

NOTICE INVITING TENDER (NIT)

FOR

GROUP MEDICAL INSURANCE AND PERSONAL ACCIDENT INSURANCE POLICY

FOR STUDENTS OF NATIONAL INSTITUTE OF TECHNOLOGY WARANGAL

Tender Reference No.: NIT/P&S/GMI/2025-26/1

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On behalf of

Director

National Institute of Technology Warangal

Warangal - 506004, Telangana, India

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SECTION 1: INTRODUCTION AND OBJECTIVES

1.1 Objective of This Tender

The objective of this tender is to invite competitive bids from eligible, IRDAI-registered insurance companies for providing Group Medical Insurance and Personal Accident Insurance coverage for students.

The tender aims to:

- Obtain premium quotations in a graded structure to enable selection of the most cost-effective coverage option
- Establish a cashless medical insurance facility that provides immediate access to quality healthcare without financial constraints
- Create a sustainable medical support framework for the student community through professional insurance providers

1.2 Scope of Tender

This tender is strictly limited to providing Group Medical Insurance and Personal Accident Insurance for inpatient medical expenses and accident-related coverage.

SECTION 2: NOTICE INVITING e-TENDER (NIT)

2.1 Tender Invitation

e-Tenders are invited through the electronic tendering system (<https://eprocure.gov.in/eprocure/app>) under a **Two-Bid System** (Technical Bid and Financial Bid) for **Group Medical Insurance and Personal Accident Insurance Policy for Students of NIT Warangal** from experienced, IRDAI-registered insurance companies as per the requirements detailed in this tender document.

2.2 Downloading of Tender Document

The Tender Document can be downloaded from:

- Central Public Procurement (CPP) Portal: <https://eprocure.gov.in/eprocure/app>
- NIT Warangal Institute Website: <https://www.nitw.ac.in>

The bid must be submitted **online only** through the e-procurement portal. **No manual bids will be accepted.**

2.3 Key Tender Information

| | |
|-----------------------------------|---|
| Tender Reference Number | NIT/P&S/GMI/2025-26/1 |
| Tender Inviting Authority | Deputy Registrar (P&S), NIT Warangal |
| On Behalf of | Director, NIT Warangal |
| Bid Validity Period | 150 days from date of opening |
| Estimated Student Strength | 8,429 students (may increase by 10-20%) |
| Contract Period | 1 year (Extendable up to 3 years ~ total 4 years) |
| EMD Amount | Rs. 1,00,000 (Exempted for MSEs/Startups) |

2.4 Single Bid Submission

Only **one bid** shall be submitted by one bidder. Multiple bids from the same entity will result in rejection of all bids from that bidder.

2.5 Bid Rejection

Tenders received after the due date/time will **not be considered** under any circumstances and will be summarily rejected by the portal. Late bids will not be accepted even if the delay is due to technical issues on the bidder's side.

SECTION 3: TENDER SCHEDULE AND IMPORTANT DATES

| Activity | Date | Time |
|---|--|----------|
| Publication of Tender Document | AS MENTIONED IN THE CPP PORTAL | |
| Commencement of Downloading | | |
| Start Date for Online Submission | | |
| Pre-Bid Meeting (Hybrid Mode) | 27.04.2026 | 03:00 PM |
| Pre-Bid Meeting Venue for Physical Attendance | P&S Conference Hall, NIT Warangal | |
| Online Meeting Link | [The meeting link (Google Meet) will be shared with interested participants upon receiving an email at dr_ps@nitw.ac.in] | |
| Last Date for Queries/Clarifications Note: Please be informed that no query/clarification after this date will be entertained. | AS MENTIONED IN THE CPP PORTAL | |
| Last Date & Time for Bid Submission | | |
| Opening of Technical Bids | | |
| Notification of Technical Evaluation | | |
| Opening of Financial Bids | | |

3.1 Pre-Bid Meeting

A Pre-Bid Meeting will be held in **hybrid mode** (physical and online) at the scheduled date and time. All prospective bidders are encouraged to participate. Clarifications on all queries will be provided during the Pre-Bid Meeting or through email/ through corrigendum after the pre-bid meeting. **No queries will be entertained after the Pre-Bid Meeting.** Minutes of the Pre-Bid Meeting will be uploaded on the CPP Portal/Institute website.

3.2 Corrigendum and Addendum

All corrigenda/addenda related to this tender document will be uploaded on the CPP Portal/Institute website. All prospective bidders are expected to monitor these platforms regularly and are deemed to have incorporated all corrigenda/addenda in their bids.

3.3 Policy Commencement Date

The successful bidder must commence the insurance coverage from **Day 1 of Odd Semester of AY 2026-27** or as directed by the Institute.

SECTION 4: SCOPE OF WORK AND COVERAGE REQUIREMENTS

4.1 Group Details

| | |
|-----------------------------------|--|
| Group Name | Students of NIT Warangal |
| Total Lives to be Covered | 8,429 students (as on date) |
| Expected Increase/Decrease | 10% to 20% during policy period |
| Policy Commencement Date | Day 1 of Odd Semester of AY 2026-27 |
| Period of Coverage | 1 year (initially) |
| Extension Provision | Extendable up to 3 years ~ total 4 years |
| Location of Services | Warangal-Hanamkonda-Kazipet-Hyderabad & All India* |

****Hyderabad & All India – Services shall be provided on a case-by-case basis, based on the recommendation of the Institute Medical Officers and subject to approval by the Dean (SW), Registrar, or Director.***

4.2 Age-Gender Profile of Students

The demographic profile of the student population is as follows:

| Age Group | Female | Male | Grand Total |
|--------------------|---------------|--------------|--------------------|
| Below 16 | 0 | 0 | 0 |
| 16-20 | 815 | 2,493 | 3,308 |
| 21-25 | 813 | 2,466 | 3,279 |
| 26-30 | 232 | 521 | 753 |
| 31-35 | 182 | 291 | 473 |
| 36-40 | 115 | 201 | 316 |
| 41-45 | 53 | 145 | 198 |
| 46-50 | 13 | 48 | 61 |
| 51-55 | 3 | 26 | 29 |
| 56-60 | 1 | 9 | 10 |
| Above 60 | 0 | 2 | 2 |
| Grand Total | 2,227 | 6,202 | 8,429 |

Table 1: Age-Gender Distribution of Student Population

Note: The above figures are as on the date of tender publication and may vary during the policy period.

4.3 Graded Coverage Structure - Premium Quotation Matrix

CRITICAL REQUIREMENT: Insurance providers shall submit premium quotations for **ALL** combinations in the following matrix:

| Sum Insured per Student (per year) | Corporate Buffer Rs. 10,00,000 | Corporate Buffer Rs. 20,00,000 |
|---|---|---|
| Option 1: Rs. 1,00,000 | Quote Premium | Quote Premium |
| Option 2: Rs. 1,50,000 | Quote Premium | Quote Premium |
| Option 3: Rs. 2,00,000 | Quote Premium | Quote Premium |

Table 2: Premium Quotation Matrix (3x2 = 6 combinations mandatory)

Important Clarifications:

- The graded structure is intended to enable the Institute administration to compare options and select the most cost-effective coverage
- Students will NOT be given a choice - the Institute will select ONE combination and fix a uniform fee for all eligible students
- Bidders must quote premiums for all six combinations
- Failure to quote for any combination will render the bid non-responsive and liable for rejection

4.3.1 Selection of Coverage Option (Clarification)

The six (06) coverage combinations specified in the Premium Quotation Matrix are intended to enable the Institute to assess and select an appropriate insurance coverage option for students, taking into account both the extent of coverage and the corresponding premium to be charged as part of the student fee.

The Institute shall evaluate all quoted combinations based on the total financial implication along with the associated coverage benefits, and shall select one combination which is considered most suitable, reasonable, and affordable for students.

It is hereby clarified that:

- a) Bidders are mandatorily required to quote premiums for all the specified combinations, and evaluation shall be carried out on the basis of the quoted premiums and coverage parameters.
- b) The selection of the coverage option shall not be based solely on the lowest premium, but on a holistic assessment of cost-effectiveness, coverage adequacy, and overall benefit to students.
- c) The selected option shall be uniformly applicable to all students, and no individual choice shall be permitted and no claim or grievance shall be entertained on this account.
- d) The decision of the Institute regarding selection of the most appropriate option, based on the above considerations, shall be final and binding on all bidders.
- e) By participating in the tender, bidders shall be deemed to have understood and accepted this methodology of evaluation and selection, and no claim or grievance shall be entertained on this account ever.

4.4 Personal Accident Insurance Component

In addition to Medical Insurance, bidders must quote separately for:

Personal Accident Insurance Coverage:

- Sum Insured: Rs. 1,00,000 per student

- Coverage: Accidental Death, Permanent Total Disability, Permanent Partial Disability
- This is a mandatory component and must be quoted separately in the financial bid

4.5 Corporate Buffer - Terms and Conditions

The Corporate Buffer shall operate on the following terms:

1. The Corporate Buffer is an **aggregate additional coverage amount** available for the entire student group on a **first-come-first-served basis**
2. The Corporate Buffer shall be utilized when individual students exhaust their individual Sum Insured limits
3. The Corporate Buffer shall be available for approval by the **Director, NIT Warangal** or authorized competent authority
4. There shall be **no restriction** on the utilization of Corporate Buffer for approval by the Director
5. The Director can approve/use the Corporate Buffer amount at his discretion for inpatient admissions for all kinds of treatments where the insured has exhausted the individual sum insured
6. Claims from the Corporate Buffer shall be processed with the same timeline and efficiency as regular claims

4.6 Dynamic Student Population Management

- Premium shall be payable on the **actual number of students covered**
- New students joining the Institute shall become **automatically covered** under the scheme from their **date of joining**
- Premium for new joiners shall be paid by the Institute on a **pro-rata basis** for the remaining policy period
- Students who leave/graduate during the policy period shall continue to be covered for the **entire academic year** for which premium has been paid
- Monthly addition/deletion statements shall be submitted by the Institute within 15 days of the succeeding month
- Premium adjustments (charge/refund) shall be made on a pro-rata basis for additions/deletions
- Any bonafide mistake in monthly statements shall be rectified as per Institute records

SECTION 5: ELIGIBILITY CRITERIA FOR BIDDERS

5.1 Mandatory Eligibility Requirements

Bidders must meet **ALL** of the following eligibility criteria. Non-compliance with any criterion will result in rejection of the bid.

