TENDER FOR SAHAYAK WELFARE SOCIETY IN C/W GROUP **PERSONAL ACCIDENT POLICY** FOR THE PERIOD FROM **01/09/2026 TO 31/08/2027** COVERING HG (ALL TYPES OF HG INCLUDING THG) / NVF / VPV / CV / CASUAL WORKERS (DAILY RATED WORKERS, HIRED VEHICLE DRIVERS, CONTRACTUAL DRIVERS AND CONTRACTUAL WORKERS).

SAHAYAK WELFARE SOCIETY

TENDER NOTICE No. WBPD/GPAIPS/NIT-02/2026-27

Notice inviting tender from the reputed **Public Sector General Insurance Companies**, having at least five years of experience and handling Personal Accident Insurance of 50,000 or more persons for one year during last five years. The Tender for Sahayak Welfare Society in c/w Group Personal Accident Policy for the period from 01/09/2026 to 31/08/2027 is being invited for Home Guards (all types of HG including THG)/ National Volunteer Force / Village Police Volunteers/ Civic Volunteers / Casual Workers (Daily Rated Workers, Hired Vehicle Drivers, Contractual Drivers and Contractual Workers).

A Group Personal Accident Policy for HG/NVF/VPV/CV /Casual Workers working in or with West Bengal Police has been running successfully from year 2012.

This year, the policy is entering into 15^{th} year. In the previous year i.e. in 2025-26, One Lakh Thirty-Nine Thousand Four Hundred Sixty (1,39,460) Sahayak Employees have been enrolled under this policy.

The main features of Sahayak Welfare Society in c/w Personal Accident Policy for 2026–27 are as follows –

1. Total Number of memberships of the scheme will be around 140000.
2. i) Coverage of sum-insured desirable - Rs. 12,00,000/-

   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

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 Rs. 12,000/-.

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 subject to a maximum of Rs. 12,000/-.

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 subject to a maximum of Rs. 24,000/-.

III) Medical expenses arising out of an accident up to 10% of Capital Sum Insured i.e. up to Rs.1,20,000/- (One Lakh Twenty Thousand) only.

3. The policy will be started from the midnight 00.00 hrs. of 01.09.2026 and will be valid till 23.59 hrs. of 31.08.2027 and cover the lives insured all the time whether on government duty or otherwise.
4. Accident, Death or disability as the case may be, should be reported to the insurance company within 90 days.
5. The claim will be submitted within 180 days of the occurrence. In exceptional cases, relaxation may be considered by the company.
6. The Insurance Company will take necessary steps to settle all claims within 30 days of submission where all necessary documents required for settlement of claims has been submitted. In case of query or lack of documents, the Insurance Company will convey to Sahayak Society within 10 days of receipt of proposal. Twenty days' time will be given to the concerned unit / claimant for providing the requisite document(s) and further 30 days' time will be provided for Insurance Company to clear the claims.

   If there is further delay without sufficient reason and justification, the Sahayak Society will be at liberty to claim additional upto 1% of claimed amount per month.

The papers required for settlement will be mentioned at the time of **MOU**.

7. 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.
8. If there are more than one claimant and others do not give no objection in favour of any one of them, the claim amount will be distributed equally among the legal heirs/as per Law and relevant Rules.
9. In case of claim for disability, a disability certificate issued by a Medical Board of a Government Hospital will be required.
10. Claims for medical treatment shall be admissible on the hospitalization on accident. Relevant documents related to medical treatment have to be submitted.
11. These are only broad features of the policy required and not an exhaustive description of the policy. Sahayak Welfare Society reserves the right to negotiate the same.
12. **Premium rates should be quoted per employee including all taxes.**

Dates & Information:

Sl. No.	Items	Scheduled time & date(s)
1.	Start of submission of sealed Tender in the drop box kept in the Sahayak Welfare Section, WBPD, 1st floor, Bhabani Bhawan, Kolkata-700027	20/08/2026
2.	Closing date of submission of Tender	27/08/2026 at 12:00 hrs
3.	Date for opening of the Technical bid	27/08/2026 at 13:00 hrs
4.	Date for opening of the Financial bid	27/08/2026 at 13:30 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 Headquarters 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 HG (all types of HG including THG)/NVF/VPV/CV/Casual Workers (Daily Rated Workers, Hired Vehicle Drivers, Contractual Drivers and Contractual Workers).
6. The policy will be open for continuous as well as periodical (Quarterly) 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 01/09/2026 to 31/08/2027. One copy will be retained by the selected bidder and the other copy will be kept by the Sahayak Welfare Society. This MOU will form part of the policy.
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 Sahayak Welfare Society, 01 (one) from the selected Insurance Company and 01 (one) the neutral mutually agreed upon person, all having experience of dealing with insurance. The disputed matter may also be placed before Consumer Forum as and when required.

