bidders should necessarily indicate the cost of withdrawal of deviations as mentioned in format D-I of Financial bid for the respective option, and not in the 'Technical Bid'. This cost will be taken into consideration for the purpose of evaluation.

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J) However, the bidder must clearly understand that no deviation shall be acceptable in the conditions relating to The TNHWCS Ltd's right to allot any Business share/distribution to Lead Insurer/Co-Insurers in line with the provisions of bidding documents.

K) Technical Bid shall not contain any financial matter.

L) **FINANCIAL BID (ANNEXURE-III)**

1. For preparation of the 'Financial Bid', Bidders are expected to take into account the requirements and conditions of the bidding documents.
2. All premium rates & total premium to be quoted by the bidders will be in Indian Rupees only on firm price basis and shall remain valid during the currency of the policy.
3. The premium rates and total premium prices shall be inclusive of all taxes, duties and levies and The TNHWCS Ltd. shall not be liable for any other financial implications what-so-ever other than the quoted price.

The proposal, complete in all respects to be submitted by the bidder, must be deposited in the Tender box kept in the address mentioned below, not later than 11.00AM of 22.02.2019 on the date fixed for tender opening. Bids deposited after the time & date fixed for the receipt of the bids shall be rejected.

THE MANAGING DIRECTOR,
THE TAMILNADU HANDLOOM WEAVERS' CO-OPERATIVE SOCIETY LTD.,
BALASUNDARAM BUILDINGS, 350, PANTHEON ROAD,
EGMORE, CHENNAI-600 008, TAMILNADU.

Encl: 1. General tender conditions and service parameters.
2. Scope of coverage in respect of policy.

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GENERAL TENDER CONDITIONS

PART-1

1.0 Qualifying Requirements for the Insurance companies

S No.	Minimum eligibility criteria	Proof to be submitted for fulfilling the eligibility
1.	The Tenderer should have an experience in Medical Insurance business for a minimum of five years as on 31.03.2018.	A Certificate from IRDA or from the statutory auditors stating that they are in the Medical Insurance business for the minimum period of five years as on 31.3.2018.
2.	The Tenderer should have obtained approval from IRDA for doing the General Insurance business.	Copy of the approval from IRDA should be enclosed.
3.	The Tenderer should comply the Solvency Ratio prescribed by IRDA for the last two years i.e for 2016-17 & 2017-18. IRDA has prescribed the solvency ratio for the year 2016-17 & 2017-18 as 1:5	A certificate from the statutory auditors of the Tenderer stating the solvency ratio maintained for the two years has to be enclosed.
4.	The Tenderer should maintain a Regional Office at all the following places or under their jurisdiction. Coimbatore, Cuddalore, Chennai, Madurai, Salem Thanjavur, Tirunelveli, Vellore, Bangalore, Mumbai and Vijayawada.	A certificate from the Head office stating that the Regional Office is maintained at all the following places or under their jurisdiction. Coimbatore, Cuddalore, Chennai, Madurai, Salem Thanjavur, Tirunelveli, Vellore, Bangalore, Mumbai and Vijayawada.
5.	If any tenderer is blacklisted by the Central Govt. or by the State Govt. to participate in the tender of Govt. companies or Corporation, those tenderers are prohibited from participating in the tender.	A certificate from the Head Office of the tenderer or by the statutory auditors of the tenderer stating that the tenderer is not blacklisted by the Central Govt. or State Govt. Dept. / Companies to participate in the tender of Govt. companies / MNCS.
6.	The tenderers should have arrangements for TPA who have covered Hospitals throughout the country	Certificate from TPA stating that they have arrangement with Hospitals throughout the Country.

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2.0 Notwithstanding anything stated above, The TNHWCS Ltd reserves the right to assess the Insurer's capacity and capability to perform the Medical Insurance business should the circumstances warrant, such an assessment in the overall interest of The TNHWCS Ltd. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the insurance business.

3.0 The Tender inviting Authority reserves the right to award and distribute the Medical Insurance business to one or more Insurers and reserves the right to award the insurance business on co-insurance basis also.

