

TENDER FOR WBP SAHAYAK TAILOR –  
MADE GROUP **MEDICAL INSURANCE**  
**POLICY** FOR THE PERIOD FROM  
**30/08/2024** TO **29/08/2025**  
COVERING HG / NVF / VPV / CV /  
CASUAL WORKERS [DAILY RATED  
WORKERS, HIRED VEHICLE DRIVERS,  
CONTRACTUAL WORKERS / DRIVERS AND  
CONTRACTUAL WORKERS (INCLUDING FSL)]  
/ RETIRED SAHAYAK VOLUNTEERS OF  
WEST BENGAL POLICE & HG/CVs OF  
KOLKATA POLICE.

WEST BENGAL POLICE

**TENDER NOTICE No. WBPD/GMIS/NIT-02/2024-25**

Notice inviting tender from the reputed **Public Sector General Insurance Companies**, having at least five years of experience and handling Group Medical Insurance of 1,00,000 (One Lakh) or more persons for one year during last five years. The Tender for WBP Sahayak Tailor-made Group Medical Insurance Policy for the period from **30/08/2024 to 29/08/2025** is being invited for Medical Insurances of Home Guards / National Volunteer Force / Village Police Volunteers/ Civic Volunteers / Casual Workers [Daily Rated Workers, Hired Vehicle Drivers, Contractual Drivers and Contractual Workers (including FSL)]/Retired Volunteers and Karmabandhu earning Rs.3,000/- P.M. etc. of West Bengal Police & **Home Guards / Civic Volunteers of Kolkata Police.**

A Group Medical Insurance Policy for HG / NVF / VPV / CV / Casual Workers working in or with West Bengal Police has been running successfully from the year 2013.

This year, the policy is entering into the (12<sup>th</sup>) year. In the previous year i.e. in 2023-24, total Sixty Nine Thousand Sixty One (69,061) members of Sahayak personnel were enrolled under this policy.

**The main features of WBP Sahayak Tailor-made Group Medical Insurance Policy for 2024-25 are as follows -**

1. The Policy is open for HG / NVF / VPV / CV / Casual Workers / Contractual Workers (including FSL)/Retired Volunteers and Karmabandhu (earning Rs.3,000/- P.M) etc. working in or with West Bengal Police & HG / CV of Kolkata Police to join this policy. The nature of policy is voluntary.
2. The period of the Policy will be from **00.01 Hrs. of 30.08.2024 to 23.59 Hrs. of 29.08.2025.**
3. The sum insured will be **Rs.1,80,000/- (One Lakh Eighty Thousand)** on family floater basis for medical treatment.
4. A Buffer amount maximum of **Rs.1,80,000/- (One Lakh Eighty Thousand)** will be allowed per family on first come first served basis for treatment of 08 (Eight) specific major critical illnesses namely i) Heart attack/surgery ii) Cerebral attack/surgery iii) Organ transplant iv) Cancer v) Major accident/injury vi) Septicemia & Multi organ failure vii) Renal failure requiring regular dialysis to employees and their notified family members & viii) Neuro-surgery with an overall limit of **corporate buffer of Rs.1,00,00,000/- (One Crore)** Only.

No sub-limits shall be applicable to release the buffer in the event of named critical illness and buffer would be allowed on the recommendation of West Bengal Police Directorate, Bhawani Bhaban with approval from the 'Insurer' as per West Bengal Health Scheme rate.

5. **Membership:**

The maximum family size available under the scheme will be 1 + 1 + 2+2 i.e (i) Primary Member + ii) spouse + iii) Any of 2 (two) from Unmarried Dependent Children / Unmarried Dependent Brother / Unmarried Dependent Sister + iv) both Dependent parents or in-laws.

6. For unmarried, unemployed and dependent son, the age limit will be 25 years. There will be no age limit for unmarried/ unemployed / widowed/divorcee dependent daughters or sisters. For unmarried, unemployed and dependent brothers the maximum age limit will be 21 years. However in case of any handicapped dependent son or brother unable to earn his livelihood, no age limit will be applicable subject to production of 'Handicapped Certificate'.

