

E- TENDER FOR RENEWAL OF THE GROUP PERSONAL ACCIDENT POLICY FOR THE PERIOD FROM **15/05/2020 TO 14/05/2021** COVERING 13243 (THIRTEEN THOUSAND TWO HUNDRED FORTY THREE) NO. OF POLICE PERSONNEL AND POLICE OFFICERS INCLUDING CENTRAL PARA MILITARY FORCE (C.P.M.F.) DEPLOYED IN THE L.W.E. AREA IN PURULIA, BANKURA, PASCHIM MEDINIPUR, JHARGRAM & BIRBHUM DISTRICTS (11 POLICE STATIONS) AGAINST LEFT WING EXTREMISM ACTIVITIES.

WEST BENGAL POLICE

E-TENDER NOTICE No. WBPD/COMP/NIT-01/2020-21

Notice inviting e- tender from the reputed Insurance Companies, having at least five years of experience for renewal of the Group Personal Accident Policy for the period from **15/05/2020 to 14/05/2021** covering 13,243 no. of Police Personnel and Police Officers including C.P.M.F. deployed in the L.W.E. area in Purulia, Bankura, Paschim Medinipur, Jhargram and Birbhum districts (11 Police Stations) against Left Wing Extremism activities under SRE scheme as per the guideline introduced by the Ministry of Home Affairs, Govt. of India vide **MHA memo no. II-18015/04/03-IS.III Dated 11/02/2005** since the year **2005**. Since then the policy is being renewed time to time.

The features of the Group Personal Accident Policy are as follows

1) Number of Police Personnel & officers covered under this Policy: 13,243 (Thirteen thousand two hundred forty three only)

2) Consideration of the Claim: Any of the Police Personnel and Police Officers including C.P.M.F. deployed in Purulia, Bankura, Paschim Medinipur, Jhargram dist. and 11 Police Stations namely i) Rajnagar (ii) Kankartala (iii) Khairasole (iv) Dubrajpur (v) Md. Bazar (vi) Murarai (vii) Rampurhat (viii) Nalhati (ix) Sadaipur (x) Chandrapur (xi) Lokpur in Birbhum district died or injured due to LWE activities.

3) Coverage of sum assured Rs 10, 00,000/- (Ten Lakh) for individual police personnel/officer as per the following table

Sl No.	Nature of Accident	Benefit
1.	Death due to accident	100% of Sum Assured
2.	Loss of two limbs, two eyes or one limb and one eye	100% of Sum Assured
3.	Loss of one limb or one eye	50% of Sum Assured
4.	Permanent total disablement or injury other than those above.	100% of Sum Assured
5.	Partial disablement	Proportionate to disability

In case to above noted benefits , in case of accident –

- i. Expenses incurred for carriage of dead body of insured person (death due to accident only) to the place of residence maximum Rs. 10,000
- ii. Educational : Rs. 10,000 per child for maximum two studying children up to the age of 23 years i.e maximum Rs. 20,000
- iii. Medical expenses arising out of an accident as mentioned in the policy up to Rs. 1,00,000 (One Lakh only)

4) Period: From 15/05/2020 to 14/05/2021

5) Premium rates should be quoted per capita as well as in total. All the applicable taxes including all taxes should be included in the premium quoted.

6) Upper Limit: For one incident Maximum Rs 5.00 crore (Rupees Five Crore)

7) Dates & Information:

Sl. no.	Items	Scheduled time & date(s)
1.	Start of downloading Documents /Tender publishing/floating (online)	03/02/2020 at 17.00 hrs
2.	Bid submission start date (on line)	04/02/2020 at 11.00 hrs
3.	Bid submission closing date (on line)	28/02/2020 at 17.00 hrs
4.	Date for opening of the Technical bid (on line)	02/03/2020 at 12.00 hrs
5.	Date for opening of the Financial bid (on line)	May be notified later

CONDITIONS TO BE FOLLOWED IN SUBMITTING TENDERS

The following conditions should be strictly followed in submitting e-tenders (Submission of Bid through online): -