Type of policies and duration

4.0 Tailor made Group Medclaim Insurance Policy with Floater basis. The duration of insurance policies is from 01.04.2019 to 31.03.2020. Period will be extended at the option of The TNHWCS Ltd.

4.1 **Perils to be covered**

- i) Tailor made Group Medclaim Policy with Floater basis (Self, Spouse and 2 dependent Children Unmarried daughter & Son (No age limit)
- ii) If unmarried, father & mother (No age limit)
- iii) Including of suspended employee
- 1) Waiver for Pre-existing diseases.
- 2) Waiver for first 60 days lock in period.
- 3) 1,2,3,4 year's exclusion waiver.
- 4) Pre-post hospitalisation benefit for 30/60 days accordingly.
- 5) Maternity limit
 - For Normal 30000 {} Baby day one cover within the Maternity
 - C- scerion 50000 {} limit of Maximum Rs. 50000
- 7) Cataract per Eye 50000
- 8) Hernia 20% of SI
- 9) Hysterectomy 30% of SI
- 10) Room Rent Capping. 2% of SI
- 11) ICU/IMCU Capping. 3% of SI
- 12) Claim should be accepted either with copy of Bank Pass Book or cancelled Cheque
- 13) Non intimation and Late submission not necessary in respect of reimbursement

Corporate Top-up

4.2 The Management has decided to top-up the total sum insured amount approximately to the tune of Rs.5,00,000/- during the year 2019-20 (i.e. 01.04.2019 to 31.03.2020). The Management has to identify the genuinely of the claim by staff for the over and above the sum insured. In this regard the Insurer have to quote premium rate in the price bid cover.

5.0 The final net premium rate shall be clearly indicated only in the Part-II of the offer. The Final net premium rate shall be arrived by taking into account of all discounts etc as applicable for policy. Any special conditions, warranties, deductibles etc shall not be indicated in rate schedule. If the insurer wishes to include any of the above the same shall given only in Part-I of the offer with clear indication about the same. The premium quoted shall be inclusive of the above.

The premium quoted shall be final. No provisional rate of premium shall be offered. Insurers are requested to note that discount if any, offered shall be firm and final and no provisional discount shall be offered. Discount, once offered shall not be withdrawn afterwards.

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6.0 The premium shall be quoted in both words and figures. Premium rates shall be rounded to (2 decimals). Any correction /over writing / scoring / cancellation shall be counter signed. If there is any difference in words and figures, the words will be considered. In case of illegibility, the interpretation of Tender Inviting Authority shall be final. All entries shall be in English language only.

7.0 All the insurers shall submit the following details with necessary records to substantiate these details in Part-I of the offer.

- | | | |
|-------|---|---|
| i) | Year of establishment | : |
| ii) | Actual commencement of commercial operation | : |
| iii) | Total volume of business / sum insured handled during last year | : |
| iv) | Total premium received during last year | : |
| v) | Net worth as per last year accounts | : |
| vi) | Reserve & Surplus as per last year accounts | : |
| vii) | List of major clients with whom medical insurance business are handled as a sole insurer/lead insurer for Govt. or quasi Govt. during the last year | : |
| viii) | Any other details the insurance company wishes to submit | : |

8.0 Notwithstanding any information and data which may be contained in the tender document the insurer has to make independent inquiries and generally obtain his own information on all matters that may in any way affect the premium rate.

9.0 Method of submission of offer and opening of tender and other conditions.

9.1 The Tender proposes two stage bid system viz. (I) Technical bid and (2) Financial bid. The first stage enables the buyer to know whether the bidder is commercially competent and capable of executing the order. Only those who qualify in the first stage would be eligible to take part in the second stage viz. Financial bid. The financial bids of bidders who failed in the first stage will not be opened.