7. That the membership of Police Sahayak Personnel (Category as mentioned above) retiring during the policy period will continue till the expiry of the policy subject to payment of full premium at the commencement of the policy.

a. **Retired Police Sahayak Employees** upto the age of 70 years will be eligible for becoming members of this policy. Family size for them will be 1+1 i.e. primary member + spouse (Husband/ Wife).

b. But in case, retired employee has **any handicapped son/ daughter** unable to earn livelihood and thereby financially dependent upon him/ her, he/ she has to be covered irrespective of the age as + 1 member over and above family size of 1+1 for Retired Police Sahayak Employee.

8. That the operative Clauses of Standard Medical Insurance Policy about fixing percentage of sum insured for room rent, doctors' charges and other procedures will remain waived.

9. That the **Pre-Existing diseases will be covered** for the beneficiaries of this Tailor-made-Group Medical Insurance Policy issued to the West Bengal Police Directorate implying that Clauses of exclusion of Pre-Existing diseases in terms and conditions of Standard Medical Insurance Policy will remain waived.

10. That for the claim to be admissible under this policy, there must be a clear case of admission in Hospital or Nursing Home (having valid Clinical Establishment Licence) and on advice of a Medical Practitioner (duly registered with Medical Council of India); except for the case of emergency where the suitable evidence for admission will exist in the claim procedure only.
11. That the Hospitalization means admission in a hospital as an inpatient for minimum period of 24 consecutive hours except for specified procedure / treatment, where admission could be for a period of less than 24 consecutive hours. Relaxation to 24 hours minimum duration for hospitalisation is allowed in day care procedure / surgery (as listed in Appendix-I) as per Standard Medical Insurance policy.
12. That the Hospitalization in a Ayurveda and Homeopathic hospital have to be allowed up to 20% of the sum insured subject to exclusion in case of Ayurveda treatment like massages, spa, shirodhara, udhawarthanam, adhyangam, kayasekham, and similar treatment.
13. That the Maternity benefits (applicable only for Female Employee or Spouse of Male Employees) will be available after completion of 9 months coverage of the prospective mother from the date of introduction of the Policy or the midterm inclusion of the prospective mother, whichever is later. Maternity Benefits will be applicable, but without pre and post hospitalisation expenditure, for two deliveries.
14. That the new born babies of the beneficiary will be covered under the Scheme from 30 days of birth subject to the enrolment with the insurer.
15. That the company will provide cashless treatment at rates applicable under **West Bengal Health Scheme** (existing or modified till 23.59 hrs. of 29.08.2024 in the selected Government Hospitals and Private Hospitals/ Nursing Homes at various places of all over West Bengal up to sub-division level. Schedule of these rates is available at the web link <https://wbhealthscheme.gov.in> or [http://wbfin.gov.in/writereadddata / 5.%20Revised%20Rate%20List.pdf](http://wbfin.gov.in/writereadddata/5.%20Revised%20Rate%20List.pdf). **The Insurance Company will also arrange to provide hassle free cashless treatment at CMC, Vellore and in good hospitals at Bangalore, Hyderabad, Delhi, Chennai, Cuttack, Bhubaneshwar, Bokaro, Jamshedpur, Guwahati, Dhanbad and Ranchi and at good hospitals in Bangalore** at WBHS rate, where the employee will

have to bear the difference amount of hospital billing and WBHS rate by himself / herself in excess. **This amount will not be subject to reimbursement claim as the maximum indemnity of insurance company will be restricted to WBHS rate in all circumstances.**