5.1.1 IRDAI Registration

- The bidder must possess a **valid IRDAI license** as on the date of submission of bids for providing Medical Insurance and Personal Accident Insurance business in India
- A self-attested photocopy of the current, valid IRDAI certificate must be submitted with the technical bid

5.1.2 Years in Business

- The bidder must be in existence for at least **5 years** as on the date of bid submission
- The bidder must have been in the line of business of providing Medical Insurance and Personal Accident Insurance during the said 5-year period

- Self-attested copies of Certificate of Incorporation and Certificate of Commencement of Business shall be submitted as supporting documents

5.1.3 Experience Requirement

- The bidder must have experience in providing **Group Medical Insurance to students** in at least **THREE** of the following categories of institutions during the **last three years** from the date of submission of tender:
 - Indian Institutes of Technology (IITs)
 - National Institutes of Technology (NITs)
 - Indian Institutes of Management (IIMs)
 - Indian Institutes of Information Technology (IIITs)
 - Central Universities/Institutes of National Importance
 - Other reputed educational institutions with minimum 3,000 students
- Details of such experience along with supporting documents (copies of insurance policies/ work orders/ completion certificates) must be submitted
- A statement showing client name, policy period, number of students covered, sum insured, and contact details of the client must be furnished

5.1.4 Financial Standing

- The bidder must have a minimum average annual turnover of **Rs. 50 Crores** in the **last three completed financial years** (2022-23, 2023-24, 2024-25)
- CA-certified statement Audited Balance Sheets and Profit & Loss Accounts for the last three years must be submitted
- CA-certified statement with UDIN Number of turnover must be provided

5.1.5 Claim Settlement Ratio

- The bidder must have maintained a **minimum Claim Settlement Ratio of 90%** in Group Medical Insurance business during the last three financial years
- IRDAI public disclosure documents or **CA-certified claim settlement data must be submitted**

5.1.6 Solvency Ratio

- The bidder must maintain the minimum **Solvency Ratio as prescribed by IRDAI** (currently 1.5) as on the date of bid submission
- Certificate from the Appointed Actuary certifying compliance with IRDAI solvency requirements must be submitted

5.1.7 Firm Registration and Tax Compliance

- Firm Incorporation Certificate
- Valid PAN Card
- Valid GST Registration Certificate
- All self-attested photocopies to be submitted

5.1.8 Clean Track Record

The bidder must submit a **Certificate** (as per format in Annexure-III) certifying that:

- The firm is **not blacklisted** by any Central Government, State Government, Public Undertaking, or Educational Institute in India
- There is **no criminal case registered or pending** against the firm or its directors/partners anywhere in India

- There is **no vigilance enquiry pending** against the firm or its key personnel
- The firm has **never been punished** by any court for insurance-related malpractices

5.1.9 Network Hospitals

- The bidder must have a network of at least **5,000 hospitals** across India for cashless treatment facility
- Within Warangal-Hanamkonda-Kazipet-Hyderabad region, the bidder must have or must commit to empanel at least **10 multi-specialty hospitals** including all hospitals listed in Annexure-IV (Preferred Hospitals)
- A self-declaration regarding empanelment of preferred hospitals must be submitted as per Annexure-IV
- If any preferred hospital is not currently empaneled, the bidder must commit to empanel it within **30 days** of award of contract
- List of all network hospitals in Telangana and major cities of India to be provided

5.1.10 Third Party Administrator (TPA)

- The bidder may engage a TPA for claim administration services
- If TPA services are involved, the bidder must provide:
 - Name of the TPA
 - IRDAI license number of the TPA
 - Contact details including name of contact person, phone numbers, email address
 - List of network hospitals managed by the TPA
- **Preference will be given to In-house TPA** (insurance company's own claim administration)
- No extra payment shall be made by the Institute to the Insurer for engaging a TPA - all TPA costs must be factored in the quoted premium

5.2 Earnest Money Deposit (EMD)

5.2.1 EMD Amount

All bidders, except those exempted under Section 5.2.2, must submit an **Earnest Money Deposit of Rs. 1,00,000** (Rupees One Lakh Only).

5.2.2 EMD Exemption

The following categories are **exempted** from EMD:

- **Micro and Small Enterprises (MSEs):** As defined in MSE Procurement Policy issued by Department of MSME, for goods produced and services rendered in India. Valid self-attested **Udyam Registration Certificate** with Major Activity of Services must be enclosed. Note: Traders are excluded from MSE benefits.
- **Startups:** As recognized by Department for Promotion of Industry and Internal Trade (DPIIT), Government of India. Valid self-attested **DPIIT Recognition Certificate** must be enclosed.

5.2.3 Mode of EMD Submission

EMD may be submitted in any of the following modes:

- Demand Draft in favor of "**Director, NIT Warangal**" payable at Warangal
- Fixed Deposit Receipt from a Scheduled Bank in favor of "**Director, NIT Warangal**"
- Online payment/NEFT/RTGS to the Institute's bank account (DIRECTOR NITW, 52109375198, SBIN0020149, State Bank of India, NIT Complex Branch)

- Bank Guarantee from a Scheduled Bank in the prescribed format as available at <https://nitw.ac.in/path/?dept=/Portals>

5.2.4 EMD for Non-Exempted Bidders Who Choose Bid Security Declaration

Bidders other than MSEs and Startups may choose to submit a **Bid Security Declaration** (as per Annexure-I) instead of EMD, with the understanding that:

- If they withdraw or modify their bids during the validity period, OR
- If they are awarded the contract and fail to sign the contract or submit Performance Security before the deadline

They will be **suspended for a period of three years** from being eligible to submit bids for contracts with NIT Warangal and other Government entities as per applicable rules.

5.2.5 Refund of EMD

- EMD of unsuccessful bidders will be refunded within **30 days** of finalization of the tender
- EMD of the successful bidder will be refunded after submission of Performance Security and signing of the contract
- No interest will be paid on the EMD amount

5.3 Documents to be Submitted with Technical Bid

The following documents must be submitted along with the Technical Bid (checklist provided in Annexure-V):

1. Valid IRDAI License Certificate (self-attested)
2. Certificate of Incorporation (self-attested)
3. Certificate of Commencement of Business (self-attested)
4. PAN Card (self-attested)
5. GST Registration Certificate (self-attested)
6. Audited Financial Statements for last 3 years (self-attested)
7. CA-certified Turnover Certificate for last 3 years
8. IRDAI Solvency Certificate from Appointed Actuary
9. Claim Settlement Ratio Certificate (IRDAI data or CA-certified)
10. Experience Certificates for Group Medical Insurance in educational institutions (minimum 3 institutions in last 3 years)
11. List of clients with contact details for verification
12. List of Network Hospitals (all India and specifically Warangal region)
13. Self-Declaration for empanelment of Preferred Hospitals (Annexure-IV)
14. TPA details and TPA license (if applicable)
15. Clean Track Record Certificate (Annexure-III)
16. Self-Declaration of Acceptance of Terms and Conditions (Annexure-II)
17. Bid Security Declaration (Annexure-I) OR EMD proof
18. Authorization letter for the signatory
19. Company profile and brochure
20. Sample Policy Document showing standard terms and coverage

21. Procedure and flowchart for Claim Settlement with Turnaround Time (TAT)
22. Exclusions list (if any) - to be clearly specified
23. Any other relevant documents supporting the technical bid

SECTION 6: TECHNICAL SPECIFICATIONS AND COVERAGE DETAILS

6.1 Comprehensive Coverage Matrix

The insurance policy shall provide the following coverage and benefits:

| S.No. | Coverage Item | Requirement/Limit |
|-------|---|---|
| 1 | Sum Insured Options | Rs. 1L / Rs. 1.5L / Rs. 2L per student |
| 2 | Corporate Buffer Options | Rs. 10L / Rs. 20L (aggregate) |
| 3 | Personal Accident Coverage | Rs. 1L per student (separate quote) |
| 4 | Policy Period | 1 year (Extendable up to 3 years ~ total 4 years) |
| 5 | In-Patient Treatment | Fully Covered |
| 6 | Critical Illness Coverage | Fully Covered (no sub-limits) |
| 7 | Pre-Existing Diseases (PED) | Fully Covered from Day One |
| 8 | PED Waiting Period | Must be Waived Completely |
| 9 | 30-Day Waiting Period | Must be Waived Completely |
| 10 | 1-Year, 2-Year, 3-Year, 4-Year Waiting Periods | Must be Waived Completely |
| 11 | Pre-Hospitalization Expenses | 30 Days - Fully Covered |
| 12 | Post-Hospitalization Expenses | 60 Days - Fully Covered |
| 13 | Day Care Procedures | Fully Covered (no 24-hr requirement) |
| 14 | Domiciliary Hospitalization | Fully Covered |
| 15 | Maternity Benefit | Fully Covered (max 2 eldest children) |
| 16 | Newborn Baby Coverage | Covered from Day One |
| 17 | Organ Donor Expenses | Fully Covered |
| 18 | Dental Treatment | Covered (if medically necessary) |
| 19 | COVID-19 & Pandemic Coverage | Fully Covered (no restrictions) |
| 20 | Room Rent | As per actuals or 2% of SI whichever is lower |
| 21 | ICU/ICCU Charges | As per actuals or 4% of SI whichever is lower |
| 22 | Ambulance Charges | As per actuals or 2% of SI whichever is lower |
| 23 | Surgeon/Anesthetist Fees | No restriction (as per actuals) |

| | | |
|----|--------------------------------|---------------------------------------|
| 24 | Medical Consumables & Implants | No restriction (as per actuals) |
| 25 | Cashless Facility | All network hospitals (India-wide) |
| 26 | Reimbursement Facility | Non-network hospitals |
| 27 | Co-Payment | NIL (100% payment by insurer) |
| 28 | Deductibles | NIL |
| 29 | Sub-Limits on Diseases | Not Allowed (no disease-wise caps) |
| 30 | Zone-wise Treatment Limits | Not Allowed (100% coverage all India) |

