

अनुबंध | Contract



अनुबंध क्रमांक | Contract No: GEMC-511687717464065

अनुबंध तिथि | Contract Generated Date : 17-May-2024

बोली/आरए/पीबीपी संख्या | Bid/RA/PBP No.: [GEM/2024/B/4886752](#)

संगठन विवरण Organisation Details	खरीदार विवरण Buyer Details
प्ररूप Type : Central PSU मंत्रालय Ministry : Ministry of Petroleum and Natural Gas विभाग Department : Balmer Lawrie and Company Limited संगठन का नाम Organisation Name : Balmer Lawrie and Company Limited कार्यालय क्षेत्र Office Zone: EAST	पद Designation : DEPUTY MANAGER HR संपर्क नंबर Contact No. : - ईमेल आईडी Email ID : mukherjee.i@balmerlawrie.com जीएसटीआईएन GSTIN : - पता Address : 21 Netaji Subhash Road, Kolkata Kolkata, KOLKATA, WEST BENGAL-700001, India

वित्तीय स्वीकृति विवरण Financial Approval Detail	भुगतान प्राधिकरण विवरण Paying Authority Details
आईएफडी सहमति IFD Concurrence : No प्रशासनिक अनुमोदन का पदनाम Designation of Administrative Approval: VP (HR) CHRD वित्तीय अनुमोदन का पदनाम Designation of Financial Approval : SM (AF)	Role: PAO भुगतान का तरीका Payment Mode: BalmerLawrie पद Designation : SVPF ईमेल आईडी Email ID : das.sandip@nic.in जीएसटीआईएन GSTIN : - पता Address: Balmer Lawrie & Co. Ltd., 21 N S Road, Kolkata, NORTH 24 PARAGANAS, WEST BENGAL-700001, India

परोक्षिती विवरण Consignee Details		
क्र.सं. S.No	परोक्षिती नाम & पता Consignee Name & Address	सेवा विवरण Service Description
1	संपर्क Contact : - ईमेल आईडी Email ID : mukherjee.i@balmerlawrie.com जीएसटीआईएन GSTIN : - पता Address : 21 Netaji Subhash Road, Kolkata Kolkata, KOLKATA, WEST BENGAL-700001, India	Group Mediclaim Insurance Service - Contract Employees; Hospitalization for accident & emergency Treatments, OPD, Domiciliary treatment, Maternity, All pre-existing illness, 2500000; Yes

सेवा प्रदाता विवरण Service Provider Details	
जेम विक्रेता आईडी GeM Seller ID : ZQ3N210003223932 कंपनी का नाम Company Name : GO DIGIT GENERAL INSURANCE LIMITED संपर्क नंबर Contact No. : 09175418971 ईमेल आईडी Email ID : rajeev.singh@godigit.com पता Address : 13,Godrej Colesium,Sion East, MUMBAI, MAHARASHTRA-400022, - एमएसएमई सत्यापित MSME verified : No एमएसएमई पंजीकरण संख्या MSME Registration number : - जीएसटीआईएन GSTIN: 27AACCO4128Q1Z0 (R)	

*जिसके नाम के पक्ष में GST/TAX इनवॉइस पेश किया जाएगा | GST / Tax invoice to be raised in the name of - Consignee

सेवा विवरण | Service Details

सेवा प्रारंभ दिनांक (नवीनतम) | Service Start Date (latest by): 26-May-2024

सेवा समाप्ति तिथि | Service End Date : 25-May-2025

श्रेणी नाम | Category Name : Group Mediclaim Insurance Service

बिलिंग चक्र Billing Cycle: yearly		
विवरण Description	Number of People to be insured	Total Premium (in INR)
Type of People being Insured	Contract Employees	
Coverage	Hospitalization for accident & emergency Treatments, OPD, Domiciliary treatment, Maternity, All pre-existing illness, 2500000	
Family Members (dependants) to be Covered	Yes	
Dependent member(s)	Spouse, Children	