16. That for the reimbursement claims also, the West Bengal Health Scheme rates as approved by Government of West Bengal (existing or modified till 23.59 hrs of 29.08.2024) shall be applicable for Bed Charges and Package Rates for Treatment of various Diseases, Procedures, Consultation etc. Save and **except for hospitals outside West Bengal** who are not agreeable to WBHS rates maximum liability for room charges shall be Rs. 800/- / Rs. 1,800/- for General and ICU/ITU/ICCU respectively. Other rates shall remain same and unaltered as per WBHS rates.
17. That the inadmissible items (as listed in Appendix-II) with the standard medical Insurance policy shall remain applicable on this Tailor-made Group Medical Insurance Policy.
18. **That if two package conditions are treated during same hospitalization, the cost of higher package will be allowed at 100% and first supplementary at 50% and the 2<sup>nd</sup> supplementary or thereafter supplementary packages at 25% of above noted sub-limits.**
19. That the Pre-hospitalization benefits for a period of 30 days from the date of admission and post-hospitalization benefits for a period of 60 days from the date of discharge are provided under the Policy on reimbursement basis at West Bengal Health Scheme rates.
20. **Performance Review: The performance will be reviewed time to time by concerned authority.** Monthly performance review should be submitted to concerned authority. The report should have detail of claims settled and rejected containing time taken in settlement and reasons along with justification of under payment or rejection, if any. **This information should also be provided to the claimants in reference to their claims by Insurance Co. as per IRDA Regulation towards any rejection of the claim.**
  - a. **A Monthly Review Meeting (Tri-party) will be held at West Bengal Police Directorate, Bhawani Bhaban. The representatives of insurance company and representatives of TPA will have to be present in the above noted meeting along with all statements regarding Medical Insurance.**

- b. That at the commencement of the policy Extensive Awareness Campaigns will be organised by a team comprising Senior Officers of all the Three Parties i.e. West Bengal Police Directorate, Insurance Company and TPA at all the units.
  - c. That the mid-term review meetings will be organised in **three clusters i.e. Western Zone (Durgapur/Bankura), Presidency Zone (Kolkata) and Northern Zone (Siliguri).**
21. The **TPA will provide membership cards** to the employees within one month of getting the data from a particular unit. The TPA will appoint its representative at all Districts Headquarters and other important places earmarked by West Bengal Police Directorate for hassle free execution of the policy. **The performance of the TPA will be reviewed quarterly on the established Medical Insurance Parameters and if the performance of the TPA is not found satisfactory, it may be changed by the parties of the agreement with mutual consent.**
22. That the cashless facility at the empanelled Government as well as private hospitals will be provided subject to the Sum Insured and package rates as per West Bengal Health Scheme.
- a. **Cashless Facility will also be provided from the non-empanelled hospitals/ nursing homes/ Govt. hospitals** in case of emergency on recommendation of West Bengal Police Directorate subject to the Sum Insured and the Disease-wise Package rates as per WBHS at the request of the Insured and due approval of the Insurer. This will be purely in case of any emergency and not a matter of regular practice subject to the permission of Insurer in case of some specific hospitals.
  - b. Any addition or deletion of the hospitals will be with the approval of the West Bengal Police Directorate and in consultation with Insurer.
  - c. **Any violation of terms and conditions by any empanelled hospitals/ nursing homes will be dealt strictly by the TPA and Insurance Company and should be brought to the notice of the DIG (P & W), WB for any administrative or legal action, if required.**
  - d. **The empanelled hospitals will be treated as Class-I hospitals irrespective of number of beds and other facilities except in case where any hospital is voluntarily ready to accept a lower classification.**

- e. Every hospitalisation whether cashless/reimbursement have to intimate to the TPA/ Insurance Company prior to hospitalisation and in case of emergency within 24 hours of hospitalisation.
23. That the TPA on behalf of the Insurance Company will make arrangements for facilitating outdoor treatment, investigations/ procedures for the beneficiaries of this policy in empanelled nursing homes and hospitals at the WBHS rates. However no expense shall be borne by the insurer in this regards.
24. That all the reimbursement claims are to be intimated in writing (only in case of grievous exigency) or submitted either to the TPA authorised on behalf of Insurance Company **within 30 days of Discharge or within 30 Days** of completion of Post-Discharge Treatment (last prescription date). For the claims submission beyond 30 days (also not intimated in writing within 30 days); the claimant shall have to route his file through his Unit Head and West Bengal Police Directorate with proper clarification. Such claims may be discussed in the Tri-Party Meeting and depending on the consideration of the situation and recommendation from West Bengal Police Directorate, the cases may be considered by Insurance Company within the general Insurance Practise and guidelines of Standard Medical Insurance Policy. All documents i.e. bills / vouchers / money receipt etc. are to be submitted in original for reimbursement. However in any case this time limit shall not exceed 90 days from the date of discharge.
25. **That the TPA and Insurance Company will take necessary steps to settle all Reimbursement claims within 45 days** of submission where all necessary documents required for settlement of claims has been submitted. In case of query or lack of documents, The TPA will return the same to the concerned unit and claimant (with intimation to West Bengal Police Directorate) within 10 days of receipt of initial application. 20 days' time will be given to the claimant for providing the requisite document(s) and further 30 days' time will be provided for TPA/Insurance Company to clear the claims.
26. In cases of delay in claim settlement after complete submission of documents within desired time, the West Bengal Police Directorate and the