6.2 Detailed Coverage Specifications

6.2.1 In-Patient Hospitalization

- **Definition:** Treatment requiring admission to a hospital for a minimum period of 24 hours
- **Relaxation:** The 24-hour requirement shall be relaxed for:
 - Day care procedures (as per IRDAI list and hospital practice)
 - Sports injuries
 - Animal/insect bites and stings
 - Emergency procedures due to medical advancement where less than 24-hour hospitalization is sufficient
- **Coverage:** All medically necessary in-patient treatments including surgery, investigations, medicines, doctor fees, room charges, ICU charges, nursing charges, etc.

6.2.2 Pre-Existing Diseases (PED)

- **Mandatory Requirement:** All pre-existing diseases and conditions must be covered from **Day One** of the policy inception
- **No Waiting Period:** The standard waiting periods for PED (typically 1-4 years) must be **completely waived**
- **Full Coverage:** Claims arising from PED shall be settled at the same terms as new illnesses, without any reduction or co-payment
- **Examples of PED to be covered:** Diabetes, Hypertension, Asthma, Heart Disease, Kidney Disease, Thyroid Disorders, Chronic Liver Disease, HIV/AIDS, Cancer, Congenital Anomalies, Mental Illness, etc.

6.2.3 Waiting Periods - Complete Waiver Mandatory

- **30-Day Initial Waiting Period:** Must be completely waived
- **1-Year Waiting Period** (for specific diseases): Must be completely waived
- **2-Year Waiting Period** (for specific surgeries): Must be completely waived
- **3-Year and 4-Year Waiting Periods:** Must be completely waived
- **Exception:** No waiting period shall apply for accidents and emergency conditions

6.2.4 Pre and Post Hospitalization Expenses

- **Pre-Hospitalization:** Medical expenses incurred **30 days prior** to hospitalization shall be fully covered

- **Post-Hospitalization:** Medical expenses incurred **60 days after** discharge from hospital shall be fully covered
- **Covered Expenses Include:** Consultation fees, diagnostic tests, medicines, physiotherapy, follow-up visits, etc., related to the hospitalized illness

6.2.5 Day Care Procedures

- **Definition:** Medical/surgical procedures that require less than 24 hours of hospitalization due to technological advancements
- **Coverage:** Fully covered as per IRDAI approved Day Care Procedure list and as practiced by hospitals
- **No 24-Hour Requirement:** Treatment shall be considered equivalent to hospitalization even if duration is less than 24 hours
- **Examples:** Cataract surgery, dialysis, chemotherapy, lithotripsy, arthroscopy, laparoscopic surgeries, etc.

6.2.6 Domiciliary Hospitalization

- **Definition:** Medical treatment taken at home for a condition that normally requires hospitalization, but hospitalization is not feasible
- **Coverage:** Fully covered
- **Conditions:** When the patient cannot be moved to a hospital due to medical reasons, or when hospital beds are not available

6.2.7 Maternity Benefits

- **Coverage:** Fully covered for normal delivery, cesarean section, and pregnancy-related complications
- **Limit:** Maximum up to **2 eldest surviving children**
- **Waiting Period Waiver:** Standard maternity waiting period (typically 9 months to 3 years) must be **completely waived**
- **Newborn Coverage:** Newborn baby is covered from Day One for any illness/congenital anomalies
- **Emergency Complication:** If life-threatening complication to mother and/or fetus arises requiring hospitalization during any stage of pregnancy, the full family/individual Sum Insured will apply

6.2.8 Organ Donor Expenses

- **Coverage:** Medical expenses incurred on the organ donor for organ transplant surgery shall be fully covered
- **Limit:** Within the Sum Insured of the recipient (insured student)

6.2.9 COVID-19 and Pandemic Coverage

- **Coverage:** COVID-19 treatment (hospitalization, ICU, oxygen, medicines, investigations) shall be fully covered
- **Future Pandemics:** Coverage shall extend to any future pandemics as declared by WHO/Government of India
- **No Restrictions:** No special sub-limits, waiting periods, or exclusions for pandemic-related claims

6.2.10 Room Rent and ICU Charges

- **Room Rent:** As per actuals or 2% of SI whichever is lower.
- **No Capping:** No daily limit on room rent charges
- **Room Rent Includes:** Occupation of bed, diet for patient, water and electricity, linen, nursing charges, routine upkeep

- **ICU/CCU Charges:** As per actuals or 4% of SI whichever is lower.
- **ICU Includes:** All critical care equipment including monitoring, intensivist fees, nursing, medicines, consumables etc.

6.2.11 Ambulance Services

- **Coverage:** Ambulance charges for shifting the insured student to hospital, between hospitals, or from hospital to home
- **Limit:** As per actuals or 2% of SI whichever is lower.
- **Reasonability:** Charges must be reasonable and medically necessary

6.2.12 Medical Expenses - No Sub-Limits

The following medical expenses shall be covered **without any sub-limits or restrictions:**

- Surgeon, Doctor, Anesthetist, Medical Practitioner, Consultant fees
- Anesthesia charges
- Blood, Oxygen, IV Fluids
- Operation Theatre (OT) charges
- Surgical appliances and consumables
- Medicines and drugs (allopathic, ayurvedic, homeopathic as prescribed)
- Diagnostic materials, X-Ray, CT Scan, MRI, PET Scan, Ultrasound
- Dialysis
- Chemotherapy and Radiotherapy
- Cost of Pacemaker, Stents, Implants, Artificial Limbs, Prosthetics
- Physiotherapy (as part of treatment)
- Dental treatment (if medically necessary due to accident or disease)
- Any other medical expense that is part of standard treatment protocol

Critical Requirement: No disease-wise sub-limit, procedure-wise sub-limit, or item-wise sub-limit shall be imposed. Any such hidden sub-limits will render the bid liable for rejection.

6.2.13 Personal Accident Insurance

In addition to Medical Insurance, **Personal Accident Insurance** must be provided as a **separate coverage component:**

- **Sum Insured:** Rs. 1,00,000 per student
- **Accidental Death:** 100% of PA Sum Insured (Rs. 1,00,000)
- **Permanent Total Disability (PTD):** 100% of PA Sum Insured
- **Permanent Partial Disability (PPD):** As per standard scale (e.g., loss of one limb - 50%, loss of one eye - 50%, etc.)
- **Temporary Total Disability (TTD):** Weekly benefit as per industry standard
- **Coverage:** 24x7, anywhere in the world
- **Medical Expenses due to Accident:** To be covered under the Medical Insurance component (not under PA)

Note: Premium for Personal Accident Insurance must be quoted **separately** in the financial bid.

6.3 Cashless and Reimbursement Facility

6.3.1 Cashless Treatment - Network Hospitals

- **100% Cashless:** Treatment at all network hospitals across India shall be on a cashless basis
- **No Deposit:** No deposit or advance payment shall be demanded from the student at the time of admission
- **No Retention:** No amount shall be retained by the hospital at the time of discharge
- **Immediate Treatment:** Students shall be provided with medical treatment immediately upon arrival at the hospital and presentation of insurance card/e-card
- **TPA Response Time:** TPA must provide pre-authorization approval within **maximum 4 hours** of request by the hospital
- **Emergency Cases:** For emergency admissions, pre-authorization can be obtained retrospectively within 24 hours, but treatment must not be delayed
- **24x7 Availability:** TPA helpline and authorization desk must be operational 24x7, including weekends and public holidays

6.3.2 Reimbursement - Non-Network Hospitals

- **Applicability:** When student is treated at a non-network hospital (emergency or planned treatment)
- **Coverage:** Up to the same limits as available for cashless facility
- **Claim Submission Time:** Student shall submit claim within **60 days** from the date of discharge
- **Claim Settlement Time:** Insurance company/TPA shall settle the claim within **15 days** from the date of submission of complete documents
- **Query Raising:** If any documents are incomplete, query must be raised within **7 days** of claim submission
- **No Incremental Queries:** No fresh queries shall be raised after the initial query - all requirements must be communicated at once
- **Payment Mode:** Reimbursement shall be made **directly to the student** through NEFT/online transfer or cheque
- **100% Coverage Across Zones:** Reimbursement shall be 100% of admissible amount irrespective of treatment zone (metro, Tier-1, Tier-2, rural)

