

**NAVI MUMBAI MUNICIPAL TRANSPORT**

(An Undertaking of Navi Mumbai Municipal Corporation)

8th Floor, Belapur Bhavan, C.B.D. Belapur, Navi Mumbai – 400 614

**E-TENDER NOTICE****GROUP HEALTH INSURANCE POLICY (MEDICLAIM)****FOR EMPLOYEES OF NMMT AND THEIR FAMILY MEMBERS POLICY YEAR 2026-2027****Tender No.: NMMT/TM/Labourwelfare/02/2026-27****Date: 19/05/2026**

Navi Mumbai Municipal Transport (hereinafter "NMMT") invites online sealed competitive bids on <https://mahatenders.gov.in> from IRDAI-licensed **only Govt. General Insurance Companies for providing a Group Health Insurance (Mediclaim) Policy covering of NMMT and their eligible family members** for a period of one (1) year, extendable on mutually agreed terms. The Employees shall be covered under Group Mediclaim policies issued by the successful bidder, on the differentiated Sum Insured slabs and terms set out in Part C of this Tender Document. Bidders shall quote in Annexure-V (Financial Bid).

**1. Schedule of Bidding Activities**

Particulars	Details
<b>Tender Name</b>	Group Health Insurance (Mediclaim) Policy for Employees of NMMT and their Family Members – 2026-27
<b>Tender Reference No.</b>	NMMT/TM/ Labour welfare /02/2026-27
<b>Mode of Submission</b>	Online only, on <a href="https://mahatenders.gov.in">https://mahatenders.gov.in</a>
<b>Tender Document Download / Bid Upload Period</b>	19/05/2026 to 15/06/2026 up to 15:00 hrs
<b>Pre-Bid Meeting</b>	27/05/2026 at 15:00 hrs, NMMT Head Office, Belapur
<b>Last Date &amp; Time of Submission</b>	15/06/2026 up to 15:00 hrs
<b>Opening of Technical Bid</b>	17/06/2026 at 16:00 hrs (if possible)
<b>Opening of Financial Bid</b>	To be intimated to technically qualified bidders (if possible)
<b>Tender Document Fee (Non-refundable)</b>	₹ 35,400/- (₹ 30,000 + 18% GST ₹ 5,400)
<b>Earnest Money Deposit (EMD)</b>	₹ 3,00,000/- (Rupees Three Lakh only) —
<b>Performance Security</b>	5% of total Annual Premium of the awarded contract
<b>Validity of Bid</b>	120 days from the date of opening of Technical Bid
<b>Contact for Queries</b>	Labour Welfare Department, NMMT — <a href="mailto:labourwelfaremmmt@gmail.com">labourwelfaremmmt@gmail.com</a> / 022-27579034

Sd/-  
Transport Manager  
Navi Mumbai Municipal Transport

## PART A — INSTRUCTIONS TO BIDDERS

### 2. Procedure for Submission of Bid

The bid shall be submitted online only, in the system on <https://mahatenders.gov.in>. Physical bids, bids by post, fax or e-mail shall NOT be accepted under any circumstances. Bidders must quote for employees.

#### Cover "A" — Technical Bid shall contain:

1. Scanned copy of Tender Document Fee receipt and EMD instrument.
2. Undertaking & Affidavit submit by bidder's on stamp papers as per Annexure-II & IV.
3. Eligibility Criteria compliance sheet as per Annexure-I, with all supporting documents.
4. Technical Bid as per Annexure-III, duly filled and signed on each page, covering.
5. Supporting documents including IRDAI Registration Certificate, audited financial statements for the last three (3) financial years, list of comparable Government / PSU / Municipal Group Mediclaim accounts serviced and Mediclaim provide more than 500 Employees in Govt./Semi Govt Sector, hospital network list for MMR, Claim Settlement Ratio certificate, and IRDAI-prescribed Public Disclosures.
6. Self-declaration that the bidder, its directors and key managerial personnel are not blacklisted or debarred by any Government / PSU / Regulatory authority as on the date of bid submission.