1) **The bids should be submitted in two envelopes viz.**

Envelope - A : Technical bid / Part-I
Envelope - B : Financial bid / Part-II

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- 2) Both the envelopes viz. envelope-A and superscribed-B must be put in a single cover, sealed and must be superscribed "Tender for insurance under Tailor made Group Medclaim Scheme with Floater basis". It shall be addressed to the Managing Director, The Tamil Nadu Handloom Weavers' Co-operative Society Limited, 350, Pantheon Road, Egmore, Chennai-600 008.
- 3) The tender must be dropped in the tender box kept at The Tamil Nadu Handloom Weavers' Co-operative Society Limited, 350, Pantheon Road, Egmore, Chennai-600 008 on or before the due date and time.
- 4) Alternatively, the tenders must reach The TNHWCS LTD., on or before the due date and time by Registered Post / Courier. The TNHWCS LTD., will not be liable or responsible for postal/ courier delay, if any.
- 5) The tenders received after due date and time or unsealed or incomplete shape or tenders submitted by Facsimiles (Fax) or by Electronic Mail will be summarily rejected.
- 6) A bid once submitted shall not be permitted to be altered or amended.
- 7) Both the covers must be sealed separately and super scribed with tender number, due date and name of the envelope on the respective covers. These two covers should be enclosed in a separate cover and addressed to the Tender Inviting Authority.

10. Details to be furnished in the envelope-A Technical bid :

1. Filled up commercial specification along with necessary brochures, compliance statement etc.
2. Profile of the company.
3. Authorization letter (Annexure-I) from the Competent authority of the company to sign this tender document. Documents received without such authorization will not be considered for further processing.
4. The bidder should have the financial, commercial capability necessary to perform the contract.
5. The documentary evidence of the bidder's qualifications shall be established to the satisfaction of the Tender Inviting Authority.

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6. The bidder should furnish the location and addresses of Regional Office / Branch Office at all the following branches: Coimbatore, Cuddalore, Chennai, Madurai, Salem Thanjavur, Tirunelveli, Vellore, Bangalore, Mumbai and Vijayawada or under their jurisdiction.

11. Signing of bids

a) The bids shall be typed or written in indelible ink and shall be signed by the bidder or persons duly authorized to bind the bidder to the contract. Bidders are requested to sign each and every page of the tender document including Annexure(s) attached thereto.

b) Any alterations, erasures shall be treated valid only if they are authenticated by full signature by the person authorized to sign the bid. Tender documents should be free from overwriting.

12. Details to be furnished in the envelope-B Financial bid

The premium rates may be quoted per family to cover all disease and treatment including pre-existing, first 30 days working period and specific period exclusion. Financial bids of the short listed tenderer's will be opened at a notified date and time. Once the Financial bids are opened, the L1 will be selected based on the total premium amount quoted in respect of the policies.

13. **OPENING OF TENDER:**

The rate once quoted should be firm and should not be changed during the policy period. However any statutory variation in **GST** during the policy period shall be paid by The TNHWCS Ltd.

- This is a two stage tender. On the date and time of opening specified in the Tender, Part - I of the offers received will be opened and read out. The Part-II (Premium) of the offers will be lodged and opening of the same will be intimated separately to the shortlisted insurers only.
- If the insurer desires to be present at the time of opening, he shall depute his representatives (not more than one person) in time with due authorization for participating in the tender opening.

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- Offers received in incomplete shape shall be liable for rejection
- No extension of time shall be permitted for the sale of tender documents and / or tender opening date
- The rate should be indicated clearly. Any scoring or overwriting should be attested by the insurer with full signature and seal.
- Offers submitted only against tender documents will be considered and the offer shall be in the name of the insurer on whose behalf the tender document has been purchased.

14. Evaluation of bids:

- 1) The Financial bids of the bidders whose 'Technical bid is found acceptable, shall be opened on the date and time intimated to bidders, in the presence of the bidders' representatives who may choose to attend. The name of the bidder and the quoted rates shall be read out and recorded when the financial bids are opened. Financial bids of the bidders, whose "Technical bid" is found to be acceptable, shall be evaluated further Tender Inviting Authority will determine whether the Financial bids are complete, i.e. Whether the bidder have offered quotes for all areas of coverage's, as per requirement of bidding documents provisions. If not, wherever possible, the Tender Inviting Authority will cost them and add this cost to the quote rate and correct any computational errors. Material deficiencies in the bid may render the bid non-responsive and may lead to the rejection of the bid proposal of the bidder.
- 2) In case of discrepancies in bids, the following will be adopted to correct the discrepancies for the purpose of evaluation.
- 3) In case of discrepancy between premium rate and total premium, the premium rate will be considered correct.
- 4) In case of discrepancy between figures and words, the words will be considered correct.