6.3.3 Insurance Cards

- **Issuance Timeline:** Insurance ID cards (physical and/or e-cards) must be issued to all students within **15 days** from the date of commencement of policy or from the date of submission of student list by the Institute
- **Card Details:** Each card shall contain student name, photo, policy number, sum insured, validity period, TPA helpline number, QR code (if applicable)
- **e-Cards:** Option for downloadable e-cards through mobile app or web portal must be provided
- **Replacement Cards:** Provision for issuing duplicate/replacement cards within 3 working days

6.4 Medical Reference and Non-Rejection Clause

CRITICAL POLICY REQUIREMENT:

- **When a student is referred by an Institute Medical Officer for in-patient care, the Insurance Provider/TPA shall not reject or deny the claim or related service on grounds contrary to that medical advice**

- **The medical judgment of the Institute Medical Officer regarding the necessity of hospitalization shall be considered final and binding**
- Claims may be subject to policy terms and sum insured limits, but the medical necessity itself shall not be questioned if certified by Institute Medical Officer
- **Location of Services:** For the purpose of this clause, the primary location shall be **Warangal-Hanamkonda-Kazipet-Hyderabad** region, though coverage shall be India-wide. **Hyderabad & All India – Services shall be provided on a case-by-case basis, based on the recommendation of the Institute Medical Officers and subject to approval by the Dean (SW), Registrar, or Director**
- Any rejection of claim must be supported by substantial medical evidence and must be communicated with detailed reasons within the claim processing timeline

6.5 Exclusions

6.5.1 Standard Exclusions (Only the Following Allowed)

The bidder may apply **only** the following standard exclusions as per IRDAI regulations:

- Cosmetic or plastic surgery (unless necessitated by accident, burn, or disease)
- Experimental or unproven treatments
- Intentional self-injury or suicide attempt
- War, invasion, nuclear weapon contamination
- Treatment outside India (unless emergency and prior approval obtained)
- Expenses for spectacles, hearing aids, walking aids (unless part of hospitalization)

6.5.2 Prohibited Exclusions

The following exclusions shall **NOT be permitted** and any bid containing these exclusions will be rejected:

- Pre-existing diseases (PED must be covered from Day One)
- HIV/AIDS treatment
- Mental illness treatment
- Genetic/congenital disorders
- Specific diseases or procedures (no disease-wise exclusions allowed)

6.5.3 Disclosure Requirement

Bidders must **clearly specify** in the Technical Bid (in bold and underlined format) if any exclusions beyond the standard IRDAI-permitted exclusions are proposed. Otherwise, it will be assumed that only standard exclusions apply.

6.6 Claim Settlement Process and Timeline

| Claim Type | Timeline | Process |
|------------------------------|-----------|---------------------------|
| Cashless Pre-Authorization | 4 hours | TPA approval required |
| Emergency Cashless | Immediate | Retrospective approval |
| Reimbursement Claims | 15 days | From complete documents |
| Query on Documents | 7 days | From claim submission |
| Final Settlement after Query | 7 days | From receipt of documents |

| | | |
|---------------------------|----------|---------------------|
| Corporate Buffer Approval | 24 hours | Director's approval |
|---------------------------|----------|---------------------|

Delay Penalty:

- If claim settlement is delayed beyond the specified timeline without valid reason, the insurance company shall pay **interest** as per latest IRDAI notification/guidelines
- Current IRDAI guideline: Interest at **2% above bank rate** for delay beyond 30 days

6.7 Helpline and Customer Service

- **24x7 Dedicated Helpline:** Toll-free number operational round the clock
- **Email Support:** Dedicated email ID for NIT Warangal with response within 24 hours
- **SMS/WhatsApp Support:** For claim status, pre-authorization status, network hospital search
- **Mobile App/Web Portal:** For e-card download, claim tracking, hospital locator, policy details
- **Dedicated Relationship Manager:** Contact details of a dedicated person for NIT Warangal to be provided
- **On-Campus Support:** At least one visit per month or as needed for awareness sessions, grievance redressal

6.8 Reports and MIS

The Insurance Company/TPA shall provide the following reports to the Institute:

- **Monthly Claim Report:** Details of all claims received, approved, rejected, pending with reasons (within 7 days of month end)
- **Quarterly MIS Report:** Claim settlement ratio, TAT analysis, top diagnoses, hospital-wise claim distribution, trends
- **Addition/Deletion Report:** Monthly reconciliation of students added/deleted with premium adjustment
- **Annual Report:** Comprehensive analysis of policy utilization, claims experience, recommendations for next year
- **On-Demand Reports:** As required by the Institute for auditing, monitoring, or decision-making
- **Format:** All reports in MS Excel format with raw data (including PDFs)

SECTION 7: FINANCIAL BID REQUIREMENTS

7.1 Financial Bid Format

The Financial Bid must be submitted **online in the prescribed Excel BoQ (Bill of Quantities) format** available on the CPP Portal. The Financial Bid should **NOT be uploaded in PDF or any other format** except the prescribed Excel BoQ.

7.2 Premium Quotation Structure

Bidders must quote premiums for the following matrix:

| Coverage Component | Premium per Student (Base Amount in Rs.) | GST (%) |
|--|---|-----------------------------|
| Medical Insurance - Option 1: SI Rs. 1,00,000 + Corp Buffer Rs. 10,00,000 | | |
| Premium per student per annum | [Quote] | [Quote as per current rate] |

| | | |
|--|---------|-----------------------------|
| Medical Insurance - Option 2: SI Rs. 1,00,000 + Corp Buffer Rs. 20,00,000 | | |
| Premium per student per annum | [Quote] | [Quote as per current rate] |
| Medical Insurance - Option 3: SI Rs. 1,50,000 + Corp Buffer Rs. 10,00,000 | | |
| Premium per student per annum | [Quote] | [Quote as per current rate] |
| Medical Insurance - Option 4: SI Rs. 1,50,000 + Corp Buffer Rs. 20,00,000 | | |
| Premium per student per annum | [Quote] | [Quote as per current rate] |
| Medical Insurance - Option 5: SI Rs. 2,00,000 + Corp Buffer Rs. 10,00,000 | | |
| Premium per student per annum | [Quote] | [Quote as per current rate] |
| Medical Insurance - Option 6: SI Rs. 2,00,000 + Corp Buffer Rs. 20,00,000 | | |
| Premium per student per annum | [Quote] | [Quote as per current rate] |
| Personal Accident Insurance - Separate Component | | |
| PA Coverage: Rs. 1,00,000 per student | [Quote] | [Quote as per current rate] |

Table 3: Financial Bid Quotation Format

7.3 Premium Quotation Requirements

- Premiums must be quoted **per student per annum** (for full 12 months)
- Premium must be **inclusive of all charges** including TPA charges, administrative charges, service charges, but **exclusive of GST**
- GST shall be charged **over and above** the quoted premium at the applicable rate (Quote as per current rate)
- Premiums must be quoted for **ALL SIX medical insurance options** and **ONE personal accident option** (total 7 quotes mandatory)
- Failure to quote for any option will render the financial bid **non-responsive**
- Premium must be **firm and fixed** for the entire contract period - no escalation permitted

7.4 Corporate Buffer Costing

The cost of Corporate Buffer (Rs. 10,00,000 or Rs. 20,00,000) must be **factored into the per-student premium** and quoted accordingly. The Corporate Buffer is an aggregate coverage and not a per-student addition.

7.5 Total Premium Calculation (Illustrative)

For evaluation purposes, the Institute will calculate total annual premium for each option as follows:

Total Annual Premium = (Per Student Medical Premium x Number of Students) + (Per Student PA Premium x Number of Students) + Applicable GST

Example for Option 1 (SI Rs. 1L + Buffer Rs. 10L):

- Medical Premium per student = Rs. X
- PA Premium per student = Rs. Y

- Number of students = 8,429
- Total Base Premium = (X + Y) × 8,429
- GST @ 18% = Total Base Premium × 0.18
- **Total Payable = Total Base Premium + GST**

7.6 Payment Terms

- Premium shall be payable on **quarterly** or **half-yearly** or **annual** basis as per Institute's convenience
- Insurance company shall raise invoice in advance for the policy period
- NIT Warangal shall make payment within **30 days** of receipt of invoice
- Invoice must be accompanied by an electronic list (soft copy in Excel) of all insured students with their Roll Number, Name, Age, Gender
- For mid-term additions, separate invoice for pro-rata premium shall be raised monthly
- For mid-term deletions, credit note for pro-rata refund shall be issued
- Reconciliation of premium paid vs. actual students covered shall be carried out at the end of each quarter and at the end of contract period

7.7 Price Validity and No-Escalation Clause

- Quoted prices must remain **firm and fixed** for the entire contract period (1 year initially)
- **No price escalation** shall be allowed for any reason including:
 - Increase in claim ratio
 - Increase in medical costs or inflation
 - Change in IRDAI regulations
- For contract extension beyond 1 year (Extendable up to 3 years ~ total 4 years), premium revision may be negotiated mutually based on actual claim experience, but Institute reserves the right to re-tender if revision is not acceptable

7.8 Conditional Bids Not Allowed

- The technical bid or financial bid must **not contain any conditional clauses** or assumptions
- Any conditional technical bid or financial bid will be summarily rejected
- All terms, conditions, and coverage requirements specified in this tender document must be factored into the quoted premium

SECTION 8: BID SUBMISSION INSTRUCTIONS

8.1 Online Bid Submission - Mandatory

- Bids must be submitted **online only** through the CPP Portal: <https://eprocure.gov.in/eprocure/app>
- **No manual/physical bids** will be accepted under any circumstances
- **No email submissions** will be accepted