- 1.The bidder should be an Insurance Company authorized to conduct business of Group Personal Accident Insurance by the IRDA (Insurance Regulatory and Development Authority).
- 2.The Insurance Company should have experience of handling Group insurance of 10,000 or more persons for 1 year during last five years.
- 3.The Insurance company should have Head quarters or Regional office at or around Kolkata.
- 4.The Insurance Company should strictly follow the Insurance Coverage as mentioned in the tender notice
- 5.The Insurance Company should clear the duly submitted insurance claim within 60 days of submission of the claim. If there is a delay in settling the claim, then 1% of the claim amount may be charged in addition for each month of delay after the stipulated period.
- 6.The policy should be counted on the number of Police personnel/Police officer deployed in Paschim Medinipur, Bankura, Purulia , Jhargram District and 11 Police Stations i) Rajnagar (ii) Kankartala (iii) Khairasole (iv) Dubrajpur (v) Md. Bazar (vi) Murarai (vii) Rampurhat (viii) Nalhati ix) Sadaipur x) Chandrapur xi) Lokpur of Birbhum district. As this is a number-based policy, it will not possible to provide the names of the Police personnel/Police officers deployed in the areas mentioned above.
- 7.The policy will be open for continuous as well as periodical (Quarterly) review.
- 8.The Policy cannot be withdrawn unilaterally by the Insurance Company in Midterm.

Notwithstanding anything to the contrary, the contracting parties may change the terms and conditions of the policy with mutual consent. If any discrepancy/dispute arises to settle any claim or any dispute or disagreement between the parties to the MOU, the same will be settled by mutual discussion. If the dispute is not resolved, then the same shall be referred to the arbitrators in writing and arbitration shall be conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996. 03 Arbitrators will be appointed 01 (one) from the West Bengal Police Directorate, 01 (one) from the selected Insurance Company and 01 (one) out of the neutral mutually agreed upon persons, all having experience of dealing with insurance.

9. The Insurance Company should upload in PDF format (BOQ in Excel format), the following documents.

- i) Experience Certificate: Proof of covering a minimum of 10, 000 persons under Group Personal Accident Insurance in aggregate in any one year during last (05) Five years.
- ii) GST Registration Certificate
- iii) IRDA license to conduct Group Personal Accident Insurance business for at least one year as on the last date of submission of bid.
- iv) Annexure-A
- v) Annexure-B
- vi) Annexure-C

All documents / any of the documents so uploaded in PDF format (BOQ in Excel format), can be called for any time at any stage from a bidder in hard copies. Hard copies shall be identical with the soft copy uploaded. Any discrepancy/divergence in the documents will lead to rejection of such bid submitted by the concerned bidder.

10. Bids can only be uploaded /submitted by e-filing using Digital Signature Certificate (DSC) in the website <https://wbtenders.gov.in> . Intending bidder may download the tender documents including the NIT (Notice Inviting Tender) from the website <https://wbtenders.gov.in> directly without Digital Signature Certificate (DSC). Tender Notice can also be downloaded without DSC from the West Bengal Police website www.wbpolice.gov.in. Hard copies of the tender related documents may be obtained by printing these documents from either of the aforesaid websites.

11. The tender is to be submitted in Technical Bid as well as in Financial/ Commercial Bid. Technical and Financial Bid are to be submitted online and concurrently by the bidder, duly digitally signed, with the help of his DSC in the <https://wbtenders.gov.in>. Financial bid of a bidder will be considered on fulfilment of the condition as mentioned in Technical bid.

12. Time schedules for the e-tender should be strictly followed as mentioned in the tender notice

13. The Tender Accepting Authority of West Bengal Police Directorate reserves the right to negotiate with the lowest bidder.

14. A bidder will quote all the information in the BOQ as mentioned in it. Tender Accepting Authority is not bound to accept the Bidder quoting the lowest rate of premium. In that case Tender Accepting Authority will explain the reason of non- acceptance of the rate of the premium to the said bidder.

15. The Tender Accepting Authority of West Bengal Police Directorate reserves the right to accept or reject any bid or cancel the tender process and reject all bids at any time without assigning any reason prior to the award of contract, thereby without incurring any liability to the bidders after putting up a notice in the websites: www.wbpolice.gov.in & <https://wbtenders.gov.in>.

16. During the scrutiny, if it comes to the notice of tender inviting authority that the credential or any other documents found incorrect /manufactured/fabricated, that bidder would not be allowed to participate in the tender and that application will be outright rejected without any prejudice. It may also attract penal action as per law of the land.

17. All bidders shall submit the documents mentioned at Point 9 duly attested also. Scanned copies of these documents will have to be submitted online under Statutory or Non Statutory document.

18. A MOU will be prepared in two copies within 15 days on accepting the tender which will be valid for 01 (one) year i.e. from 15/05/2020 to 14/05/2021. One copy will be retained by the selected bidder and the other copy will be kept by the West Bengal Police Directorate. This MOU will form part of the policy.