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- 5) “In the event that two or more tenderers have made the same financial bid and the splitting of the tender is not possible in accordance with sub-section (5) of Section 10 of the Act, the Tender Accepting Authority shall identify the lowest tenderer by adopting one of the following approaches, which shall be pre-specified in the Tender Documents.
- a) In case of multi-stage tenders, by taking into account the qualification score of each tenderer from the first stage and the tenderer with higher score shall be adjudged the Lowest Tenderer; or
 - b) By asking the two tenderers to provide their best and final offer of the financial bid in a sealed cover and the tenderer offering the most advantageous financial bid shall be adjudged the Lowest Tenderer.
 - c) In case a tie still persists after the procedure contained in clause (a) or (b) of this sub-rule has been followed, the selected tenderer shall be identified by draw of lots, which shall be conducted, with prior notice, in the presence of the tied tenderers or their representatives who choose to be present.”
- 6) Financial bids will be evaluated taking into account the cost compensation, if any, because of deviation(s) taken by bidder will also be taken into account for the purpose of evaluation.
- 7) The policy will be finalised with L1 bidder, as lead insurer, whose bid is found to be technically and commercially acceptable, evaluated lowest, and who has the capacity and capability to execute the policy.
- 8) It may however be noted that the Tender Inviting Authority reserves the right to reject any or all bids without assigning any reason thereof and the Tender Inviting Authority decision in this regard shall be final and binding on all the bidders.
- 9) Bidders shall not contact the Tender Inviting Authority on any matter relating to their bid after the bid opening. Any effort by the bidder to influence the Tender Inviting Authority in evaluation, comparison or award decision may result in the rejection of their bid proposal.

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15. SPECIAL TERMS:

Incase any successful bidder fails to issue the policies in time. The Tender Inviting Authority reserves the right to place orders with the other successful bidders. The No. of co-insurers and their share will be determined depending on the rate quoted by the bidders.

- 1) The Tender Inviting Authority takes no responsibility for delays, loss or non-receipt of tender documents or any letters sent by post / courier either way and also reserve the right to reject any offer in part or full without assigning any reasons therefore.
- 2) The submission of offer **concerned** shall have no cause of action or claim against the Tender Inviting Authority for rejection of offer. The insurer, whose offer is not accepted shall not be entitled to claim any costs, charges and expenses incidental to or incurred by them in connection with submission of their offer or its consideration by the Tender Inviting Authority, even though the Tender Inviting Authority may elect to modify / withdraw the invitation to tender or does not accept the offer or cancel the tender as a whole.
- 3) The Tender Inviting Authority shall always be at liberty to reject or accept any offer or offers or part thereof at its sole discretion and any such action will not be called into question and the insurer shall have no claim in that regard against the Tender Inviting Authority.

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16) Action against the insurer

Furnishing incorrect information in the offer, failure to act according to tender conditions, non-fulfillment of any or whole of the contract may entail black listing of Insurer in addition to taking other appropriate action against the Insurer.

17) Disputes:

In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Civil Courts, The TNHWCS Ltd, Chennai.

In respect of all the tender conditions, the decision of the Tender Inviting Authority. The TNHWCS Ltd., shall be final and binding. All matters relating to any dispute which may arise during the execution of the contract shall be referred to Arbitration of an Arbitrator to be mutually agreed upon between the parties. In the case of failure, the dispute shall be referred to the award of two Arbitrators, one to be appointed by the Tender Inviting Authority and the other by the insurer. The two Arbitrators shall appoint an umpire in advance of their consideration of any point of dispute. The decision of the Arbitrator in the case of former and that of the umpire in the case of latter shall be final and conclusive and binding on both the parties. The provisions of the Indian Arbitration Act, 1996 and the Rules made there-under and any statutory modification thereof shall be deemed to form a part of contract. The venue of such Arbitration shall be at Chennai City only. Arbitration suits or any other claims filed in any Court of Law outside Chennai City will not be binding on the buyer.