8.2 Bidder Registration on CPP Portal

- Bidders must be registered on the e-Procurement module of CPP Portal
- Registration is **free of charge**
- Bidders can register by clicking "Online Bidder Enrollment" on the CPP Portal
- **Valid Class II/III Digital Signature Certificate (DSC)** in the form of smart card or e-token is mandatory for registration and bid submission

- DSC can be obtained from authorized certifying agencies: Sify, TCS, nCode, eMudhra, etc.
- Valid email address and mobile number must be registered - all communications will be through these

8.3 Two-Bid System

Bids must be submitted in **Two-Bid System**:

Technical Bid (Part A):

- Scanned copies of all documents establishing eligibility and technical compliance (as per Section 5 and Annexure-V)
- Unconditional acceptance of all terms and conditions (Annexure-II)
- EMD proof or Bid Security Declaration (Annexure-I)
- Clean Track Record Certificate (Annexure-III)
- Declaration on Preferred Hospitals (Annexure-IV)
- **No price details** should be included in Technical Bid
- All documents to be uploaded in **PDF format**
- Each page to be signed and stamped by authorized signatory

Financial Bid (Part B):

- To be submitted **strictly in prescribed Excel BoQ format** available on CPP Portal (Annexure-VI)
- Premium quotations for all 6 medical insurance options + 1 PA option (total 7 quotations)
- All figures in Indian Rupees, clear and firm
- **No technical details** should be included in Financial Bid
- File name must be "FINANCIAL_BID_[Bidder Name]"

8.4 Signing of Bid Documents

- All bid documents must be **digitally signed** using the registered DSC
- All uploaded PDF documents must have the bidder's signature and stamp on each page as a token of acceptance
- Authorization letter for the signatory must be uploaded
- Unsigned bids will be treated as **invalid/ non-responsive**

8.5 Language and Currency

- All bid documents must be in **English language**
- All prices must be quoted in **Indian Rupees (INR)**

8.6 Bid Validity

- Bids must remain valid for **150 days** from the date of opening of financial bids
- A bid valid for a shorter period shall be rejected as **non-responsive**
- The Institute may request extension of bid validity, and bidders can agree or refuse without forfeiting EMD
- If a bidder agrees to extension, the bid validity period and EMD validity shall be extended accordingly

8.7 Modification and Withdrawal of Bids

- Bidders may modify or withdraw their bids **before the bid submission deadline** by submitting a fresh bid or withdrawal notice through the CPP Portal

- **No modification is allowed after the bid submission deadline** unless specifically requested by the Institute for clarification
- Any bidder who withdraws or modifies bid after submission deadline without Institute's request may be **debarred** and EMD forfeited (or suspension as per Bid Security Declaration)

8.8 Clarifications Before Bid Submission

- Bidders seeking clarifications on the tender document may submit queries **before the Pre-Bid Meeting**
- All queries will be responded to during the Pre-Bid Meeting or through a corrigendum/ addendum after the meeting.
- **No queries will be entertained after the Pre-Bid Meeting**
- Minutes of Pre-Bid Meeting including any corrigendum/ addendum will be uploaded on CPP Portal/ Institute website
- All bidders are deemed to have incorporated the clarifications in their bids

8.9 CPP Portal Helpdesk

For technical issues related to the CPP Portal, bidders may contact:

- **24x7 CPP Portal Helpdesk**
- Toll-Free Numbers: 0120-4001002, 0120-4001005, 0120- 4493395
- Email: **[eproc\(at\)nic\(dot\)in](mailto:eproc@nic.in)**
- User manuals are available on CPP Portal for download

Note: The Institute is not responsible for any technical issues faced by bidders on the CPP Portal. Bidders should plan well in advance and upload bids with sufficient time buffer before the deadline.

SECTION 9: EVALUATION CRITERIA AND SELECTION PROCESS

9.1 Two-Stage Evaluation

The evaluation will be conducted in **two stages**:

Stage 1: Technical Evaluation

Stage 2: Financial Evaluation (only for technically qualified bidders)

9.2 Technical Evaluation

9.2.1 Technical Evaluation Committee

A duly constituted Technical Evaluation Committee will examine the technical bids.

9.2.2 Technical Bid Opening

Technical bids will be opened on the scheduled date and time by the Committee. Bidders or their authorized representatives may be present during the opening.

9.2.3 Criteria for Technical Qualification

Technical bids will be evaluated on a **Pass/Fail (Qualifying) basis**. A bidder must meet **ALL** of the following to be technically qualified:

- Submission of all mandatory documents as per Annexure-V checklist
- Meeting all eligibility criteria specified in Section 5
- Compliance with all technical specifications in Section 6
- Acceptance of all terms and conditions (Annexure-II)

- Valid EMD or Bid Security Declaration (Annexure-I)
- Clean Track Record Certificate (Annexure-III)
- No adverse findings during reference checks or document verification

9.2.4 Technical Bid Rejection Grounds

A technical bid will be **rejected** if:

- Any mandatory document is not submitted
- Any eligibility criterion is not met
- Any technical specification is deviated without prior approval
- Conditional acceptance of terms and conditions
- Documents are found to be fabricated or tampered
- Bidder is blacklisted or has criminal cases pending
- Unsigned technical bid or documents
- Bid is submitted after the deadline

9.2.5 Clarifications During Technical Evaluation

The Committee may seek clarifications from bidders during technical evaluation. Bidders must respond within the stipulated time (typically 2 working days). **Failure to respond will result in rejection.**

Clarifications shall be **restricted to explaining or substantiating** the information already submitted. Bidders **cannot submit new documents** or change the substance of their bid during clarification.

9.2.6 Reference Checks

The Institute reserves the right to conduct reference checks with the clients mentioned by the bidder. Unsatisfactory feedback may lead to rejection of the bid.

9.3 Financial Evaluation

9.3.1 Financial Bid Opening

Financial bids of **only technically qualified bidders** will be opened on a date to be notified after completion of technical evaluation. Qualified bidders or their representatives may be present during opening.

9.3.2 Financial Evaluation Methodology

Step 1: Total Premium Calculation for Each Option

For each of the 6 medical insurance options and 1 PA option, total annual premium will be calculated as:

Total Annual Premium for Option X = [(Medical Premium per student for Option X) + (PA Premium per student)] × 8,429 students + GST @ 18%

Step 2: Ranking of Bidders for Each Option

For each option (1 to 6), bidders will be ranked based on lowest total annual premium (L1, L2, L3, etc.)

Step 3: Selection of Best Option

The Institute will examine all 6 options and select the option that provides the **best value for money** considering:

- Total premium amount
- Sum Insured per student

- Corporate Buffer amount
- Student fee affordability
- Budget availability

Step 4: Award to L1 Bidder

For the selected option, the bidder who has quoted the **lowest total annual premium** will be declared as **L1 (Lowest Bidder)** and will be awarded the contract.

9.3.3 Example Scenario

Suppose:

- Institute decides that **Option 3** (SI Rs. 1,50,000 + Buffer Rs. 10,00,000) provides best value
- Bidder A has quoted lowest for Option 3: Rs. 500 per student + Rs. 50 PA = Total Rs. 550 × 8,429 = Rs. 46,35,950 + GST
- Bidder A will be L1 and awarded the contract for Option 3

Note: Even if Bidder B has quoted lowest for Option 5, but Institute selects Option 3, Bidder A (who is L1 for Option 3) will win.

9.3.4 Tie-Breaking Criteria

In case two or more bidders quote **identical lowest premium** for the selected option, the following tie-breaking criteria will be applied in sequence:

1. Bidder with **more years of experience** in providing group medical insurance to educational institutions (IITs/NITs/IIMs)
2. Bidder with **higher number of network hospitals** in Warangal-Telangana region
3. Bidder with **higher claim settlement ratio** in the last 3 years
4. Bidder with **higher average annual turnover** in the last 3 years
5. Draw of lots in the presence of bidders

9.4 Institute's Rights

The Director, NIT Warangal reserves the following rights:

- To **reject any or all bids** without assigning any reason
- To **not bind itself to accept the lowest bid**
- To **accept whole or part** of any bid
- To **cancel or amend** the tender at any stage
- To **extend or modify timelines** for bid submission, opening, evaluation
- To **negotiate** with L1 or other bidders if deemed necessary
- To **award the contract to one or more insurers at the L1 rate** if required (risk distribution)
- To **re-tender** if no bid is found suitable
- To **blacklist bidders** who indulge in malpractices

The decision of the Director, NIT Warangal, shall be **final and binding** on all bidders. No representations regarding the same will be entertained under any circumstances.

9.5 Post-Qualification Criteria

Even after being declared L1, the bidder must fulfill the following **post-qualification requirements** before award of contract:

- Submission of **Performance Security** (as per Section 10.2)
- Submission of **final Policy Document** incorporating all terms of this tender
- Confirmation of empanelment of all preferred hospitals (Annexure-IV) or timeline for empanelment
- Signing of the **Contract Agreement**
- Any other documents as required by the Institute

Failure to comply with post-qualification requirements within the stipulated time shall lead to forfeiture of the EMD. In such a case, the award will be offered to the L2 bidder, subject to matching the L1 price. If the L2 bidder declines, the option to match the L1 price will be extended sequentially to the next eligible bidders.