19. Documents to be submitted in Technical Bid:

i) Experience Certificate: Proof of covering a minimum of 10,000 persons under Group Personal Accident Insurance in aggregate in any one year during last (05) Five years

ii) GST Registration Certificate duly attested

iii) IRDA licence to conduct Group Personal Accident Insurance business duly attested by a Gazetted Officer.

iv) Annexure-A Pre-Qualification Application

v) Annexure-B Declaration in Affidavit

vi) Annexure-C The Insurance company should have Headquarters or Regional office at or around Kolkata. They should submit their office address in details and name of the concerned officer who is submitting the tender along with his designation by Annexure-C

20. Financial Bid:

i) The scheme shall provide insurance coverage to 13, 243 no. of Police Personnel and Police Officers including C.P.M.F. deployed in the L.W.E. area in Purulia, Bankura, Paschim Medinipur, Jhargram & Birbhum districts 11(Police Stations) in the event of death/injury against Left Wing Extremism activities for the period from **15/05/2020 to 14/05/2021** .

ii)

Particulars	
Name & address of the Insurance Company	
Premium per person including all taxes	Rs. In Numbers In Words
Premium in total including all taxes (Rate above x 13,243)	Rs. In Numbers In Words

iii) All the applicable taxes should be included in such total.

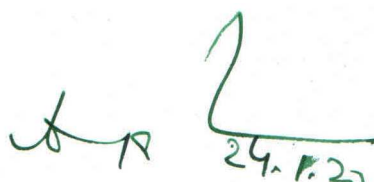
iv) The details of the financial bid shall be furnished in the above mentioned format

v) This will be a direct policy between the Insurance company and West Bengal Police Directorate and there will be no agent or intermediary.

21. Information relating to the examination, clarification, evaluation, comparison of bids and recommendations for the award of contract shall not be disclosed to bidders or to any other persons not officially concerned with such process until the letter of Award /MOU is issued

22. If any information is required to submit the tender, the bidder may contact the Deputy Inspector General of Police (Planning & Welfare), West Bengal, having its office at, West Bengal Police Directorate, Bhabani Bhavan, Ground Floor, Alipur, Kolkata-700027, Phone number 033- 24794035 Extension-2247 or 033-24794023/during 11.00 Hrs to 17.00 Hrs from Monday to Friday.

Kolkata,



(Sabya Sachi Raman Mishra)
Deputy Inspector General of Police
(Planning & Welfare), West Bengal

SECTION - A
INSTRUCTION TO BIDDERS

General guidance for e-Tendering:

Instructions / Guidelines for electronic submission of the tenders have been annexed for assisting the contractors to participate in e-Tendering.

1. Registration of Insurance Company:

Any Insurance Company willing to take part in the process of e-Tendering will have to be enrolled & registered with the Government e-Procurement System, through logging on to <https://wbtenders.gov.in> (the web portal of West Bengal Government) the bidder is to click on the link for e-Tendering site as given on the web portal.

2. Digital Signature certificate (DSC):

Each Insurance Company is required to obtain a Class-II or Class-III Digital Signature Certificate (DSC) for submission of tenders from the approved service provider of the National Informatics Centre (NIC) on payment of requisite amount. Details are available with the Web Site stated in Clause A.1. above. DSC is given as a USB e-Token.

The Insurance Company can search and download N.I.T. & Tender Document(s) electronically from computer, once he logs on to the website mentioned in Clause A.1 using the Digital Signature Certificate. This is the only mode of collection of Tender Documents.

3. Submission of Tenders:

Tenders are to be submitted through online to the website stated in Clause A.1. in two folders, one in Technical Proposal & the other is Financial Proposal before the prescribed date & time using the Digital Signature Certificate (DSC). The documents are to be uploaded virus scanned copy duly Digitally Signed. The documents will get encrypted (transformed into non readable formats).

4. Technical Proposal:

The Technical proposal should contain scanned copies of the following in two covers (folders).

(a). Statutory Cover Containing the following documents:

- i) Annexure-A Pre-Qualification Application
- ii) Annexure-B Declaration in Affidavit
- iii) Annexure-C The Insurance company should have Headquarters or Regional office at or around Kolkata. They should submit their office address in details and name of the concerned officer who is submitting the tender along with his designation by Annexure-C

(b). Non-statutory Cover Containing the following documents:

- i) Experience Certificate: Proof of covering a minimum of 10000 persons under Group Personal Accident Insurance in aggregate in any one year during last (05) Five years.
- ii) GST Registration Certificate
- iii) IRDA licence to conduct Group Personal Accident Insurance business for at least one year as on the last date of submission of bid.

THE ABOVE STATED NON-STATUTORY/TECHNICAL DOCUMENTS SHOULD BE ARRANGED IN THE FOLLOWING MANNER

Click the check boxes beside the necessary documents in the My Document list and then click the tab “Submit Non Statutory Documents’ to send the selected documents to Non-Statutory folder.

Next Click the tab “Click to Encrypt and upload” and then click the “Technical” Folder to upload the Technical Documents.