to be covered			
Co-Payment Percentage	NA		
Top-Up Cover to be Provided	No		
Buffer Sum Insured for Group Mediclaim to be used at the discretion of the Buyer	No	275	2783367
Amt of Buffer Sum Insured to be provisioned at the organization level (in INR)	NA		
Premium Payment Options	Single Premium		
List of Insurer from where insurance to be taken(multiple service providers)	Acko General Insurance Ltd., Aditya Birla Health Insurance Co. Ltd., Agriculture Insurance Company of India Ltd., Bajaj Allianz General Insurance Co. Ltd, Bharti AXA General Insurance Co. Ltd., Cholamandalam MS General Insurance Co. Ltd., Manipal Cigna Health Insurance Company Limited, Edelweiss General Insurance Co. Ltd., ECGC Ltd., Future Generali India Insurance Co. Ltd., Go Digit General Insurance Ltd., HDFC ERGO General Insurance Co.Ltd., ICICI LOMBARD General Insurance Co. Ltd., IFFCO TOKIO General Insurance Co. Ltd., Kotak Mahindra General Insurance Co. Ltd., Liberty General Insurance Ltd., Magma HDI General Insurance Co. Ltd., Niva Bupa Health Insurance Co Ltd., National Insurance Co. Ltd., Raheja QBE General Insurance Co. Ltd., Reliance General Insurance Co. Ltd., Reliance Health Insurance Ltd., Care Health Insurance Ltd, Royal Sundaram General Insurance Co. Ltd., SBI General Insurance Co. Ltd., Shriram General Insurance Co. Ltd., Star Health & Allied Insurance Co. Ltd., Tata AIG General Insurance Co. Ltd., The New India Assurance Co. Ltd., The Oriental Insurance Co. Ltd., United India Insurance Co. Ltd., Universal Sompo General Insurance Co. Ltd.		
कुल राशि (सूत्र) Total Amount (Formula) : (Total Premium (in INR))			
ऐडऑन के बिना कुल मूल्य Total Value without Addons(INR)		2783367	
कुल ऐडऑन मूल्य Total Addon Value(INR)		0	
ऐडऑन सहित कुल मूल्य Total Value Including Addons(INR)		2783367	
अतिरिक्त जानकारी Additional Details			
<ul style="list-style-type: none"> Insurance Start Date : 2024-05-26T18:30:00.000Z Insurance End Date : 2025-05-24T18:30:00.000Z 			
अनुबंध की राशि Amount of Contract			
सभी शुल्क और करों सहित कुल अनुबंध मूल्य Total Contract Value Including All Duties and Taxes(INR)		2783367	
मूल्य विभाजन की पेशकश की Price Break up offered : प्राइज़ ब्रेक अप ऑफ़र किए गए दस्तावेज़ लिंक Price Break up offered Document link			
एसएलए विवरण SLA Details			
SERVICE STC SPECIAL TERMS AND CONDITIONS FOR Group Mediclaim Service			
1. Preamble All contracts related to Group Mediclaim Insurance placed through GeM shall be governed by the following set of Terms and Conditions: <ol style="list-style-type: none"> General terms and conditions for Goods and Services Service STC contained in this document BID / Reverse Auction specific ATC <p>The above terms and conditions are in reverse order of precedence i.e. ATC shall supersede Service specific STC which shall supersede GTC, whenever there are any conflicting provisions.</p> <p>This document represents the Special Terms and Conditions (STC) and the Service Level Agreement (SLA) governing the contract between the Government/Buyer and Agency/Service Provider. The purpose of this document is to outline the scope of work, stakeholders' obligations and terms and conditions of all services covered as mutually understood by the stakeholders.</p>			
2. Objectives and Goal The objective of this document is to ensure that all the special terms and conditions are in place to ensure consistent delivery of services to the Buyer by the service provider. The goal of this document is to:			

- Provide clear reference to service ownership, accountability, roles and responsibilities of both parties
- Present a clear, concise and measurable description of services offered to the Buyer
- Establish terms and conditions for all the involved stakeholders, it also includes the actions to be taken in case of failure to comply with conditions specified
- To ensure that both the parties understand the consequences in case of termination of services due to any of the stated reasons

This document will act as a reference document that both the parties have understood the above-mentioned terms and conditions and have agreed to comply by the same.