SECTION 10: TERMS AND CONDITIONS

10.1 General Terms and Conditions

10.1.1 Entire Agreement

The Contract shall consist of the following documents, which shall be read as complementary:

1. This Tender Document including all Sections and Annexures
2. Clarifications issued through corrigenda/addenda
3. Minutes of Pre-Bid Meeting
4. Bidder's Technical Bid
5. Bidder's Financial Bid
6. Letter of Award (LoA)
7. Contract Agreement
8. Performance Security
9. Final Policy Document issued by the Insurance Company

In case of any conflict or ambiguity, the following order of precedence shall apply (highest to lowest):

1. This Tender Document
2. Contract Agreement
3. Letter of Award
4. Policy Document
5. Bidder's Proposal

10.1.2 Conditional Tenders Not Accepted

- Conditional tenders will **not be considered** in any case
- Any deviation from the tender terms must be **explicitly highlighted** in the technical bid in bold and underlined format
- Deviations not so highlighted will be deemed as hidden deviations and may lead to rejection or termination

10.1.3 Amendment of Tender Terms

- NIT Warangal reserves the right to **modify, change, delete, or add** any terms and conditions prior to issue of LoA
- All such amendments will be communicated to bidders and will be binding

10.1.4 Canvassing Prohibited

- **Canvassing** in connection with tender is strictly prohibited
- Any attempt to influence the evaluation process will lead to **disqualification and blacklisting**

10.1.5 Confidentiality

- Bidders shall treat all information provided by NIT Warangal (student data, medical data, etc.) as **strictly confidential**
- Information shall be used **solely for the purpose** of this tender and subsequent contract
- Unauthorized disclosure will lead to termination and appropriate legal action

10.1.6 Corrupt and Fraudulent Practices

The Institute requires bidders to observe the highest standard of ethics. The Institute will:

- **Reject a bid** if it determines the bidder has engaged in corrupt, fraudulent, collusive, or coercive practices
- **Blacklist the bidder** for a period of 3 years or more
- Take **legal action** under applicable laws

Definitions:

- **Corrupt practice:** Offering, giving, receiving, or soliciting anything of value to influence decision-making
- **Fraudulent practice:** Misrepresentation of facts, submission of fake documents
- **Collusive practice:** Arrangement between bidders to manipulate the bidding process
- **Coercive practice:** Harming or threatening to harm persons or their property to influence participation or evaluation

10.2 Performance Security

10.2.1 Performance Security Requirement

The successful bidder (L1) shall submit **Performance Security** within **15 days** of receipt of Letter of Award and **before signing the Contract Agreement**.

10.2.2 Amount

Performance Security shall be **5% of the Total Annual Contract Value** (including GST).

Example Calculation:

- Total Annual Premium = Rs. 50,00,000 (including GST)
- Performance Security = 5% = **Rs. 2,50,000**

10.2.3 Mode of Submission

Performance Security may be submitted in any of the following modes:

- **Bank Guarantee** from a Scheduled Commercial Bank in the prescribed format, valid for the contract period + 3 months claim period
- **Fixed Deposit Receipt** from a Scheduled Bank in favor of "Director, NIT Warangal"

- **Deposit in Institute's Bank Account** through NEFT/RTGS

Bank Guarantee Format: As per Annexure-VII

10.2.4 Validity

Performance Security shall remain valid for the **entire contract period plus 3 months** to cover the claim settlement period after contract expiry.

10.2.5 Invocation and Refund

- Performance Security may be invoked by the Institute in case of:
 - Breach of contract by the Insurance Company
 - Failure to provide services as per contract terms
 - Delay in claim settlement beyond permissible limits
 - Non-payment of valid claims
 - Termination of contract due to insurer's default
- Performance Security will be refunded (without interest) within **30 days** of satisfactory completion of contract and settlement of all claims

10.3 Contract Period and Extension

10.3.1 Initial Contract Period

The contract shall be initially for a period of **One (1) Year** from the policy commencement date.

10.3.2 Extension Provision

Based on **satisfactory performance**, the contract may be extended for 3 more years:

Total maximum contract period: 4 years

10.3.3 Terms of Extension

- Extension shall be at the **discretion of NIT Warangal** based on:
 - Satisfactory service delivery and claim settlement
 - Claim settlement ratio above 90%
 - Average claim settlement time within prescribed TAT
 - No major complaints or grievances from students
 - Positive feedback from stakeholders
- Extension shall be on **mutually agreed terms and conditions**
- Premium for extended period may be revised based on actual claim experience, but Institute reserves the right to **re-tender if revision is not acceptable**
- **6 months' notice** shall be given by either party if extension is not desired

10.3.4 No Automatic Extension

There is **no automatic right to extension**. The Insurance Company cannot claim extension as a matter of right. The Institute may choose to re-tender even after satisfactory performance.

10.4 Termination of Contract

10.4.1 Termination by Institute - For Cause

The Institute may terminate the contract **immediately** by giving written notice in the following cases:

- Material breach of contract terms by the Insurance Company

- Consistent delay in claim settlement beyond prescribed TAT
- Rejection of valid claims without justification
- Claim settlement ratio falling below 90% for two consecutive quarters
- Withdrawal of network hospital empanelment resulting in inadequate coverage
- Failure to provide services as per contract
- Insolvency, bankruptcy, or winding up of the Insurance Company
- Fraudulent practices, misrepresentation, or ethical violations
- Non-compliance with IRDAI regulations leading to license suspension/cancellation
- Force Majeure conditions making contract performance impossible for more than 3 months

Consequences:

- Forfeiture of Performance Security
- Blacklisting of the Insurance Company for 3 years
- Recovery of losses/damages from pending payments or through legal action
- Award to L2 bidder at L1 price as mentioned above or re-tendering

10.4.2 Termination by Institute - For Convenience

The Institute may terminate the contract by giving **3 months' written notice** without assigning any reason (termination for convenience). In such case:

- Insurance Company shall continue to provide services during the notice period
- All valid claims up to the date of termination shall be honored
- Performance Security shall be refunded after settlement of all claims
- No compensation shall be payable by either party

10.4.3 Termination by Insurance Company

The Insurance Company **cannot unilaterally terminate** the contract except in the following cases:

- Non-payment of premium by the Institute for **90 days** after due date despite reminders
- Force Majeure conditions (as per Section 10.6) making performance impossible
- Mutual consent with the Institute

Notice Period: 3 months' written notice to the Institute. All valid claims up to termination date must be honored.

10.5 Liquidated Damages

10.5.1 Delay in Claim Settlement

If the Insurance Company/TPA fails to settle claims within the time specified in the Contract (Section 6.6), the Institute shall recover **Liquidated Damages** as follows:

- **Cashless Pre-Authorization Delay:** Rs. 500 per case per day of delay beyond 4 hours (for non-emergency)
- **Reimbursement Claim Settlement Delay:** 0.5% of the claim amount per week of delay beyond 15 days from submission of complete documents
- **Maximum LD per claim:** Upto claim amount

- **Aggregate Maximum LD per quarter:** Upto Quarterly Premium

Deduction: LD shall be deducted from the pending payments to the Insurance Company or recovered from Performance Security.

10.5.2 Delay in Issuance of Insurance Cards

If the Insurance Company fails to issue insurance cards within **15 days** from policy commencement or student list submission:

- LD: **Rs. 100 per day of delay** (aggregate for all pending cards)
- Maximum LD: Rs. 10,000

10.5.3 LD Not a Limitation

Payment of liquidated damages does **not relieve** the Insurance Company from its obligations. The Institute reserves the right to take additional action including termination.

10.6 Force Majeure

10.6.1 Definition

Force Majeure means an event beyond the reasonable control of either party, including but not limited to:

- War, invasion, act of foreign enemies, hostilities
- Rebellion, revolution, military coup, terrorism
- Natural disasters: earthquake, flood, cyclone, tsunami
- Government orders prohibiting the performance of contract (e.g., lockdown)

Exclusions: The following shall **NOT constitute** Force Majeure:

- Strikes or labor disputes caused by the party claiming Force Majeure
- Financial difficulties or insolvency
- Epidemic, pandemic declared by WHO
- Negligence or willful misconduct
- Increase in costs or expenses

10.6.2 Obligations During Force Majeure

- The affected party shall **notify** the other party within **7 days** of occurrence of Force Majeure event
- The affected party shall make all reasonable efforts to **mitigate the impact** and resume performance
- Obligations are **suspended** during the Force Majeure period, but not extinguished
- If Force Majeure continues for more than **3 months**, either party may terminate the contract without liability

10.6.3 Force Majeure During Pandemic

In case of pandemic (like COVID-19):

- **Treatment coverage shall NOT be suspended** - COVID/pandemic treatment must continue to be covered as per policy terms
- **Claim settlement shall continue** - delays due to lockdown/staff shortage shall be minimized by remote working arrangements
- **Premium payment obligations:** If Institute is unable to pay due to Government order, payment may be deferred until situation normalizes, without interest

10.7 Dispute Resolution

10.7.1 Amicable Settlement

In the event of any dispute or difference arising out of or in connection with the Contract, the parties shall first attempt to resolve the dispute **amicably through mutual discussions** within **30 days**.

10.7.2 Escalation Matrix

If not resolved at working level, the dispute shall be escalated:

| Level | NIT Warangal | Insurance Company |
|---------|--------------|--------------------------------------|
| Level 1 | Dean (SW) | Relationship Manager |
| Level 2 | Registrar | Regional Head |
| Level 3 | Director | Zonal Head / Chief Operating Officer |

Escalation to next level if not resolved within **15 days** at previous level.

10.7.3 Arbitration

If the dispute is not resolved within **60 days** from the date of notification of dispute, it shall be referred to **Arbitration** as per the **Arbitration and Conciliation Act, 1996** with the following terms:

- **Number of Arbitrators:** Sole Arbitrator
- **Appointment:** The Sole Arbitrator shall be appointed by the **Director, NIT Warangal**
- **Seat of Arbitration:** Warangal, Telangana
- **Language:** English
- **Procedure:** As per Arbitration and Conciliation Act, 1996 or statutory modification/re-enactment thereof
- **Award:** The award of the Sole Arbitrator shall be **final and binding** on both parties
- **Costs:** Each party shall bear its own costs of arbitration unless the Arbitrator directs otherwise

Important: Pendency of dispute shall **NOT relieve** the Insurance Company from its obligation to provide services and settle claims as per contract. "Pay now, dispute later" principle shall apply.