**Cover "B" — Financial Bid shall contain only the duly filled Annexure-V (Price Bid), with separate per-family rates.**

### 3. General Conditions

7. The tender document shall be signed and stamped on each page by the authorized signatory of the bidder. Bids not so signed shall be liable for rejection.
8. Bids that are late, incomplete, conditional, vague, or not in the prescribed format shall be summarily rejected without assigning any reason.
9. NMMT reserves the right to accept or reject any or all bids, in whole or in part, without assigning any reason, and without thereby incurring any liability to the affected bidder(s).
10. NMMT reserves the right to modify, amend, add to, or delete any term or condition of this tender prior to the issuance of the Letter of Award (LOA), through a corrigendum published on <https://mahatenders.gov.in>.
11. All notifications, instructions, circulars and orders of IRDAI and the Government of India / Government of Maharashtra applicable to group health insurance shall form part of this tender, and the successful bidder shall, at its own cost, ensure full compliance throughout the policy period.
12. In case of any conflict between the bidder's terms and the terms of this Tender Document, the terms of this Tender Document shall prevail.
13. Any dispute or difference arising between NMMT and the Insurance Company shall, in the first instance, be referred to the Transport Manager, NMMT, whose decision shall be final and binding. Subject to the above, only the Courts at Navi Mumbai shall have exclusive jurisdiction.
14. Each Policy shall initially be issued for a period of one (1) year and may be renewed on mutually agreed terms. NMMT reserves the right to terminate either policies by giving one (1) month's written notice in case of any deficiency, lapse or unsatisfactory performance.
15. The successful bidder shall execute a service agreement with NMMT on appropriate non-judicial stamp paper as per the Bombay Stamp Act, within thirty (30) days of receipt of the Letter of Award. Stamp duty paid to Govt. of Maharashtra and incidental charges shall be borne by the successful bidder.
16. NMMT may, at its discretion, appoint an IRDAI-licensed insurance broker / consultant of its choice for placement, servicing, claims facilitation and renewal of the Policies. The brokerage / remuneration payable to such broker shall be in accordance with the IRDAI (Insurance Brokers) Regulations, 2018 and shall not be loaded over and above the quoted premium. Bidders shall accept and accommodate such appointment without prejudice to the bid. Brokerage or any fees not paid by NMMT.
17. If two tenders are received from the same company, only the appropriate one shall be accepted.
18. Tenders submitted by Brokers/intermediaries will not be accepted; they will be rejected

**PART B — ELIGIBILITY CRITERIA:**

Only those bidders who satisfy ALL of the following eligibility criteria as on the last date of bid submission shall be considered for evaluation. Documentary evidence in support of each criterion must be uploaded with the Technical Bid; failure to do so shall render the bid liable for rejection.