18. Jurisdiction:

Subject to the above clause, it is hereby agreed that Courts at Chennai City have jurisdiction to decide or adjudicate upon any dispute which may arise out of or be in connection with this contract agreement. The contract shall be governed by the laws of Government of India / Government of Tamil Nadu in force.

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19. **General**

The insurers while sending their tenders should enclose a copy of the conditions stipulated above, duly certified and attested by them by affixing office seal in token of their accepting the above tender conditions fully. Tenders received without the certified copy of condition shall be summarily rejected.

The successful insurer shall arrange for a representative to be available at The TNHWCS Ltd. round the clock for the co-ordination works.

SIGNATURE OF THE TENDERER WITH OFFICE SEAL

Managing Director

TAMIL NADU HANDLOOM WEAVERS' CO-OPERATIVE SOCIETY LTD.,
CHENNAI.

Service parameters with regard to documentation and claims settlement
(To be submitted by the insurance company along with the Part-I)

I. Documentation

a. Policy Insurance	Within 7 working days
b. Endorsements	Within 7 working days

II. Claims settlement if any with in 30 days after submission of all required documents.

For all the other claims final settlement within 30 days after submission of all required documents.

Contact persons

Signed at _____ on _____

Signature :

Seal :

Name :

Phone No. :

Designation:

Mobile No. :

Address :

Fax No. :

E-mail :

ANNEXURE-I

FORMAT FOR AUTHORISATION LETTER

To

The Managing Director,
The Tamilnadu Handloom Weavers'
Co-operative Society Limited,
350, Pantheon Road, Egmore,
Chennai - 600 008.

We hereby authorise(type the Name and address of the bidder) to submit a bid and subsequently negotiate and sign the contract against tender Ref: Co-optex/Medicaid /2019-20/K3/2019-1. We hereby extend our full co-operation for submission of competitive rates to the company against this tender.

(Signature for and on behalf of the company)

Place:

Date:

NOTE:-

- a) Competent Authority of the Insurance Company should issue letter of Authority.
- b) Signature of the Authorised person should be attested.

FORMAT D - 1**DEVIATIONS / EXCLUSIONS SCHEDULE**

Bid Ref No. and Date

Bidder's Name and Address

To

THE MANAGING DIRECTOR,
TAMILNADU HANDLOOM WEAVERS' CO-OPERATIVE SOCIETY LTD.,
BALASUNDARAM BUILDINGS, 350, PANTHEON ROAD,
EGMORE, CHENNAI - 600 008, TAMIL NADU, INDIA.

Phone: 044 - 28193371, 28192284

Fax: 044 - 28192464

Email: cooptex@cooptex.comDear Sir,

We declare that the following are the only deviations and variations and exceptions / exclusions to the insurance coverage and services as outlined in your bidding documents. The schedule has been filled in accordance with requirement of the bidding documents Except these deviations, subject to the approval and acceptance by TNHWCS Ltd., the insurance coverage and services shall be provided as per your requirements and bidding documents. Further, we agree that additional conditions, if any found elsewhere in the offer other than those stated below, save that pertaining to any rebates / discounts offered, shall not be given effect to:

<u>Clause No.</u>	<u>Page No.</u>	<u>Statement of Deviations & Variations / Exclusions</u>
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- Cost of withdrawal of deviations to be given in schedule 2 of the price bid.

Signature
Name
Designation
Date: _____

Place: _____ Seal

ANNEXURE IIIFORMAT FOR PRICE BID

From

 To
 The Managing Director,
 TNHWCS. Ltd.,
 350, Pantheon Road, Egmore,
 Chennai-600 008.

Sir,

Sub: Appointment of General Insurance Company for providing Health Insurance Cover to the employees of Co-optex under Group Mediciclaim Scheme for the period 2019-20 - Regarding -

We have read and understood all the terms and conditions of your Health Insurance Scheme and agree to abide the same.