claimant will be at liberty to claim delay charges up to 1% of claim per 30 days of delay.

27. **The Scheme will be open for joining for 90 days but newly recruited employees may join the policy if continued after the schedule time.**
28. That till the data with family particulars are received from the units, both the cashless and reimbursement claims will be settled on basis of certificate by the competent authority of the Unit – issued to the effect that the employee has consented to become the member of the Scheme; till the salary of the month of November is prepared and thereafter to the effect that he/she has paid the first instalment/ full premium for the policy to the West Bengal Police Directorate, subject to deduction of premium from his/her salary and copy of salary certificate submitted to TPA.
29. That the policy will be open for continuous as well as periodical (Quarterly) review. The Policy shall be subject to changes in rules, regulations, norms against the Tailor-made conditions as may be mutually consented by the appropriate authorities of both sides from time to time. Notwithstanding anything to the contrary, the contracting parties may change or modify the terms and conditions of the policy with mutual consent. This policy shall also be subject to **all the rules and regulations of IRDA and Ministry of Finance, Govt. of India.**
30. In case of any dispute or disagreement between the parties to the MOU, the same shall be referred to an arbitrator in writing and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration if the Insurance Co. has disputed or not accepted liability under or in respect of this Policy.
31. Premium will be paid in four instalments in November, December, January, February and 01 (One) final adjustment instalment.
32. Clauses of standard Group Medical Insurance Policy about fixing percentage of sum insured for room rent, doctors' charges and procedures have to be waived.
33. Other than the Tailor-made features, all other terms and conditions of Standard Medical Insurance Policy have to be applied.



34. **A reputed registered TPA having valid & updated Registration Certificate of IRDA with at least 5 years of experience of dealing with Group Mediclaim Policy of a group having strength of 50,000 or more Primary members and branch office in West Bengal at least for last 5 years has to be appointed in discussion with and consent of West Bengal Police Directorate** to provide the best facilities to the beneficiaries as per the Scheme for which suitable guidelines will be issued to them from time to time by the West Bengal Police Directorate. **TPA will be selected by the parties of the agreement with mutual consent (Insurance Company and WBPD) but it may be changed / terminated mid-term if the service of the TPA is not satisfactory.** The new TPA will be appointed through presentations before the “Selection Committee” of West Bengal Police Directorate.

Selected TPA will have to appoint its representatives at all district headquarters to deal with the claims.

35. **TPA and Insurance Company have to make arrangements for providing outdoor treatment (in specific cases), investigations / procedures at West Bengal Health Scheme rates for the members in empanelled nursing homes and hospitals.**

36. Thus, the company has to quote rates- 1. For General Employees 2.For Retired Employees.

37. **Premium rates should be quoted per family including all taxes/service charges/GST etc. for the Policy year 2024-2025.**

**37 (a):** Dates & Information:

<b>Sl. No.</b>	<b>Items</b>	<b>Scheduled time &amp; date(s)</b>
1.	Start of submission of sealed Tender in the drop box kept in the Sahayak Welfare Section, WBPD, 1 <sup>st</sup> floor, Bhabani Bhawan, Kolkata-700027	22/08/2024 (Thursday)
2.	Closing date of submission of Tender	28/08/2024 (Wednesday) at 12.00 hrs.
3.	Date for opening of the Technical bid	28/08/2024 (Wednesday) at 15.30 hrs.
4.	Date for opening of the Financial bid	28/08/2024 (Wednesday) at 16.00 hrs.