3. Stakeholders

The main stakeholders associated with this agreement are:

1. **Buyer:** The Buyer/ Client is responsible to provide clear instructions, approvals and timely payments for the services availed as per the contractual terms
2. **Service Provider:** The service provider is responsible to provide all the required services in timely manner and to the satisfaction of Buyer or its authorized representative. The service provider may also include seller, supplier/bidder/contractor, any authorized agents, permitted assignees, successors, and nominees as per the context and as described in the document.

The responsibilities and obligations of the stakeholders have been outlined in this document. The document also encompasses payment terms and Deductions in case of non-adherence to the defined terms and conditions.

4. Service Scope

The Service Provider to extend Mediclaim insurance to all people covered under the policy.

5. Standard Terms and Conditions for Insurance

- The terms and conditions of insurance cover and the policies, warranties and clauses need to be strictly in line with the provisions and notifications issued by IRDA from time to time.
- The Service Provider must agree with all the Terms and Conditions specified in the bid document by the Buyer. The policy issued by the Insurer must be compliant with the T&C of the bid document.
- Fair disclosure of material features relating to the risks should be disclosed by the Buyers to the insurers to enable them understand the risks and quote appropriate terms.
- The Buyer reserves the right to reject the tender / bid if the proposal of the bidder mentions exceptions, conditions or special conditions that are not aligned with the Terms and Conditions as specified by the Buyer in the Bid document.
- During pre-qualification and evaluation of the bid, the Buyer may, at its discretion, ask bidders for clarifications on their proposal. The respondents are required to respond within the time frame prescribed by the Buyer.
- Insurer should clearly indicate the list of 'Exclusions and Assumptions' in the proposal they submit to Buyer.
- Once an insurance has been awarded (policy has been purchased) for a given period, the insurance company shall have no right to unilaterally terminate the operation of the policy during this period.
- In case there is an addition during the contract (policy) period, the coverage would be extended without any reservation. The Buyer will intimate all such new additions to the Insurer periodically. Additional premium, if any, due to such inclusion may be advised to Buyer periodically. Similarly, for separations the Buyer will inform the Insurer and the premium to be paid by Buyer would be pro-rated/ recalculated.
- In case of foreclosure of the policy/contract, the premium on pro rata basis should be refunded
- No insurer shall assume any risk in India in respect of any insurance business unless and until the due insurance premium is paid in advance before the commencement of Risk date/time.
- Insurance companies may offer Add-on covers as per IRDA guidelines in-addition-to the coverage sought in this Tender. No weightage will be given to such Free Add-on covers during bid evaluation. However, any such Add-Ons indicated in proposal by Bidder must mandatorily be offered to all the insured.
- The bidders (Service Providers) must not divulge personal information of the insured to any external party, without the consent of the Buyer
- In case of any grievances, Buyer may file complaints either with the concerned Insurance Company or with Insurance Regulatory and Development Authority (IRDA).
- The details of the Insurance Ombudsman for all jurisdictions must be clearly indicated by the Service Provider, where necessary.
- Before the end of contract, the Insurer must give a detailed report with the statistics of the insurance claimed during the period
- The Buyer may at its sole discretion and at any time during the evaluation of proposal, disqualify any bidders, if the bidder makes any misleading or false representations in the forms, statements and attachments submitted in proof of the eligibility requirements or if the bidder fails to provide related clarifications sought by Buyer within the stipulated timelines.
- Service Provider must keep confidential any information received from or about Buyer because of or in connection with the submission of the bid response. The Buyer will also not disclose the information provided by Bidder in a response other than to its affiliates or to its professional advisors, unless required otherwise by any provisions of law.
- Whilst all reasonable care has been taken by Buyer when providing information in this bid document, the figures, documents and details are presented in good faith. Bidders indemnify Buyer from any claims, liabilities or costs that may arise due to this. Bidders may seek additional information where deemed necessary but the decision to provide any additional details will be the sole discretion of the Buyer.
- More than one bid from the same bidder shall disqualify the bidder from participation in the bid.