#	Eligibility Criterion	Documents to be Submitted
1	The bidder shall be a General Insurance Company or a Standalone Health Insurance Company duly registered with and licensed by IRDAI to transact Health Insurance business in India.	Copy of valid IRDAI Certificate of Registration (R3) and latest renewal.
2	The bidder shall have been in continuous operation in the Health Insurance business in India for a minimum of seven (7) years as on 31st March 2026.	IRDAI Registration Certificate; declaration on letterhead.
3	The bidder shall have a minimum Gross Direct Premium Income (GDPI) from Health Insurance business of not less than ₹ 1,000 Crore in each of the last three (3) financial years	Audited financial statements / Public Disclosures (Form NL/HL) of last 5 FYs.
4	The bidder shall have a Solvency Ratio of not less than 1.50 as on 31st March 2026, in compliance with IRDAI norms.	Latest Solvency Certificate / IRDAI Public Disclosure.
5	The Incurred Claims Ratio (ICR) of the bidder for the Health Insurance business, as published in the IRDAI Annual Report, shall be available for the last three (3) financial years.	Extract from IRDAI Annual Report or self-certified Public Disclosure.
6	The bidder shall have a Claim Settlement Ratio (in numbers) of not less than 90% in respect of Group Health Insurance claims for the latest published financial year.	Self-certified Claim Settlement Ratio statement signed by Principal Officer / CFO.
7	The bidder shall have prior experience of servicing at least three (3) Group Medclaim accounts of Government Departments / PSUs / Municipal Corporations / Municipal Transport Undertakings / Statutory Bodies, each with a minimum of 500 employees, during any of the last three (3) financial years.	Copies of Letters of Award / policy schedules / client certificates with employee count.
8	The bidder (or its empanelled TPA) shall have a network of not less than two hundred (200) PPN / cashless network hospitals within the Mumbai Metropolitan Region (MMR), of which at least fifty (50) shall be located in Navi Mumbai, Panvel, Raigad and Thane combined.	Hospital network list with addresses and city, certified by authorized signatory.
9	The bidder shall have an in-house claims processing capability OR shall be empanelled with a TPA registered with IRDAI under the IRDAI (TPA – Health Services) Regulations, 2016.	Copy of TPA agreement / IRDAI TPA Registration Certificate.
10	The bidder shall not have been blacklisted, debarred or have had its services terminated for cause by any Central / State Government Department, PSU, Municipal Corporation or Statutory Body during the last three (3) years.	Self-declaration on company letterhead duly signed by the Principal Officer.
11	The bidder shall have a 24 × 7 dedicated customer service helpline and a web-based / mobile-based claim tracking facility for insured members.	URL / screenshot of portal; helpline numbers.

## PART C — SCOPE OF COVER & POLICY TERMS

The successful bidder shall issue Group Mediclaim policies 2270 Employees on the terms set out below. The Common Terms in Clause 5 apply identically to categories. The Category-wise Differential Terms in Clause 6 set out the Sum Insured, Corporate Buffer and indicative headcount for each category. The Servicing Standards and Penalty Clauses (Clauses 7 and 8) apply to policies. Any deviation from any term shall render the bid liable for rejection.

### 4. Family Definition

Employee + Spouse + dependent children (maximum two). For son: covered until he starts earning or attains 25 years of age, whichever is earlier. For daughter: covered until she starts earning or gets married, whichever is earlier (no age limit). Dependency to be decided as per Government of India Medical Attendance Rules. Spouse of an employee aged above 58 years shall continue to be covered.

### 5. Common Terms — Applicable (Mandatory)

19. Type of Policy: Group Mediclaim — Floater basis.
20. Coverage of all Pre-Existing Diseases from Day One — including but not limited to Cancer, Diabetes, Hypertension, all Cardiac / Heart diseases, Stroke, COVID-19 and its variants, all Accidental injuries and fractures, Eye-related ailments, Gall Bladder, Hernia, Hydrocele, Hysterectomy, Piles / Haemorrhoids, Kidney stones (incl. DJ stent removal for the same stone), Joint and bone replacement (incl. vertebral joints), Appendicitis, and all other diseases and conditions covered under a standard health insurance policy.
21. Waiver of 30-day initial waiting period.
22. Waiver of 1st year, 2nd year, 3rd year and 4th year exclusions.
23. Pre-hospitalisation expenses for 30 days and Post-hospitalisation expenses for 60 days, covered.
24. Maternity Benefit — Normal and Caesarean delivery covered up to the full Sum Insured. Nine-month waiting period waived. Coverage extended to all hospitals across India.
25. New-Born Baby covered from Day One of birth, within the family floater Sum Insured.
26. Day-care Procedures — All day-care procedures (as listed by the Insurer / TPA) covered without sub-limit.
27. Domiciliary Hospitalisation — Covered up to ₹ 50,000/- per family per policy year.
28. Ambulance Charges — Up to ₹ 5,000/- per hospitalisation event.
29. AYUSH Treatment — Covered for in-patient treatment in Government / Government-recognised AYUSH hospitals, up to the full Sum Insured.
30. Modern Treatment Methods — All modern treatment methods and advancements (as per IRDAI Master Circular dated 29 October 2020 and as updated from time to time) covered, including Robotic Surgery, Stem Cell Therapy, Oral Chemotherapy, Immunotherapy and Bronchial Thermoplasty, up to the full Sum Insured.
31. No Co-Payment shall be applicable on any claim, irrespective of the age of the insured or the nature of the ailment.
32. No Sub-Limits / Disease-wise capping shall be applicable, except for the Room Rent and ICU eligibility specified below.
33. Room Rent eligibility: ₹ 5,000/- per day. ICU eligibility: ₹ 10,000/- per day. Proportionate deduction clause shall NOT be applicable.
34. Portability — All accumulated continuity benefits under the expiring Oriental Insurance policies (Policy No. 131600/48/2025/1994 for Permanent Employees and Policy No. 131600/48/2025/1652 for Contractual Employees) shall be ported and honoured by the successful bidder, including waiver of waiting periods on continuity basis.
35. New Joiners shall be added to the respective Policy within twenty-four (24) hours of intimation. Monthly endorsements with pro-rata premium adjustments shall be processed for additions and deletions.
36. No waiting period, each and every old diesis will cover from 1<sup>st</sup> day starting the policy.
37. If personal mediclaim policy existing any Employee, this policy will prior to claim.
38. Premium paid by NMMT as per actual Employee list, which data received from Employees.
39. 5% Employee may be increase or decrease.