10.7.4 Jurisdiction of Courts

- Subject to Arbitration clause above, all disputes shall be subject to the **exclusive jurisdiction** of the Courts at **Warangal, Telangana**
- No court outside Warangal shall have jurisdiction

10.8 Indemnity

10.8.1 Insurance Company's Indemnity

The Insurance Company shall **indemnify and hold harmless** NIT Warangal, its officers, employees, and students from and against:

- Any claims, damages, losses arising from the Insurance Company's negligence, willful misconduct, or breach of contract
- Any third-party claims arising from the Insurance Company's or TPA's actions/omissions
- Any penalties imposed by IRDAI or other regulatory authorities due to Insurance Company's non-compliance

- Any data breach or unauthorized use of student information

10.8.2 Institute's Indemnity

NIT Warangal shall indemnify the Insurance Company from and against:

- Claims arising from NIT Warangal's breach of contract (e.g., non-payment of premium without cause)
- Provision of incorrect or misleading information by the Institute that remains unrectified despite being brought to its notice by the Insurance Company.

10.9 Data Privacy and Protection

10.9.1 Compliance with Laws

The Insurance Company shall comply with all applicable data protection laws including:

- Information Technology Act, 2000
- Digital Personal Data Protection Act, 2023 (when enforced)
- IRDAI (Protection of Policyholders' Interests) Regulations

10.9.2 Data Security Measures

- Student data (personal, medical, claim) shall be stored in **encrypted format** on secure servers located in India
- Access to data shall be **restricted** to authorized personnel only
- Data shall **not be shared** with any third party except as required for claim settlement (hospitals, TPA) or as mandated by law
- **Regular data backups** shall be maintained
- **Data breach notification:** Any data breach must be notified to the Institute within **24 hours**

10.9.3 Data Ownership and Retention

- All student data remains the **property of NIT Warangal**
- Insurance Company is a custodian/processor of the data for the purpose of contract
- Upon contract termination, the Insurance Company shall **return or securely destroy** all student data within **30 days** and provide a certificate of destruction
- Data may be retained only for the period required under IRDAI/legal requirements for claim settlement and audit purposes

10.10 IRDAI Compliance

- The Insurance Company shall at its own cost comply with all provisions of **IRDAI Act, 1999**, IRDAI Regulations, Circulars, Guidelines, and notifications issued from time to time
- Any changes in IRDAI regulations during the contract period that are beneficial to policyholders (students) shall be **automatically incorporated** into the policy without additional premium
- The Insurance Company shall maintain its **IRDAI license** in valid status throughout the contract period. Suspension or cancellation of license shall be a ground for immediate termination of contract

10.11 Governing Law

This Contract shall be governed by and construed in accordance with the **Laws of India**.

10.12 Notices

- All notices shall be in **writing** and sent via:
 - Registered Post / Speed Post
 - Email with acknowledgment

- Hand delivery with acknowledgment
- Addresses for notices:

For NIT Warangal:

Registrar
National Institute of Technology Warangal
Warangal - 506004, Telangana
Email: registrar@nitw.ac.in

For Insurance Company:

[As per Contract Agreement]

- Notices shall be deemed to have been received:
 - For hand delivery: on the date of delivery
 - For registered post: 7 days from the date of posting
 - For email: on the date of sending (if acknowledgment received)

SECTION 11: CONTRACT MANAGEMENT AND PERFORMANCE STANDARDS

11.1 Service Level Agreement (SLA)

The Insurance Company shall adhere to the following Service Level Standards:

| Service Parameter | SLA Target | Measurement |
|--|---|-------------|
| Cashless Pre-Authorization Approval | 95% within 4 hours | Monthly |
| Emergency Cashless Authorization | 100% immediate (retrospective within 24 hrs) | Monthly |
| Reimbursement Claim Settlement | 90% within 15 days 100% within 30 days | Monthly |
| Query on Incomplete Claims | 100% within 7 days | Monthly |
| Insurance Card Issuance | 100% within 15 days | Per batch |
| Helpline Availability | 99% uptime (24x7) | Monthly |
| Helpline Call Answer Rate | 90% within 60 seconds | Monthly |
| TPA Response Time for Hospital Queries | 100% within 4 hours | Monthly |
| Claim Settlement Ratio | Minimum 90% | Quarterly |
| Student Grievance Resolution | 100% resolved within 15 days | Monthly |
| Monthly MIS Report Submission | Within 7 days of month end | Monthly |

Table 4: Service Level Agreement Targets

11.2 Performance Monitoring

11.2.1 Monthly Review Meetings

- The Insurance Company/TPA shall participate in **monthly review meetings** with NIT Warangal representatives (Dean SW, Registrar, Senior Medical Officer)
- Agenda: Review of claims settled, pending claims, grievances, SLA compliance, issues and resolution
- Minutes of meeting to be documented and action items tracked

11.2.2 Quarterly Performance Report

The Insurance Company shall submit a **Quarterly Performance Report** within 15 days of quarter end, covering:

- Number of students covered (opening, additions, deletions, closing)
- Premium collected and adjustments
- Number of claims received, approved, rejected, pending with reasons
- Claim settlement ratio and average settlement time
- Top 10 diagnoses and hospital-wise claim distribution
- SLA compliance status for each parameter
- Grievances received and resolution status
- Improvement actions taken and proposed

11.2.3 Annual Performance Evaluation

At the end of each contract year, the Institute shall conduct an **Annual Performance Evaluation** of the Insurance Company based on:

- SLA achievement (weightage 40%)
- Claim settlement ratio (weightage 30%)
- Student satisfaction (through feedback survey) (weightage 20%)
- Compliance and responsiveness (weightage 10%)

Rating Scale:

- Outstanding: 90% and above
- Very Good: 80-89%
- Good: 70-79%
- Satisfactory: 60-69%
- Unsatisfactory: Below 60%

Decision on Extension:

- "Outstanding" or "Very Good" rating → Extension likely
- "Good" or "Satisfactory" rating → Extension at Institute's discretion
- "Unsatisfactory" rating → No extension, re-tender

11.3 Grievance Redressal Mechanism

11.3.1 Three-Tier Grievance Redressal

Tier 1: TPA/Insurance Company Level (Day 0-7)

- Student registers grievance through helpline/email/web portal
- TPA/Insurance Company investigates and resolves within **7 days**
- Resolution communicated to student and Institute

Tier 2: Insurance Company Senior Management (Day 8-15)

- If not resolved at Tier 1, student/Institute escalates to Senior Management (Regional/Zonal Head)
- Review and resolution within **8 days** (cumulative 15 days from registration)
- Resolution communicated to student and Institute

Tier 3: Institute Grievance Committee (Day 16 onwards)

- If not resolved at Tier 2, the matter is referred to **Institute Grievance Committee** (Dean SW, Senior Medical Officer, Insurance Company Representative, Student Representative)
- Committee reviews the grievance, hears both sides, and gives its decision within **15 days**
- Decision is **binding** on the Insurance Company
- If Insurance Company disputes, matter may be referred to Arbitration (Section 10.7)

11.3.2 Grievance Categories

Common grievances that may arise:

- Delay in cashless authorization
- Rejection of claim without proper reason
- Partial settlement of claim with inadequate explanation
- Hospital demanding deposit/payment despite cashless facility
- Non-availability of network hospital in emergency
- Delay in reimbursement
- Non-issuance of insurance card
- Poor response from helpline/TPA
- Quality of service at network hospital

11.3.3 Grievance Register

- A **Grievance Register** shall be maintained by the Insurance Company/TPA
- All grievances logged with date, nature, status, resolution, TAT
- Register to be shared with Institute in monthly MIS report

11.4 Student Awareness and Support

11.4.1 Orientation Sessions

- The Insurance Company/TPA shall conduct **Orientation Sessions** for students at the beginning of each academic year (July-August/ December-January)
- Sessions to be conducted separately for UG, PG, PhD students

- Topics: Policy coverage, how to avail cashless facility, claim process, helpline numbers, grievance redressal, do's and don'ts
- Printed/digital brochures and FAQs to be distributed

11.4.2 Information Dissemination

- Policy summary, network hospital list, helpline numbers, claim forms to be available on:
 - Institute website (dedicated page)
 - Insurance Company website/app-Dedicated Page for NIT Warangal Students
 - Mobile app for students
- Posters/standees at strategic locations (hostel notice boards, health center, administrative building)

11.4.3 On-Campus Support

- Insurance Company/TPA shall depute a **representative to visit campus** at least **once a month** or as needed
- Representative shall be available at Institute Health Centre for 4 hours during the visit
- Students can walk in for queries, grievances, claim submission
- Coordination with Institute Medical Officer for referrals and claim facilitation

11.4.4 Digital Platform

- A **dedicated web portal or mobile app** for NIT Warangal students with features:
 - E-card download
 - Network hospital locator (map-based)
 - Claim status tracking
 - Document upload for reimbursement claims
 - Chat support / grievance registration
 - Policy document and FAQs
- SMS alerts for pre-authorization approval, claim settlement, card dispatch
- WhatsApp support for quick queries

11.5 Coordination with Institute Health Centre

- The Insurance Company/TPA shall maintain close coordination with **Institute Health Centre (IHC)** and Medical Officers
- Medical Officers' referrals for hospitalization shall be respected (as per Section 6.4)
- Monthly coordination meeting between TPA representative and Medical Officer
- Feedback from Medical Officers on claim settlement process and issues
- Training to Medical Officers on policy terms, referral process, claim documentation

11.6 Empanelment of Network Hospitals

11.6.1 Initial Empanelment

- At the time of contract signing, the Insurance Company shall provide a complete list of network hospitals across India and specifically in **Warangal-Hanamkonda-Kazipet-Hyderabad** region
- All hospitals listed in **Annexure-IV (Preferred Hospitals)** must be empaneled
- If any preferred hospital is not currently empaneled, the Insurance Company must empanel it within **30 days** of contract award or provide written undertaking from the hospital

11.6.2 Minimum Network Requirement in Warangal Region

- Minimum **10 multi-specialty hospitals** with 24x7 emergency services
- At least **3 hospitals** with NABH/NABL accreditation
- Coverage for all major specialties: Medicine, Surgery, Orthopedics, Gynecology, Pediatrics, Cardiology, Neurology, Oncology, Critical Care
- Geographic spread across Warangal, Hanamkonda, Kazipet

11.6.3 Addition of Network Hospitals

- The Institute may request addition of specific hospitals to the network during the contract period
- Insurance Company shall make reasonable efforts to empanel such hospitals within **60 days**
- If empanelment is not feasible, written justification to be provided

11.6.4 De-empanelment of Network Hospitals

- Insurance Company **cannot de-empanel** any network hospital without **prior written consent** of the Institute
- If de-empanelment is necessary (e.g., hospital's license cancelled, major quality issues), the Insurance Company must:
 - Provide 30 days' notice to the Institute
 - Empanel an equivalent or better hospital in the same locality before de-empanelment
 - Ensure no disruption to students' access to cashless treatment

11.7 Audit and Inspection Rights

- NIT Warangal reserves the right to **audit** the claim settlement records, grievance register, SLA compliance data at any time with 7 days' notice
- The Insurance Company shall provide all documents, data, and information as required for audit
- Third-party auditors may be engaged by the Institute at its cost
- Audit findings shall be discussed and corrective actions agreed upon
- Serious audit findings (fraud, systematic claim rejection, data manipulation) may lead to termination of contract

SECTION 12: ANNEXURES

The following Annexures form an integral part of this Tender Document:

Annexure-I: Bid Security Declaration

To

The Registrar,

National Institute of Technology Warangal
Warangal – 506 004, Telangana.

Ref: - Tender No. _____

(NOTICE INVITING TENDER FOR GROUP MEDICAL INSURANCE AND PERSONAL ACCIDENT INSURANCE POLICY FOR STUDENTS OF NATIONAL INSTITUTE OF TECHNOLOGY WARANGAL)

Sir,

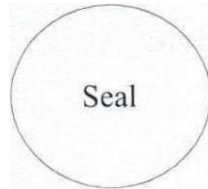
We, the undersigned declare that

1. We understood that, according to the tender conditions, bids must be supported by a Bid Security Declaration.
2. We accept that we will automatically be suspended from being eligible for bidding in any contract with the Institute for the period of **3 years** starting from the bid closing date, if we are in breach of our obligation(s) under the bid conditions, if we;
 - (a) have withdrawn our bid during the period of bid validity specified in the letter of bid; or
 - (b) having been notified of the acceptance of our bid by the institute during the period of bid validity,
 - (i) fail or refuse to execute the contract, if required, or
 - (ii) fail or refuse to furnish the performance security, in accordance with the tender conditions.

Date:

Authorized Signatory

Place:



Name:

Designation:

Contact No.:

Email ID:

Annexure-II: Self-Declaration of Acceptance of Terms and Conditions
To

The Registrar,
National Institute of Technology Warangal, Warangal – 506 004
Email: registrar@nitw.ac.in

Sub: - Self Declaration Certificate of Acceptance of Terms and Conditions

Ref: - Tender No. _____

(NOTICE INVITING TENDER FOR GROUP MEDICAL INSURANCE AND PERSONAL ACCIDENT INSURANCE POLICY FOR STUDENTS OF NATIONAL INSTITUTE OF TECHNOLOGY WARANGAL)

Dear Sir,

With reference to the above, I am / We are offering our competitive bids for above Notice Inviting Tender. 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 us are inclusive of all taxes, duties etc. and GST is mentioned separately, applicable as on date.

Date:

Authorized Signatory

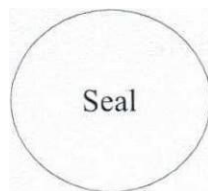
Place:

Name:

Designation:

Contact No.:

Email ID:



Annexure-III: Clean Track Record Certificate

CERTIFICATE

(To be provided on letter head of the firm)

I hereby certify that the above firm is not blacklisted by any Central/State Government/Public Undertaking/Institute nor is having 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 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

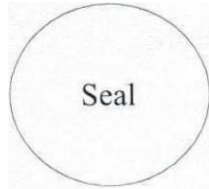
Place:

Name:

Designation:

Contact No.:

Email ID:



**Annexure-IV: List of Preferred Hospitals in Warangal and Declaration
Preferred Hospitals in Warangal-Hanamkonda-Kazipet-Hyderabad:**

| S. No. | Name of the Hospital | Location |
|--------|--|----------------------|
| 1 | M/s CARE Hospitals | Hyderabad |
| 2 | M/s KIMS Hospitals | Hyderabad |
| 3 | M/s KIMS-Sunshine Hospitals | Hyderabad |
| 4 | M/s Basavatarakam Indo-American Cancer Hospital & Research Institute | Hyderabad |
| 5 | M/s Star Hospitals | Hyderabad |
| 6 | M/s Omega Hospitals | Hyderabad |
| 7 | M/s Continental Hospitals | Hyderabad |
| 8 | M/s Medcover Hospitals | Hyderabad & Warangal |
| 9 | M/s Rohini Medicare Pvt. Ltd. | Warangal |
| 10 | M/s Ajara Hospitals | Warangal |
| 11 | M/s Laxmi Narasimha Hospital | Warangal |
| 12 | M/s Samraksha Super Speciality Hospital | Warangal |
| 13 | M/s Dr. Sharat Maxivision Eye Hospitals | Warangal |
| 14 | M/s Ekashilaa Hospitals | Warangal |
| 15 | M/s SVISION Hospital | Warangal |
| 16 | M/s Guardian Multi Speciality Hospital | Warangal |

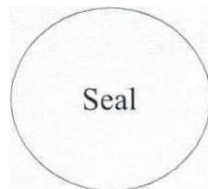
Declaration: The bidder declares that all the above hospitals are currently empaneled / will be empaneled within 30 days of award of contract (tick as applicable).

Apart from the above preferred hospitals, Insurance coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/ municipal bodies/private hospitals etc. Across India shall be eligible for reimbursement/settlement.

Date:

Authorized Signatory

Place:



Name:

Designation:

Contact No.:

Email ID:

Annexure-V: Technical Bid Compliance Checklist

[Detailed checklist of all documents to be submitted - bidders to tick and confirm submission]

| S.No. | Document Description | Submitted (Yes/No) | Page No. |
|-------|--|-----------------------|----------|
| 1 | Valid IRDAI License Certificate | | |
| 2 | Certificate of Incorporation | | |
| 3 | Certificate of Commencement of Business | | |
| 4 | PAN Card (self-attested) | | |
| 5 | GST Registration Certificate (self-attested) | | |
| 6 | Audited Financial Statements (last 3 years) | | |
| 7 | CA-certified Turnover Certificate | | |
| 8 | IRDAI Solvency Certificate from Appointed Actuary | | |
| 9 | Claim Settlement Ratio Certificate | | |
| 10 | Experience Certificates (min 3 institutions) | | |
| 11 | Client List with Contact Details | | |
| 12 | Network Hospital List (All India) | | |
| 13 | Network Hospital List (Warangal-Telangana) | | |
| 14 | Declaration on Preferred Hospitals (Annexure-IV) | | |
| 15 | TPA Details and TPA License (if applicable) | | |
| 16 | Clean Track Record Certificate (Annexure-III) | | |
| 17 | Self-Declaration Annexure-II | | |
| 18 | Bid Security Declaration (Annexure-I) OR EMD Proof | | |
| 19 | Authorization Letter for Signatory | | |
| 20 | Company Profile and Brochure | | |
| 21 | Sample Policy Document | | |
| 22 | Claim Settlement Procedure and Flowchart | | |
| 23 | Exclusions List (if any) - clearly specified | | |
| 24 | MSE/Startup Certificate (if claiming exemption) | | |
| 25 | Any other supporting documents | | |

Bidder's Declaration:

I/We hereby declare that all the above documents are submitted as part of the Technical Bid and are true, correct, and complete.

Date:

Authorized Signatory

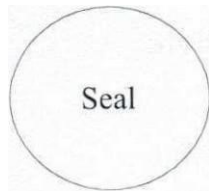
Place:

Name:

Designation:

Contact No.:

Email ID:



Annexure-VI: Financial Bid Format (Excel BoQ)

[To be downloaded from CPP Portal - bidders to fill and upload]

Note: Financial Bid must quote premiums for ALL 6 medical insurance options + 1 PA option as detailed in Section 7.

Annexure-VII: Performance Security - Bank Guarantee Format

As available at <https://nitw.ac.in/path/?dept=/Portals> under Forms & Formats

For Queries and Clarifications: Only e-Mail Queries are entertained

Deputy Registrar (Purchases & Stores)

Email: dr_ps@nitw.ac.in