6. Standard Terms and Conditions for Group Mediclaim Insurance

- The insurance company shall arrange to issue membership card to each insured person directly at their cost. The list of hospitals covered for cashless facility should also be provided.
- The Insurer should have arrangements with an extensive network of reputed Hospitals across the country for treatment with cashless facility.
- The ID card issued by the Buyer to the insured (employees, students, etc.) must be acceptable for availing treatment for all emergency cases at various network hospitals without any difficulty.
- The Insurer will ensure direct settlement of bills and claims with hospitals and medical service providers.
- If there is any reimbursement to the insured (beneficiaries), the same should be settled and paid directly to the insured within 30 days on receipt of bills. The Insurer shall be responsible for ensuring the smooth process.
- The Insurer should cover the Insured from Day 1 of commencement of policy.
- During the validity of the current policy, no revision in premium shall be considered by Buyer.
- Exclusions, Inclusions & Assumptions: Exclusions, Inclusions and Assumptions should be clearly specified by the insurance company.
- Policy should cover any new employees that joins the period of contract/ policy. The premium payable for such mid-term inclusion will be settled on pro rata basis
- Non-Disclosure Agreement (NDA) will need to be signed by the Service Provider before personal details of employees are shared with them by the Buyer for underwriting.
- The premium rate shall remain firm during the insurance period of the policy.
- The Insurance Provider may either utilizes its in house resources for servicing of Group Mediclaim Policies or may appoint an IRDA licensed Third Party Administrator (TPA) for processing all admissible insurance claims and customer service, without levying any additional charges. The details of the TPA must be furnished to the Buyer before signing of contract and a dedicated helpline (24 x 7) should be provided by the TPA. Contact details including the name of contact person, contact numbers and postal/email address should be shared with Buyer and.

- Service Provider shall also extend cashless settlement for the insured persons.
- Buyers shall not be responsible for any fraudulent claims made by the members insured under the Medclaim Policy

7. Service Formula

The following formula will be used to calculate the value of this contract.

Total Contract Value = Total Premium quoted by service provider.

8. Payment Schedule

- The Payment Procedure shall be in as specified in the General Terms and Conditions of GeM.
- Payment schedule to be as per payment terms specified in bid document.

9. SLAs and Deductions

S.No.	SLA	Deduction
1.	Settlement of all claims by Service Provider within 30 days from the date of submission of complete documents by the Buyer.	Interest at the rate of 20% p.a. on the delayed claim amount

अतिरिक्त आवश्यक डेटा/दस्तावेज़: खरीदार | Additional Required Data/Document(s) : Buyer

1. Details of Buyer (Insured) : [click here](#)
2. Scope of Work (inclusion/Exclusions) Advisory- With reference to Order F.No. 14017/64/2020-Ins. II issued by the Department of Financial Services under Ministry of Finance, it is advised not to include Net-Worth as a criterion for Public Sector General Insurance Companies in General Insurance tenders. :[click here](#)

अतिरिक्त डेटा/दस्तावेज़ : विक्रेता | Additional Data/Document(s) : Seller

1. Certificate (Requested in ATC) : [click here](#)

मूल्य द्विभाजन एक्सेल फ़ाइल विवरण | Price Bifurcation Excel File details: [ANNEX2&3](#)

ईपीबीजी विवरण | ePBG Detail

सलाहकार बैंक Advisory Bank :	NA
ईपीबीजी प्रतिशत (%) ePBG Percentage(%):	NA

नियम और शर्तें | Terms and Conditions

1. General Terms and Conditions-

- 1.1 This contract is governed by the [General Terms and Conditions](#), conditions stipulated to this Product/Service as provided in the Marketplace.
- 1.2 This Contract between the Seller and the Buyer, is for the supply of the Goods and/ or Services, detailed in the schedule above, in accordance with the General Terms and Conditions (GTC) unless otherwise superseded by Goods / Services specific Special Terms and Conditions (STC) and/ or BID/Reverse Auction Additional Terms and Conditions (ATC), as applicable

2. Buyer Added Bid Specific Terms and Conditions-

- 2.1 *Buyer Added Bid Specific ATC:*
Buyer uploaded ATC document [Click here to view the file](#) .
- 2.2 *Buyer Added Bid Specific Scope Of Work(SOW):*
File Attachment [Click here to view the file](#) .

नोट: यह सिस्टम जनरेटेड फाइल है। कोई हस्ताक्षर की आवश्यकता नहीं है।

Note: This is system generated file. No signature is required.