We (Insurance Company) herewith give our price bid for selection of our company for the above mentioned scheme for a period of 1 year from 01.04.2019 to 31.03.2020 for a sum insured of Rs.2 .00 / Rs.3.00 / Rs.4.00/- lakh per/ Head of the family consisting of 4 members (Self, Wife, Two children) for the coverage of approximate 700 families inclusive of all taxes/GST

Sum insured	One Member	Two Member	Three Member	Four Member
For Rs.2.00 lakh	Rs.	Rs.	Rs.	Rs.
For Rs.3.00 lakh	Rs.	Rs.	Rs.	Rs.
For Rs.4.00 lakh	Rs.	Rs.	Rs.	Rs.

II. Top up Recharge

Recharge Top-up amount	Premium rate quoted plus 18% GST
For Rs.5.00 lakhs	Rs.

We furnish our above quote towards floater Mediciclaim policy per family as worked out above.

Yours faithfully,

Date

.....

Name.....

Place

.....

.....

Signature

Full

Designation

Address

(Insurance Company)

Man Power Statement as on 01.01.2019

S. No.	Region	Administration	Marketing	Technical	Total
1	COIMBATORE	12	51	15	78
2	CUDDALORE	11	27	1	39
3	CHENNAI	8	45	0	53
4	MADURAI	8	41	8	57
5	SALEM	10	41	10	61
6	THANJAVUR	8	33	5	46
7	TIRUNELVELI	5	43	1	49
8	VELLORE	7	32	6	45
9	BENGALURU	9	34	1	44
10	MUMBAI	6	52	0	58
11	VIJAYAWADA	9	46	0	55
12	HEAD OFFICE	53	2	10	65
Total		146	447	57	650

Dum Details:

(in Rupees)

S. No	Age Group	Claim Amount Rs.	Settle Amount Rs.
1	0-20	188826.00	0.00
2	21-35	808390.00	726130.00
3	36-45	181377.00	224656.00
4	46-55	2777822.00	1363934.00
5	55-60	801007.00	559092.00
6	66-70	62500.00	30000.00
Total		4819922.00	2903812.00

GROUP MEDICAL INSURANCE SCHEME PREMIUM DETAILS

S.No	Year	Total No of Employees	Wmployees who opted for Medical Insurance Scheme	Name of the Insurance Company	Premium per Employee Inclusive of Sevice Tax (Rs.)	Total Premium Remitted (Rs.)	Claims Amount (Rs.)
1	2010-11	1000	630	ICICI Lombard General Insurance Co, Chennai	3419.00 2052.00	3446730.00	
					5471.00		
2	2011-12	902	529	National Insurance Co, Chennai	3478.00 2087.00	2943885.00	
					5565.00		
3	2012-13	840	434	United India Insurance Co, Chennai	3478.00 1124.00	1997268.00	1117174.00
					4602.00		
4	2013-14	833	431	ICICI Lombard General Insurance Co, Chennai	3818.00	1645558.00	1862346.00
5	2014-15	832	460	New India Assurance Co, Chennai	4320.00 (4 Members) 3371.00 (3 Members) 2247.00 (2 Members) 1124.00 (1 Member)	1545061.00	2114159.00
6	2015-16	757	419	Reliance General Insurance Co., Ltd	8554.00 (4 Members) 6118.00 (3 Members) 3893.00 (2 Members) 1892.00 (1 Member)	2547929.00	2150000.00
7	2016-17	722	400	Oriental Insurance Co Ltd.,	6390.00 (4 Members) 5290.00 (3 Members) 3340.00 (2 Members) 1800.00 (1 Member)	2217361.00	1923373.00
8	2017-18	722	392	Oriental Insurance Co Ltd.,	7390.00 (4 Members) 6190.00 (3 Members) 5090.00 (2 Members) 3190.00 (1 Member)	2523596.00	1990659.00
9	2018-19	722	594	Oriental Insurance Co Ltd.,	8124.00 (4 Members) 6804.00 (3 Members) 5594.00 (2 Members) 3504.00 (1 Member)	4602850.00	2903812.00