9. The Insurance Company should submit the following documents:

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

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.

10. 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.

11. Time schedules for the tender should be strictly followed as mentioned in the tender notice.

12. The Tender Accepting Authority of Sahayak Welfare Society reserves the right to negotiate with the lowest bidder.

13. 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.

14. The Tender Accepting Authority of Sahayak Welfare Society 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.

15. 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.

16. All bidders shall submit the documents mentioned at Point 17 duly attested the necessary documents.

17. **Documents to be submitted with 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 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 bidde

18. **Financial Bid: -**

The scheme will provide insurance coverage to about 140000 (approx) no. of HG / NVF / VPV / CV / Casual Workers for the period from **01/09/2026 to 31/08/2027.**

For General Scheme: -

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

19. **All the applicable taxes should be included in premium quoted.**
20. The details of the financial bid shall be furnished in the above-mentioned format.
21. This will be a direct policy between the Insurance company and Sahayak Welfare Society and there will be no agent or intermediary.
22. 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.
23. 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, Bhawani Bhawan, Ground Floor, Alipore, Kolkata-700027 at Phone No. 033-2479-4023 / 2479-4044 (Ext. 2219) during 11.00 hours to 17.00 hours from Monday to Friday.

Kolkata, 19 / 08 /2026

19/8/26

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

INSTRUCTION TO BIDDERS

General guidance for Tendering:

1. The Tender-participant 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 1,40,000 (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 (all types of HG including THG)/ NVF / VPV / CV / Casual Workers (Daily rated workers, Hired vehicle drivers, Contractual Drivers and Contractual Workers) of West Bengal 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 01.09.2026 to 31.08.2027. One copy will be retained by the 'L1' (Lowest) bidder and the other copy will be kept in Sahayak Welfare Society. 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 Sahayak Welfare Society, 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 along with sealed Tender:
   a) Experience certificate: at least of five years:
   b) IRDA Licence to conduct Group Personal Accident Insurance Business attested by a Gazetted Govt. Officer.
   c) 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 the Tender participants in original copies. Any discrepancy/ divergence in the documents will lead to rejection of such Tender submitted by the concerned Insurance Company.
10. Notice inviting tender can be downloaded 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 the aforesaid website.
11. The Tender is to be submitted in Tender Box to be kept in Sahayak Welfare Section, WBPD, 1st floor, Bhabani Bhawan, Kolkata- 700027.
12. Time schedules for the tender should be followed as mentioned in the Tender notice.
13. The Tender accepting Authority of Sahayak Welfare Society reserves the right to negotiate with the lowest bidder (L1 Bidder).
14. 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.
15. The Tender Accepting Authority of Sahayak Welfare Society 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.
16. 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 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.

18. Financial Bid Folder: -

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

Particulars	
Name & address of the Insurance Company	
Premium per Employee (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

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

Ref : SAHAYAK WELFARE SOCIETY IN C/W GROUP PERSONAL ACCIDENT POLICY FOR THE PERIOD FROM 01/09/2026 TO 31/08/2027 COVERING HG (ALL TYPES OF HG INCLUDING THG) / NVF / VPV / CV / CASUAL WORKERS (DAILY RATED WORKERS, HIRED VEHICLE DRIVERS, CONTRACTUAL DRIVERS AND CONTRACTUAL WORKERS) VIDE TENDER NOTICE NO. WBPD/GPAIPS/NIT-02/2026-27,
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 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-C

STRUCTURE AND ORGANISATION

1) Name of Applicant : --

2) Office Address : --

Telephone No. : --

Fax No. : --

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

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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

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Signed by an authorized officer of the firm.

Name & Designation of the officer

Name of the Firm with Seal

Date: ________________________________