- 38. These are only broad features of the policy requirements and not an exhaustive description of the policy. Police Directorate reserves the right to negotiate the same.**

### **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 Medical Insurance by the IRDA (Insurance Regulatory and Development Authority).
2. The Insurance Company should have experience of handling Group Medical Insurance of 50,000 or more persons for 1 year during last five years.
3. The insurance company should have Headquarters or Regional office at or around Kolkata, West Bengal.
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 45 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 HG/ NVF/VPV / CV / Casual Workers (including FSL) / Retired Persons of West Bengal Police & HG / CV of Kolkata Police.
7. The policy will be open for continuous as well as periodical (Quarterly) review.
8. A MOU will be prepared in two copies within 07 days on accepting the tender which will be valid for 02 (two) years i.e. from 30/08/2024 to 29/08/2025. 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.
9. 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) neutral mutually agreed upon person, all having experience of dealing with insurance.

10. **The Insurance Company should submit the following documents.**

- i) Experience Certificate: Proof of covering a minimum 50,000 persons under Group Medical 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 Medical Insurance business duly attested by a Gazetted Govt. Officer.
- v) Annexure-A
- vi) Annexure-B
- vii) Annexure-C

All documents / any of the documents submitted by the bidder can be called for any time at any stage from a bidder. Any discrepancy/divergence in the documents will lead to rejection of such bid submitted by the concerned bidder.

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. 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 in the specific format 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.wbpolice.gov.in](http://www.wbpolice.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 18 duly attested the necessary documents.

**18. Documents to be submitted with Technical Bid:**

- i) Experience Certificate: Proof of covering a minimum 50,000 persons under Group Medical 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 Medical Insurance business duly attested by a Gazetted Govt. Officer.
- v) Annexure-A Pre-Qualification Application
- vi) Annexure-B Declaration in Affidavit
- vii) Annexure-C The Insurance company should have Headquarters or Regional office at or around Kolkata, West Bengal. 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

All documents / any of the documents so submitted can be called for any time at any stage from a bidder. Any discrepancy/divergence in the documents will lead to rejection of such bid submitted by the concerned bidder.

19. **Financial Bid: -**

- i) The scheme will provide insurance coverage to about 1,00,000 (One Lakh) (approx) numbers of HG / NVF / VPV / CV / Casual Worker [Daily Rated Workers, Hired Vehicle Drivers, Contractual Drivers and Contractual Workers (including FSL)] and Retired Sahayak Persons of West Bengal Police & HG/ CV of Kolkata Police for the period from **30/08/2024 to 29/08/2025**. **Please refer to point number 37 of this Tender Notice before quoting rate of premium for each member.**

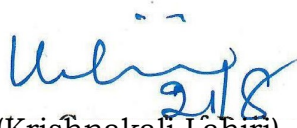
**For General & Retired Volunteers**

<b>Particulars</b>	
<b>Name &amp; address of the Insurance Company</b>	
Premium per family as defined in Point 5, 6, 7, 7(a) & 7(b) (Inclusive of 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.
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 its office at West Bengal Police Directorate, Bhabani Bhawan, Ground Floor, Alipore, Kolkata-700027 at Phone No. 033-2479-4023 / 2479-4044 (Ext. 2219) during 11.00 Hrs. to 17.00 Hrs. from Monday to Friday.

Kolkata,

21/08/2024

  
(Krishnakali Lahiri)  
Dy. Inspector General of Police  
(Planning & Welfare), West Bengal

## SECTION - A INSTRUCTION TO BIDDERS

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General guidance for Tendering:

1. The Tender-participant should be a public Sector General Insurance Company authorized to conduct business of Group Medical Insurance by the “IRDA” (Insurance Regulatory and Development Authority).
2. The Insurance Company should have experience of handling Group Medical Insurance of 1,00,000 (Approx) or more persons for one year during last five years.
3. The Insurance Company should have Head Quarters or Regional Offices in or around Kolkata. West Bengal.
4. The Insurance Company should strictly follow the Insurance Coverage as mentioned in the Tender Notice.
5. Primary members of the Policy should be counted on the number of Sahayak Personnel i.e. HG / NVF / VPV / CV / Casual Workers [Daily rated workers, Hired vehicle drivers, Contractual Drivers and Contractual Workers (including FSL)]/ Retired Volunteers and Karmabandhu earning Rs.3,000/- P.M. etc. of West Bengal Police & HG / CV of Kolkata Police.
6. The Policy will be open for continuous as well as periodical review.
7. A MOU will be prepared in two copies within 07 days on accepting the Tender which will be valid for 01 (One) year i.e. from 30.08.2024 to 29.08.2025. One copy will be retained by the ‘L1’ (Lowest) bidder and the other copy will be kept in 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 arise 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, 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 (L1 bidder) Insurance Company and 01 (one) the neutral mutually agreed upon person, all having experience of dealing with Insurance.
9. The Insurance Company will submit the following documents:
  - a) Experience certificate: Proof of covering a minimum 1,00,000 (Approx) or more persons under Group Medical Insurance for any one year during last five years.
  - b) GST Registration Certificate duly attested.
  - c) IRDA Licence to conduct Group Medical Insurance Business attested by a Gazetted Govt. Officer.
  - d) Solvency certificate as fixed or recommended by the IRDA for a minimum period of 01 (one) year of the respective Insurance Company.
  - e) Annexure-A
  - f) Annexure-B

- g) Annexure-C
- h) All documents are to be submitted with proper signature, date and stamp. Any discrepancy/ divergence in the documents will lead to rejection of such bid submitted by the concerned Insurance Company.
- 1. Notice inviting tender can be downloaded from the West Bengal Police Website: [www.wbpolice.gov.in](http://www.wbpolice.gov.in). Hard copies of the Tender related documents may be obtained by printing these documents from the aforesaid website.
- 2. The Tender is to be submitted in Tender Box to be kept in Sahayak Welfare Section, WBPd, 1<sup>st</sup> floor, Bhabani Bhawan, Kolkata- 700027 during office hours except holidays.
- 3. Time schedules for the tender should be followed as mentioned in the Tender notice.
- 4. The Tender accepting Authority of West Bengal Police Directorate reserves the right to negotiate with the lowest bidder (L1 Bidder).
- 5. All the information as mentioned in it should be quoted. Tender Accepting Authority is not bound to accept the lowest rate of premium quoted by the bidder. In that case Tender Accepting Authority will explain the reason of non-acceptance of the rate of the premium to the said bidder.
- 6. The Tender Accepting Authority of West Bengal Police Directorate reserves the right to accept or reject any bid or cancel the Tender process and rejects 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.wbpolice.gov.in](http://www.wbpolice.gov.in).
- 7. During the scrutiny, if it comes to the notice of tender inviting authority that the credential or any other documents found incorrect/ manufactured/ fabrication, 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. Technical Bid Folder:

The Technical proposal should contain 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 1,00,000 persons under Medical 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 Medical Insurance for at least one year as on the last date of submission of bid.
- viii) IRDA license to conduct Group Medical Insurance business duly attested by a Gazetted Govt. Officer.

**18. Financial Bid Folder: -**

The financial proposal should contain the following documents in one cover (folder):-

**For General & Retired Volunteers**

<b>Particulars</b>	
<b>Name &amp; address of the Insurance Company</b>	
Premium per family (Inclusive of all taxes)	Rs. In Numbers In Words

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



**SECTION – B**  
**ANNEXURE-A**

**PRE-QUALIFICATION APPLICATION**

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To

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

Ref :TENDER FOR WBP SAHAYAK TAILOR –MADE GROUP MEDICAL INSURANCE POLICY FOR THE PERIOD FROM 30/08/2023 TO 29/08/2024 COVERING HG / NVF / VPV / CV / CASUAL WORKERS (DAILY RATED WORKERS, HIRED VEHICLE DRIVERS, CONTRACTUAL DRIVERS AND CONTRACTUAL WORKERS(INCLUDING FSL)] / RETIRED SAHAYAK VOLUNTEERS OF WEST BENGAL POLICE & HG / CV OF KOLKATA POLICE VIDE TENDER NOTICE NO. WBPD/GMIS/NIT-02/2024-25.

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):-**

- 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 Medical 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-C

**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 official 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:

.....