

**DIRECTORATE OF STUDENTS' WELFARE  
DR. RAJENDRA PD. CENTRAL AGRICULTURAL UNIVERSITY  
PUSA (SAMASTIPUR) – 848125**

Website: <http://www.rpcau.ac.in>

Tender No. 196 /RPCAU (DSW) Pusa

Dated 30/03/ 2022

**Tender Document for  
Medical Insurance of the Students.**

Sealed Tenders are invited from Insurance Companies (Licensed and Registered with IRDA) dealing with Medical/Health Insurance for Students of Dr. Rajendra Prasad Central Agricultural University.

The Technical Bid and Financial Bid should be sealed by the bidder in separate envelopes duly super-scribed and both these sealed envelopes are to be put in a bigger envelop which should also be sealed and duly super-scribed with "Tender for Medical Insurance of Students' of Dr. Rajendra Prasad Central Agricultural University, Pusa, Samastipur".

Complete bid document should be submitted to Directorate Students Welfare, Dr. Rajendra Prasad Central Agricultural University, Pusa, Samastipur, Bihar - 848125 not later than 20.04.2022. Bids received later than the prescribed date and time will not be considered for evaluation. **The last date of submission of tender is 20.04.2022 (upto 04:00 PM)** through registered/ Speed Post only. If the last date happens to be a holiday the next working day will be treated as working days.

*P. An. Singh*  
30.3.22  
Director Students' Welfare  
RPCAU, Pusa

DRPCAU Pusa, (Samastipur)  
DATE: 31/03/2022  
DIARY NO: 1854 ARIS 0211(H4)  
PIN CODE: 848125

**Scope of Work:**

For providing Medical Insurance to the students of RPCAU. The strength of the students may increase to around 1400. The effective date of commencement of policy shall be the date on which a communication is made to the selected insurer.

**Annexure-I**

**A. TECHNICAL BID**

**1. Qualifying Requirements**

1.1 The bidder should be a registered Indian Insurer in accordance with the Insurance Act, registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and should have a valid license to carry out Medical Insurance business on a Pan India basis.

1.2 The Insurance Company shall be in the Medical Insurance business in India at least for five years as on the scheduled date of tender opening.

1.3 The Insurance Company should be having Medical Insurance participation in a minimum of three major companies/institutions/organizations etc. (Documentary evidence to be furnished).

1.4 Tenderer has to submit declaration along with Technical Bid stating that they have not been Black-Listed/De-listed or are put to any holiday by any Indian Institutional Agency/Government Department/Public Sector Undertaking in the last three years. In case of being black listed by any of the Institutions, details of the same be furnished. Moreover, certification that no restraint order has been passed by the competent court of law may also be furnished.

2. Offers shall be submitted with proper documentary evidence to substantiate fulfillment of the qualifying requirements as specified above.
3. The Institute shall have absolute right to consider or not to consider any of the offerer / Insurance Company.
4. The Technical bids of all the prospective bidders should also contain the list of empanelled hospitals.

30/10/22  
30/03/22

Sumit  
30/3/22

30/03/22

30/3/22  
30/03/22

## TERMS & CONDITIONS FOR MEDICAL INSURANCE POLICY

1. The Policy shall cover all students of RPCAU, Pusa.
2. For the prospective bidders of the companies, it is mandatory that they must submit the bifurcated quotation containing the amount of premium along with the taxes & any other charges separately against the Mediclaim Insurance coverage of INR one lakh.
3. Bid should contain all the features which will be provided to students in prescribed amount of Rupees One Lakh per student.
4. One dedicated executive to deal/guide the students in case of need.
5. The Policy shall cover hospitalization of all the students (as per point 1 above) in case of surgeries/procedures etc. alongwith any exigency which do not require hospitalization but are generally covered by Medical / Health Insurance policies as day care procedures including diagnostic treatment cost.
6. It is expected that Insurance Company will have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility (List of paneled hospitals should be enclosed).
7. It is clarified that depending on the satisfactory performance, the contract can be renewed at the discretion of RPCAU, Pusa for a period of one year and subsequently followed for maximum of three years. Renewal will be decided by Competent Authority on a year-to-year basis for a total of three years after initial one year.
8. In case, any student is referred to an outside specialist doctor for consultation or a pathology test, the expenditure thereon shall also be eligible for re- imbursement under this policy.
9. The scheme has to necessarily cover all pre-existing illnesses of the insured students.
10. There will be no age limit on the insured covered by this scheme.
11. For the new students who may join the Institute from time to time, identical coverage has to be made available from the day one of joining though the premium paid may be based on the fractional period involved. The students leaving before completing an academic year shall also enjoy the insurance coverage for the entire academic year.
13. In case, the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed under this policy scheme.
14. For all claims (other than cashless ones), the claim would be expected to be submitted to the Insurance Company directly by the student within 45 days of discharge from the hospital. Such claim should be settled within 30 days of submission and payment will be made directly to the insured.

S. K. Khandari  
30/03/22

S. K. Khandari  
30/03/22

S. K. Khandari  
30/03/22

S. K. Khandari  
30/03/22

S. K. Khandari  
30/03/22

15. The Insurance Company shall arrange to issue membership card to each insured student directly at their cost.
16. Exclusions: Exclusions, if any, should be clearly specified by the Insurance Company as part of the Technical Bid.
17. In continuation to **S.No.14**, please explain the "settlement procedure" in detail including maximum period of time required for settlement in the Technical Bid.
18. **Performance Guarantee:** The Successful bidder shall furnish a bank Performance Bank Guarantee 3% of the total premium which shall remain valid for a period of sixty days beyond the expiry of the overall contract from a nationalized bank to ensure the satisfactory performance for risk covered. The Performance Bank Guarantee is to be submitted at the time of award of contract. In case the performance of service is not found satisfactory, the amount of Performance Bank Guarantee will be forfeited.

**19. Canvassing, Fraud and Corrupt practices**

Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be. "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official. "Fraudulent practice" means a misrepresentation of facts in order to influence Tender process or an execution of a contract to the detriment of the scheme and includes collusive practice among bidding Insurers/Authorized Representative (prior to or after bid submission) designed to establish bid prices at artificially non-competitive levels and to deprive the scheme the benefit of free and open competition; RPCAU will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices. RPCAU will declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if it at any time determines that the bidding Insurer/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing a contract.

**20. Disputes**

In respect of all tender conditions, and / or any matter connected therewith the decision of RPCAU, Pusa shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Patna Court only.

In case of dispute of any claim, a committee consisting of the representative of the insurance company and RPCAU will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.

Sofis (Kumar)  
30/03/22

Sumit  
30/3/22

PI  
20/03/22

LD  
30/3/22

29/03/22  
30/03/22

Finally, all disputes or difference arising out of this tender, terms & conditions or any matter relation to this tender shall be resolved through the office of the Insurance Ombudsman.

21. Each and every bid documents being submitted must be duly signed and sealed by the authorized signatory of bidders.
22. All the information provided by the bidders must have documentary support.

**Annexure II**

**B. Financial Bid Format (To be filled in separate envelope)**

Sl. No.	Particulars	Amount of Premium per students (Rs.)	Taxes (Applicable as per Govt. norms (Rs.)	Grand Total (Rs.) All inclusive
1				

*Sunil*  
30/3/22

*30/3/22*  
30/3/22

*30/3/22*  
30/3/22