## 6. Category-wise Differential Terms

Particulars	Employees
Group Name	NMMT 2270 Employees
Sum Insured (per family, Floater)	₹ 5,00,000
Corporate Buffer	₹ 5,00,000 (capped at family SI per claim)
Approx. No. of Employees	2270
Maximum Entry Age	No upper limit; cover till retirement (60 yrs Class IV / 58 yrs others)
Expiring Policy Reference	Oriental Insurance — Policy No. 131600/48/2025/1994 (03-Mar-2025 to 02-Mar-2026)
Policy Period	One year from date of inception

## 7. Servicing Standards & Service Level Agreements

40. Cashless facility shall be provided across the bidder's empanelled hospital network on a 24 × 7 basis, end-to-end (no part-payment by the insured at the hospital).
41. Pre-authorisation for Cashless treatment: Initial response within 60 minutes; final approval within 4 hours of receipt of complete request.
42. Discharge approval at the hospital: Within 3 hours of receipt of the final bill.
43. Reimbursement claims: Settlement within 15 working days from submission of complete documents. Payment directly to the employee's bank account through NEFT / RTGS only.
44. Issuance of Health Cards: Physical and / or e-Health Cards within 15 days of policy inception. Errors corrected within 7 working days at insurer's cost.
45. New Joiner Endorsement: Within 24 hours of intimation, with Health Card issuance within 7 working days thereafter.
46. Dedicated Relationship Manager and back-up RM (above the rank of Senior Executive) shall be nominated within 7 days of policy inception, for policies.
47. Dedicated Helpdesk at NMMT Head Office: The bidder / TPA shall depute, at its own cost, one (1) full-time Helpdesk Executive at NMMT Head Office, Belapur, on all working days from 10:00 hrs to 17:00 hrs, for employees.
48. 24 × 7 dedicated toll-free helpline exclusively for NMMT employees, with multilingual support in Marathi, Hindi and English.
49. Web Portal & Mobile Application for member management (HR-side) and claim tracking / e-card / network search (employee-side).
50. Claim MIS — separate MIS for policies, furnished to NMMT by the 7th of every calendar month.
51. Quarterly Review Meetings at NMMT Head Office, attended by Branch Head / Regional Manager of the Insurer and the TPA.
52. Grievance Redressal: Acknowledgment within 24 hours; resolution within 72 hours; escalation to Principal Officer / Insurance Ombudsman thereafter.
53. Claims Rejection — No claim shall be rejected on flimsy grounds. In case of inflated or fraudulent billing by a hospital, the bidder shall act against the hospital independently and shall not deny / reduce the legitimate claim of the insured employee. Reasons for any rejection shall be communicated in writing, citing the specific policy clause.