My Document Format of West Bengal Government (West Bengal Police Directorate)

Sl No	Category Name	Details	Remarks
A	CERTIFICATES	1. GST REGISTRATION CERTIFICATE 2. IRDA LICENCE TO DO GROUP PERSONAL ACCIDENT INSURANCE FOR AT LEAST ONE YEAR AS ON THE LAST DATE OF SUBMISSION OF BID. 3. EXPERIENCE CERTIFICATE OF PROOF OF COVERING A MINIMUM OF 10,000 PERSONS UNDER PERSONAL ACCIDENT INSURANCE IN AGGREGATE IN ANY ONE YEAR DURING LAST FIVE YEARS	

5. Financial Bid:

The financial proposal should contain the following documents in one cover (folder) i.e. Bill of Quantities (BOQ). The contractor is to quote the rate (Presenting Above / Below / At par) online through computer in the space marked for quoting rate in the BOQ.

a) Only downloaded copies of the above documents are to be uploaded virus scanned & Digitally Signed by the contractor.

b) Financial capacity of a bidder will be judged on the basis of information furnished in Technical Bid.

SECTION – B

ANNEXURE-A

PRE-QUALIFICATION APPLICATION

To

**The Director General & Inspector General of Police,
West Bengal,
Bhabani Bhawan, Alipore,
Kolkata-27**

Ref :Tender for renewal of the Group Personal Accident Policy for the period from **15/05/2020 to 14/05/2021** covering 13,243 no. of Police Personnel and Police Officers including C.P.M.F. deployed in the L.W.E. area in Purulia, Bankura, Paschim Medinipur, Jhargram and Birbhum districts (11 Police Stations) against Left Wing Extremism activities vide e Tender notice no. WBPD/COMP/NIT-01/2020-21.

Dear Sir,

Having examined the Statutory, Non-statutory & N.I.T. documents, I /we hereby submit all the necessary information and relevant documents for evaluation.

The application is made by me / us on behalf of
..... in the capacity
..... duly authorized to submit the order.

The necessary evidence admissible by law in respect of authority assigned to us on behalf of the group of firms for Application and for completion of the contract documents is attached herewith.

We are interested in bidding for the Insurance given in Enclosure to this letter.

We understand that:

- 1) Tender Inviting & Accepting Authority reserves the right to reject any application without assigning any reason.

Enclosure(s): e-Filing: -

- 2) Statutory Documents.
- 3) Non Statutory Documents.

Date:

Signature of applicant including title and capacity in which application is made

SECTION – B

ANNEXURE-B

**AFFIDAVIT–
(To be furnished in Non – Judicial Stamp paper
of appropriate value duly notarized)**

1. I, the under-signed do certify that all the statements made in the attached documents are true and correct. In case of any information submitted, proved to be false or concealed, the application may be rejected and no objection/claim will be raised by the under-signed.
2. The under-signed also hereby certifies that neither our firm M/S
..... nor any of constituent partner/Agencies had been debarred to participate in tender by the West Bengal Police Department or any State Government /Central Government or disqualified in participating in the Government schemes as per IRDA guidelines during the last 5 (*five*) years prior to the date of this N.I.T.
3. The under-signed would authorize and request any Bank, person, Firm or Corporation to furnish pertinent information as deemed necessary and/or as requested by the Department to verify this statement.
4. The under-signed understands that further qualifying information may be requested and agrees to furnish any such information at the request of the Department.
5. Certified that I/we have applied in the tender in the capacity of individual/ as a partner of a firm / office bearer and I have not applied severally for the same job.
6. Certified that I/we have submitted the bid as a single entity only and have not formed a Consortium for the scheme.
7. Certified that our organization has experience of covering a minimum of 10000 persons under Group Personal Accident Insurance in aggregate in any one year during last (05) five years
8. Certified that our organization has a licence to do Group Personal Accident Insurance for at least one year as on date of submission of bid.
9. Certified that I/we the undersigned have read and understood the entire tender documents and terms and conditions. I/we will abide by the same and thereafter I/we submit all the necessary information and relevant documents for evaluation.

Signed by an authorized officer of the firm.

Title of the officer

Name of the Firm with Seal

Date: -----

SECTION - B

ANNEXURE-C

STRUCTURE AND ORGANISATION

1) Name of Applicant :

.....

2) Office Address :

.....

.....

.....

Telephone No. :

.....

Fax No. :

.....

3) Name and Address of Financers :

.....

.....

4) PAN No. :

.....

5) GST Registration No. :

.....

6) IRDA Registration No. with validity period :

.....

.....
Signed by an authorized officer of the firm.

.....
Title of the officer

.....
Name of the Firm with Seal

Date: