

**TENDER FOR WEST BENGAL POLICE
GROUP PERSONAL ACCIDENT
INSURANCE POLICY FOR THE PERIOD
FROM 21/09/2021 TO 20/09/2022.**

WEST BENGAL POLICE

TENDER NOTICE No.WBPGPAP-01/ 2021-2022

Notice inviting tender from the reputed **Public Sector General Insurance Companies**, having at least five years of experience and handling Group Personal Accident Insurance of 50,000 or more persons for 1 year during last five years for West Bengal Police Group Personal Accident Policy for the period from **21/09/2021 to 20/09/2022** covering all employees of West Bengal Police.

The main features of West Bengal Police Group Personal Accident Policy for 2021-2022 are as follows –

1. The Scheme will cover all ranks of the West Bengal Police from the rank of DGP to Group 'D' Staffs / Retired Persons.
2. Total Number of membership of the scheme will be around 72,000.
3. i) Coverage of sum-insured - Rs. 7,00,000/- (Rupees Seven Lakhs).
ii) PA Policy for Primary Members as per the following table:

Sl. No.	Nature of Accident	Benefit
a)	Death due to accident	100% of sum insured
b)	Loss of two limbs / two eyes	100% of sum insured
c)	Loss of one limb / one eye	50% of sum insured
d)	Permanent total disablement	100% of sum insured
e)	Partial Disablement	Proportionate to disability percentage

In addition 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 place of residence subject to a maximum of Rs.5,000/-.
 - II) **Education Fund:** Education fund for the dependent children of the insured person following death or permanent total disablement as details below:
 - a) If the insured person has one dependent child below the age of 23 years, an amount equal to 10% of the Capital Sum Insured (Single time).
 - b) If the insured person has more than one dependent child below the age of 23 years, an amount equal to 10% of Capital Sum Insured (Single time).
 - III) Medical expenses arising out of an accident up to 10% of Capital Sum Insured i.e. up to Rs.60,000/- (Sixty Thousand only).
4. The policy will be started from the midnight 00.01 hrs. of 21.09.2021 and will be valid till 23.59 hrs. of 20.09.2022 and cover the lives insured all the time whether on government duty or otherwise.

5. Accident, Death or disability as the case may be, has to be reported to the Insurance Company within 45 days, except in exceptional cases.
6. The claim will be submitted within 180 days from the incident. In exceptional cases, relaxation may be considered by the company.
7. Subject to submission of required papers, the Insurance Company should settle the claim within 30 days with a further relaxation of 15 days. Query or objection if any, should be conveyed to this office within 15 days of submission of the claim. If there is further delay without sufficient reasons and justification, the West Bengal Police will be at liberty to claim additional 1% of claimed amount per month.

Following papers will be considered necessary for settlement of the claim in case of death –

- 1) Duly filled up and signed claim form.
- 2) Copy of FIR or GD entry duly attested by concerned authority.
- 3) Copy of Incident Report duly attested by concerned authority.
- 4) Copy of Death Certificate duly attested by concerned authority.
- 5) Copy of Post-mortem Report duly attested by concerned authority.
- 6) Copy of Aadhar Card / Voter Identity Card of the claimant duly attested by concerned authority.
- 7) Assignment / Nomination form in original.
- 8) KYC form duly filled up by the legal heirs of the deceased employee.
8. If Assignment / Nomination form is not available then legal heir certificate issued by the Unit Head and no objection certificate of other legal heirs attested by the notary if the claim is to be given to one heir.
9. If there are more than one claimant and others do not give “No objection certificate “in favour of any one of them, the claim amount will be distributed equally among the legal heirs.
10. In case of claim for disability, a disability certificate issued by a Medical Board of a Government Hospital will be required.
11. Claims for medical treatment shall be admissible on the hospitalization on accident. Relevant documents related to medical treatment have to be submitted.
12. These are only broad features of the policy required and not an exhaustive description of the policy. West Bengal Police Directorate reserves the right to negotiate the same.

13. **Premium rates should be quoted per employee including all taxes.**

Dates & Information:

Sl. No.	Items	Scheduled time & date(s)
1.	Bid submission start date to deposit tender in drop box kept for the purpose in the Mediclaim Cell, WBPD, Ground Floor, BhabaniBhawan, Kolkata-700027.	29/06/2021 (Tuesday) from 11:00 hrs.
2.	Bid submission closing date	20/07/2021 (Tuesday) from 16:00 hrs.
3.	Date for opening of the Technical bid	22/07/2021 (Thursday) at 15:00 hrs.
4.	Date for opening of the Financial	23/07/2021 (Friday) at 15:00 hrs

CONDITIONS TO BE FOLLOWED IN SUBMITTING TENDERS

The following conditions should be strictly followed in submitting tenders: -

1. The bidder should be a Public Sector General 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 Personal Accident Insurance of 50,000 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 policy should be counted on the number of Police Employees only.
6. The policy will be open for continuous as well as periodical (Quarterly) review.
7. 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 21/09/2021 to 20/09/2022. 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.
8. The Policy cannot be withdrawn unilaterally by the Insurance Company in Midterm. 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) the neutral mutually agreed upon person, all having experience of dealing with insurance.

9. Along with the bid the Insurance Company should deposit in hard copies, the following documents-
 - i) Experience certificate: at least of five years
 - ii) IRDA Licence to conduct Group Personal Accident Insurance Business attested by a Gazetted Govt. Officer.
 - iii) Solvency certificate as fixed or recommended by IRDA. All documents/any of the documents so deposited can be called for any time at any stage from a bidder in original copies. Any discrepancy / divergence in the documents will lead to rejection of such bid submitted by the concerned bidder.
10. Notice inviting tender can be downloaded from the west Bengal Police website: **www.policewb.gov.in**. Hard copies of the tender related documents may be obtained by printing these documents from the aforesaid website.
11. The tender is to be submitted in Technical Bid as well as in Financial/ Commercial Bid. Technical & 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 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 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, without thereby

incurring any liability to the bidders after putting up a notice in the website:
www.policewb.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 out-rightly 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 number 9 duly attested..

18. Documents to be submitted in Technical Bid:

- i) Experience Certificate: Proof of covering a minimum 50,000 persons under Group Personal Accident Insurance in any 1 year during last (05) five years.
- ii) GST Registration Certificate duly attested.
- iii) The bid should be accompanied with solvency certificate as fixed or recommended by the IRDA for a minimum period of 01 (one) year of the respective Insurance Company.
- iv) IRDA license to conduct Group Personal Accident Insurance business duly attested by a Gazetted Govt. Officer.
- v) Annexure-A: As per prescribed format.
- vi) Annexure-B: As per prescribed format.

19. Financial Bid: -

- i) The scheme will provide insurance coverage to about 70,000 Number of Police Employees for the period from **21/09/2021 to 20/09/2022.**

Particulars	
Name & address of the Insurance Company	
Premium per Employee (Including all taxes)	Rs. In Numbers In Words

20. **All the applicable taxes should be included in premium quoted.**
21. The details of the financial bid shall be furnished in the above mentioned format.
22. This will be a direct policy between the Insurance Company and West Bengal Police Directorate and there will be no agent or intermediary or branch.
23. 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.
24. If any information is required to submit the tender, the bidder may contact the Deputy Inspector General of Police (Planning & Welfare), West Bengal, having office at West Bengal Police Directorate, BhawaniBhawan, Ground Floor, Alipore, Kolkata-700027 at Phone No. 033-2479-5449 / 2479-4044 (Ext. 2219) during 11.00 hours to 17.00 hours from Monday to Friday except holidays.

Kolkata,

/06/2021

(Chirantan Nag)
Inspector General of Police
Organization, West Bengal
&
Chairman of the Tender Committee

SECTION - A

INSTRUCTION TO BIDDERS

General guidance for Tendering:

Instructions / Guidelines for submission of the tenders have been annexed for assisting the bidders to participate in Tendering in

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 for 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 Bid Folder:

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 50,000 persons under Personal Accident Insurance in any 1 year during last (05) five years.
- ii) GST Registration Certificate duly attested.
- iii) Declaration from the insurer that the Insurance Company has not been banned / debarred by any State Government / Central Government or its Agencies or disqualified in participating in the Government schemes as per IRDA guidelines.
- iv) An undertaking that they have submitted their Bid as a single entity only and have not formed a Consortium for the scheme.

- v) The Insurance Company should have Head Quarter 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.
- vi) The bid should be accompanied with solvency certificate as fixed or recommended by the IRDA for a minimum period of 01 (one) year of the respective Insurance Company.
- vii) That the bidder has a license to do Group Personal Accident Insurance for at least one year as on the last date of submission of bid.
- viii) IRDA license to conduct Group Personal Accident Insurance business duly attested by a Gazetted Govt. Officer.

5. Financial Bid Folder: -

The Financial proposal should contain the following documents in one cover (folder) i.e. Bill of Quantities (BOQ). The bidder 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 bidder.
- 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,
BhabaniBhawan, Alipore,
Kolkata - 27.

Ref : TENDER FOR RENEWAL OF WEST BENGAL POLICE GROUP PERSONAL ACCIDENT INSURANCE POLICY FOR THE PERIOD FROM **21/09/2021 TO 20/09/2022** VIDE E TENDER NOTICE NO.WBPD/GPAIP/NIT-01/2021-2022.

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 document is attached herewith.

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

We understand that:

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

Enclosure(s): Filling:

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

Date:

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

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 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 minimum 50,000 persons under Group Personal Accident Insurance in any 1 year during last (05) five years.

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.

.....
Name and Designation of the officer

.....
Name of the Firm with Seal

Date:

ANNEXURE-B

STRUCTURE AND ORGANISATION

1. Name of Applicant :

2. Office Address :

Telephone No. :

Fax No. :

3) Name(s) and Address(es) of Principal Financers :

4) PAN/ TAN No.

5) GST Registration No.

6) IRDA Registration No. with validity period

7. Please attach an organisational Chart of the company along with the names, designations, office address and brief bio-data of the key officials of the registered headquarters and the office to deal with this policy.

Signed by an authorized officer of the firm.

Name & Designation of the officer

Name of the Firm with Seal

Date: -----