## 8. Penalty Clause for SLA Breach

Penalties applicable to both Permanent and Contractual policies. Penalties shall be deducted from the Performance Security or raised as a separate debit note at NMMT's discretion. Repeated breaches may result in invocation of the termination clause.

- Delay in cashless pre-authorisation beyond TAT: ₹ 1,000/- per case.
- Delay in cashless discharge approval beyond TAT: ₹ 1,000/- per case.
- Delay in reimbursement claim settlement beyond 15 working days: ₹ 500/- per claim per week of delay.
- Failure to depute on-site Helpdesk Executive on any working day: ₹ 1,000/- per day.
- Delay in monthly Claim MIS beyond the 10th of the month: ₹ 5,000/- per month per policy.

## PART D — CLAIMS EXPERIENCE OF EXPIRING POLICIES

The following claims experience is being shared for the information of bidders, to enable accurate risk assessment and pricing. The data is provided by The Oriental Insurance Company Limited as on 6th April 2026, in respect of the expiring policies.

### 9. Headline Numbers

Particulars	Permanent	Contractual	Combined
Policy No.	131600/48/2025/1994	131600/48/2025/1652	—
Policy Period	03-Mar-25 to 02-Mar-26	02-Jan-25 to 01-Jan-26	—
Sum Insured (per family)	₹ 5,00,000	₹ 3,00,000	—
Earned Premium (Net of GST)	₹ 2,11,65,390	₹ 1,82,24,576	₹ 3,93,89,966
Reported Claims (Number)	366	542	908
Settled Claims (Number)	334	478	812
Outstanding Claims (Number)	4	11	15
Rejected Claims (Number)	28	53	81
Total Incurred Amount	₹ 2,62,15,841	₹ 3,82,34,067	₹ 6,44,49,908
Incurred Claims Ratio (ICR)	123.86%	209.79%	~163.6%
Average Claim Size	₹ 77,562	₹ 78,188	₹ 79,372
Cashless Claims (No. / Amt.)	296 / ₹ 2,40,33,710	414 / ₹ 3,33,85,894	710 / ₹ 5,74,19,604
Reimbursement (No. / Amt.)	42 / ₹ 21,82,131	75 / ₹ 48,48,173	117 / ₹ 70,30,304

### 10. Member-wise Split

Member Type	Permanent	Contractual
Self (Employee)	158 / ₹ 1,36,84,946	189 / ₹ 1,51,85,474
Spouse	109 / ₹ 80,47,652	197 / ₹ 1,71,29,735
Son	45 / ₹ 27,79,248	63 / ₹ 36,25,183
Daughter	26 / ₹ 17,03,995	40 / ₹ 22,93,675

### 11. Age-Band Analysis

Age Band	Permanent	Contractual
0 – 10 years	4 / ₹ 2,09,363	35 / ₹ 14,54,330
11 – 20 years	32 / ₹ 16,39,200	48 / ₹ 29,28,764
21 – 30 years	39 / ₹ 30,79,280	89 / ₹ 65,75,892
31 – 40 years	27 / ₹ 18,99,115	196 / ₹ 1,63,74,757
41 – 50 years	118 / ₹ 97,00,170	102 / ₹ 91,67,342
51 – 60 years	118 / ₹ 96,88,713	19 / ₹ 17,32,982

**12. Top Disease Groups by Incurred Amount**

<b>Disease Group (ICD-10)</b>	<b>Permanent</b>	<b>Contractual</b>
Digestive (K00-K93)	39 / ₹ 42,89,962	101 / ₹ 96,92,022
Circulatory (I00-I99)	27 / ₹ 35,71,499	37 / ₹ 43,81,760
Symptoms / R-codes (R00-R99)	51 / ₹ 32,26,570	80 / ₹ 47,13,358
Genitourinary (N00-N99)	38 / ₹ 29,39,394	49 / ₹ 41,06,762
Infectious (A00-B99)	43 / ₹ 27,11,378	87 / ₹ 48,11,271
Injury / External Causes (S00-T98)	16 / ₹ 20,29,766	30 / ₹ 27,89,604
Eye and Adnexa (H00-H59)	44 / ₹ 19,68,350	18 / ₹ 7,77,653
Respiratory (J00-J99)	28 / ₹ 17,31,933	49 / ₹ 34,16,074
Neoplasm — Cancer (C00-D48)	17 / ₹ 8,85,394	3 / ₹ 5,26,922
Pregnancy & Childbirth (O00-O99)	1 / ₹ 50,000	8 / ₹ 3,06,480

*Bidders are advised to take note of the loss-making nature of the expiring policies (combined ICR ~163.6%) and to price their bids on a sustainable basis. NMMT, however, expects bidders to absorb the experience over the long term and offer competitive renewal terms, given the size and stability of the group and the strength of the cashless servicing infrastructure required.*

**ANNEXURE I — ELIGIBILITY CRITERIA COMPLIANCE SHEET**

Bidders shall mark "Complied — Yes / No" against each criterion below and enclose the supporting documents indicated in Part B above.

#	Criterion	Complied (Y/N)	Page Ref.
1	The bidder shall be a General Insurance Company or a Standalone Health Insurance Company duly registered with and licensed by IRDAI to transact Health Insurance business in India.		
2	The bidder shall have been in continuous operation in the Health Insurance business in India for a minimum of seven (7) years as on 31st March 2026.		
3	The bidder shall have a minimum Gross Direct Premium Income (GDPI) from Health Insurance business of not less than ₹ 1,000 Crore in each of the last three (3) financial years (2023-24, 2024-25, 2025-26).		
4	The bidder shall have a Solvency Ratio of not less than 1.50 as on 31st March 2026, in compliance with IRDAI norms.		
5	The Incurred Claims Ratio (ICR) of the bidder for the Health Insurance business, as published in the IRDAI Annual Report, shall be available for the last three (3) financial years.		
6	The bidder shall have a Claim Settlement Ratio (in numbers) of not less than 90% in respect of Group Health Insurance claims for the latest published financial year.		
7	The bidder shall have prior experience of servicing at least three (3) Group Mediclaim accounts of Government Departments / PSUs / Municipal Corporations / Municipal Transport Undertakings / Statutory Bodies, each with a minimum of 500 employees, during any of the last three (3) financial years.		
8	The bidder (or its empanelled TPA) shall have a network of not less than two hundred (200) PPN / cashless network hospitals within the Mumbai Metropolitan Region (MMR), of which at least fifty (50) shall be located in Navi Mumbai, Panvel, Raigad and Thane combined.		
9	The bidder shall have an in-house claims processing capability OR shall be empanelled with a TPA registered with IRDAI under the IRDAI (TPA – Health Services) Regulations, 2016.		
10	The bidder shall not have been blacklisted, debarred or have had its services terminated for cause by any Central / State Government Department, PSU, Municipal Corporation or Statutory Body during the last three (3) years.		
11	The bidder shall have a 24 × 7 dedicated customer service helpline and a web-based / mobile-based claim tracking facility for insured members.		

Signature & Seal of Authorized Signatory: \_\_\_\_\_

Name: \_\_\_\_\_ Designation: \_\_\_\_\_

Date: \_\_\_\_\_ Mobile: \_\_\_\_\_

## Annexure –II

### UNDERTAKING

(On a Rs. 500/- Stamp paper)

The information / documents submitted by us are true to our knowledge and if the information / documents so furnished shall be found to be untrue or false, the Tender shall be liable to be disqualified and our Earnest Money accompanying Tender will be forfeited. Also I/We aware that if the information / document found to be untrue or false during the currency of Contract, our Contract liable to be terminated. .... I / We hereby declare that I / We have made myself / ourselves thoroughly conversant with the sub-soil conditions regarding all materials and labour of which I / We have based my / our rates for this Work. The specifications, conditions bore results and lead of materials on this Work have been carefully studied and understood by me / us before submitting this Tender. I / We undertake to use only the best materials approved by the, Executive Engineer, N.M.M.T. or his duly authorised assistant,

before starting the Work and to abide by his decision. I/ we agree that the amount of Earnest Money shall not bear interest and shall be liable to be forfeited to the Undertaking, should I/we fail to (i) Abide by the stipulation to keep the offer open for the period of 120 days from the date fixed for opening the same and thereafter until it is withdrawn by me/ us by notice in writing duly addressed to the authority opening the Tenders. (ii) Security Deposit as specified in Schedule ‘A’ and within the time limit laid down in 24 of Detailed Tender Notice. The amount of earnest money may be adjusted towards the security deposit or refunded to me /us if so desired by me/us in writing, unless the same or any part thereof has been forfeit as aforesaid. Should this Tender be accepted I/ we hereby agree to abide by and fulfill all the terms and provisions of the conditions of contract annexed hereto so far as applicable and in default thereof to forfeited and pay to NMMT the sums of money mentioned in the said conditions.

Demand draft No.....Dated ..... from the Nationalised/  
Scheduled Bank at..... in respect of the sum of

\*Rs..... is herewith forwarded representing the Earnest Money (a) the full value of which is to be absolutely forfeited to N.M.M.T. should I/ we not deposit the full amount of security deposit specified in the Detailed Tender Notice.

Tenderer .....

Address .....

.....  
Date the ..... day of ..... 20

**Signature of Tenderer**

(witness) .....

**Signature of Witness**

Address .....

(To be filled and signed on each page by the Authorized Signatory)

### Part A — Bidder Information

Field	Bidder's Response
Name of the Insurance Company	
IRDAI Registration No. & Date	
Type (PSU / Private / Standalone Health)	
Registered Office Address	
Mumbai / MMR Office Address	
Name of the Principal Officer	
Name of the Empanelled TPA (if any)	
IRDAI TPA Registration No. of TPA	
Name of the Authorised Signatory	
Designation, Mobile, Email	

### Part B — Group Particulars

Particulars	Employees
Group Name	NMMT 2270
Sum Insured (Floater)	₹ 5,00,000
Corporate Buffer	₹ 5,00,000
Approx. No. of Employees	2270
Policy Period	1 year
Plan Type	Floater

### Part C — Coverage & Benefits Confirmation

(Bidder shall mark "Confirmed" against each item; any deviation shall render the bid liable for rejection. Confirmations apply to BOTH categories unless otherwise specified.)

Coverage / Benefit	Required Position	Confirmed (Y/N)
Sum Insured — Permanent & Contractual	₹ 5L (Floater)	
Corporate Buffer — Permanent / Contractual	₹ 5L	
Coverage of Pre-Existing Diseases (PED)	Covered Day 1	
30-day initial waiting period	Waived	
1st / 2nd / 3rd / 4th year exclusions	Waived	
Pre-hospitalisation expenses	30 days	
Post-hospitalisation expenses	60 days	
Maternity benefit (Normal / C-section)	Full SI; 9-month waiting waived	

New-born baby cover	Day 1, within family floater SI	
Day-care procedures	All covered, no sub-limit	
Domiciliary hospitalisation	Up to ₹ 50,000 per family per year	
Ambulance charges	Up to ₹ 5,000 per event	
AYUSH treatment	Covered up to full SI	
Modern treatment methods	Covered up to full SI	
Co-payment	Not applicable	
Disease-wise sub-limits / capping	Not applicable	
Room Rent eligibility	₹ 5,000/- per day; no proportionate deduction	
ICU eligibility	₹ 10,000/- per day	
Portability of expiring policy benefits	All continuity benefits to be honoured	
Cashless TAT (initial / final)	60 minutes / 4 hours	
Cashless discharge TAT	Within 3 hours of final bill	
Reimbursement settlement TAT	15 working days	
New joiner endorsement TAT	Within 24 hours	
On-site Helpdesk at NMMT Belapur	Yes, all working days	
24×7 toll-free helpline (Marathi/Hindi/English)	Yes	
Member portal & mobile app	Yes	
Monthly Claim MIS (per policy)	By 7th of every month	
Quarterly review meeting	Yes	
Grievance acknowledgment / resolution TAT	24 hours / 72 hours	

(Signature, Name, Designation & Seal of Authorized Signatory)

## ANNEXURE – IV AFFIDAVIT (ON STAMP PAPER OF VALUE OF RS. 500/-)

I/We hereby state that we are aware of the provisions of section 10(1) 10(f) & (g) of the BMPC Act.1949 which is reproduced below, and solemnly state that we have no partnership or any share of the any Corporator of any Undertaking in our company and are not associated presently or in the past with any of the office bearers of the Navi Mumbai Undertaking either directly or Indirectly. Extract of Sec 10 of BMPC Act: 10 (e) Subject to the Provision of section 13 and 404, a person shall be disqualified for being elected and for being a counsellor. 10 (f) Subject to the Provisions sub-section (2) has directly, by himself or his partner any share or interest in any contract or employment with by or on behalf of the Undertaking.” 10(g) “Having been elected a counsellor is retained or employed in any professional capacity in connection with any cause of proceeding in which by or on behalf of the Undertaking.” We are aware that the above information if found to be untrue or false, we are liable to be disqualified and the Earnest Money accompanying the Tender shall stand forfeited to the Undertaking. We are also aware that if the information produced above if found to be untrue or false during the currency of the Contract. We shall be held to default and the Contract, if any awarded to us, shall be liable to be terminated with all its concurrences.

Tenderer .....

Address .....  
.....

Date the ..... day of ..... 20

Signature of Tenderer

Witness .....

Address .....

.....

Occupation ..... Signature of Witness

**ANNEXURE V — FINANCIAL BID (PRICE BID)****Part A — 2270 Employees (SI ₹ 5,00,000 per family)**

Sr.	Particulars	Amount in ₹
1	Annual Premium per family for SI ₹ 5,00,000 on Floater basis (excluding GST)	To be submit in BOQ
2	GST @ 18% on (1)	To be submit in BOQ
3	<b>Total Annual Premium per family (incl. GST)</b>	To be submit in BOQ

**L1 Determination & Notes:**

- L1 (Lowest Bidder) shall be determined on the basis of the total annual premium outgo to NMMT, computed as: based on the indicative headcounts confirmed at the pre-bid stage.
- All terms and conditions stated in the Tender Document, including the Scope of Cover (Part C), the SLAs (Clause 7) and the Penalty Clause (Clause 8), shall apply in full.
- Conditional bids, alternative bids, or bids with any deviation from the Scope of Cover shall NOT be accepted.
- NMMT reserves the right to accept or reject any or all bids, in whole or in part, without assigning any reason whatsoever.

Signature &amp; Seal of Authorized Signatory: \_\_\_\_\_

Name: \_\_\_\_\_ Designation: \_\_\_\_\_

Date: \_\_\_\_\_ Place: \_\_\_\_\_

Age band as on date 31 March 2026**A) Employee & their dependants age wise data:**

<b>Age Group</b>	<b>SELF</b>	<b>WIFE</b>	<b>HUSBAND</b>	<b>SON</b>	<b>DAUGHTER</b>	<b>TOTAL</b>
0-5				180	177	357
06-10				284	280	564
11-15				368	276	645
16-20		4		359	325	687
21-25	4	47		390	241	682
26-30	85	251	1	35	24	396
31-35	252	359	6	1		618
36-40	384	390	9			783
41-45	390	449	11			850
46-50	407	310	11			728
51-55	464	79	3			546
56-60	130	7	6			143
Above 60	0	0	1			1
<b>Total</b>	<b>2116</b>	<b>1896</b>	<b>48</b>	<b>1617</b>	<b>1323</b>	<b>7000</b>