



# **Dewas Municipal Corporation**

**EXPRESSION OF INTEREST (EOI)  
FOR**

**GROUP TERM HEALTH INSURANCE PLAN  
FOR HEALTH WORKERS  
OF  
DEWAS MUNICIPAL CORPORATION**

**FOR A PERIOD OF**

**ONE YEAR**

**EOI NUMBER: .....**

**DATE: 21<sup>st</sup> September 2021**

Dewas Municipal Corporation,  
Near S.P. Office, A.B. Road Dewas, Madhya Pradesh 455001

### **DISCLAIMER**

*This Expression of Interest (EoI) is not an offer by Dewas Municipal Corporation (DMC), but an invitation to receive proposal from eligible life insurance companies for Group Term Health Insurance Plan (GTHIP) for Health Workers of DMC. No contractual obligation whatsoever shall arise from this EoI process unless and until a formal contract is signed and executed between DMC and the selected life insurance company. This document should be read in its entirety.*

*Whilst all reasonable care has been taken in compiling this EOI, the figures, documents and details are presented in good faith; and no warranty or guarantee (express or implied) is given by DMC as to the completeness or accuracy of this EOI or any information provided in or in connection with it.*

*DMC, its officers and Health Workers will not be liable in any way whatsoever for any loss, damage, cost or expense (including without limitation any liability arising from any fault or negligence on their part) arising from the evaluation process.*

*The issue of this EOI does not imply that DMC, is bound to select a Bidder or to appoint the Selected Bidder, as the case may be, for this work and Authority, reserves the right to reject all or any of the Proposals without assigning any reasons whatsoever.*

**GROUP TERM HEALTH INSURANCE PLAN (GTHIP) FOR HEALTH WORKERS  
OF DMC FOR A PERIOD OF ONE YEAR**

Proposals are invited by the Dewas Municipal Corporation (DMC) for the **Group Term Health Insurance Plan (GTHIP)** for its Health Workers from Insurance Regulatory and Development Authority of India (IRDAI) licensed Life Insurance Companies operating in India.

The proposals received against this EoI will go through Technical Bid Evaluation. The Financial Bids shall then be invited only from such Life Insurance Companies who qualify against the Technical Bid Evaluation. The detailed information enabling the preparation of Financial Bids shall be shared on execution of a duly stamped Non-Disclosure Agreement (NDA) with DMC, with only such Life Insurance Companies who qualify Technical Bid Evaluation.

Interested Life Insurance Companies are requested to refer to this EOI and submit their Technical Bid latest **by 5.00 P.M. of 21<sup>st</sup>October, 2021** at the online portal and address mentioned below.

Dewas Municipal Corporation,  
Near S.P. Office, A.B. Road  
Dewas, Madhya Pradesh 455001  
Phone No.: 07272-220333

## INTRODUCTION

The DMC intends to implement Group Term Health Insurance Plan (**GTHIP**) for its Health Workers. Accordingly, DMC has floated this Expression of Interest (EOI), only for IRDAI licensed Life Insurance Companies operating in India who satisfy the terms and conditions of this EOI. Interested Life Insurance Companies are invited to submit their Technical Bid in accordance with these EOI terms which are also available at [www.mptenders.gov.in](http://www.mptenders.gov.in).

The Life Insurance Companies are requested to send their Technical Bids strictly as per provisions of this EOI document within Due Date and time.

### **Format of the Technical Bid:**

1. The Technical Bid (along with all Annexures) should be signed and submitted in a sealed Envelope super scribing “**Expression of Interest and Technical Bid for GTHIP for Health Workers of DMC**”.
2. This **Envelope** should be submitted in following methods
  - (i) Hard copy of Envelope at the reception of DMC office at the following address:

<p><b>Dewas Municipal Corporation,</b> Near S.P. Office, A.B. Road Dewas, Madhya Pradesh 455001 Phone No.: 07272-220333</p>
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And

- (ii) Soft scanned copy in .pdf format to be uploaded at [www.mptenders.gov.in](http://www.mptenders.gov.in) at desirable path.
3. No Envelope shall be handed over to any DMC employee personally.
4. All the papers regarding the Technical Bids should be duly signed by an authorized signatory on each page in token of having accepted the terms and conditions therein.
5. The documents submitted should not contain any interlineations, erasures, or overwritings.
6. The proposal must clearly provide **Bidders Information** in the format provided at **Annexure A**.
7. Information provided here should be used for its intended scope and purpose and complete confidentiality should be maintained.

8. The bidder must agree to bear all costs related to the preparation of their proposal.

**Queries:**

Prospective applicants may send their queries, if any and their feedback on the contents of this EOI to the above address. A Pre-Bid meeting will be held on 11/10/2021 at 3:00 PM to respond to the queries and comment on this EOI.

All communications/queries with regard to this EOI document needs to be directed to DMC through e-mail to [commdewas@mpurban.gov.in](mailto:commdewas@mpurban.gov.in)

The query will be responded after pre-bid meeting via online portal or email.

**Timeline:**

The following timeline shall be followed for this EOI:

Sr.No.	Activity	Time Limit
1.	<b>Publication of Invitation for Expression of Interest (EOI)</b>	21 <sup>th</sup> September, 2021
2.	<b>Pre- Bid meeting #</b>	11 <sup>th</sup> October, 2021
3.	<b>Last date for submission of queries regarding EOI / Technical Bids</b>	10 <sup>th</sup> October, 2021
4.	<b>Due Date and time for submission of Technical Bids</b>	21 <sup>st</sup> October, 2021 (5.00 P.M.)
5.	<b>Date of Opening of Technical Bids</b>	22 <sup>nd</sup> October, 2021 (03:00 PM)

# Maximum **two representatives** of each bidder will be allowed to be present at the time of Pre-Bid meeting.

# **Prospective bidders are expected to share their terms in writing in prebid meeting. The common terms or the terms acceptable to DMC shall be incorporated as part of bid by issuing addenda.**

The address for the Pre- Bid opening meeting and opening of Technical Bid shall be as below:

Conference Room - 1,  
Dewas Municipal Corporation,  
Dist. Dewas, Madhya Pradesh

However, if the present lockdown situation in the country continues, an alternate e-meeting option will be explored and communicated to the bidders.

## ELIGIBILITY CRITERIA FOR BIDDERS

### I. Technical Qualifications

The Technical Qualifications for Life Insurance Companies under this EOI are as follows:-

Sl. No.	Eligibility Criteria	Documents to be submitted
1.	They must have an IRDAI license as on the date of submission of the Technical Bid for providing Life Insurance business in India. The License must remain valid during the period of GTHIP.	A certified copy of the certificate should be submitted.
2.	They should be in existence for at least 5 years in the line of business of providing Life Insurance.	(i) Certified copies of Certificate of Incorporation and, (ii) Undertaking on the company's letterhead to that effect.
3.	They should have a minimum Claim Settlement Ratio (as per IRDAI) of 90% during the last three financial years, i.e. FY 2018-19, 2019-20 and 2020-21.	Undertaking on the company's letterhead.
4.	They should have filed Income Tax Return for FY 2017-18, 2018-19 and 20219-20.	Copy of ITR Acknowledgment to be submitted.

### II. Financial Bids

The Financial Bids shall be invited only from such Life Insurance Companies who qualify against the Technical Bid Evaluation. The detailed information enabling the preparation of Financial Bids shall be shared on execution of a duly stamped Non-Disclosure Agreement (NDA) with DMC, with only such Life Insurance Companies who qualify Technical Bid Evaluation.

## **BIDDING PROCESS**

### **I. Technical Bid opening process**

1. The Technical Bids will be evaluated by the Technical Evaluation Committee, as constituted by DMC.

### **II. Evaluation of Technical Bids**

1. The Technical Evaluation Committee will evaluate the Technical Bid to determine the successful bidders against this EoI.
2. Any Technical Bids which deviate from the terms and conditions of this EOI shall be rejected.
3. Submission of Technical Bids by any bidder will be construed as acceptance of all the terms and conditions of this EOI.

## **INSTRUCTIONS FOR BIDDERS**

### **I. Bidder warranties**

By submitting the Technical Bid, the bidder represents and warrants to DMC that, as on the date of submission of such Technical Bid:

1. The bidder has fully disclosed to DMC in its proposal all information which could reasonably be regarded as affecting in any way DMC's evaluation of the Technical Bid;
2. All information contained in the documents submitted as part of Technical Bid is true, accurate and complete and is not false or misleading in any way;
3. No litigation, arbitration or administrative proceeding is presently taking place, pending or to the knowledge of the bidder threatened against or otherwise involving the bidder, which could have an adverse effect on its business, assets or financial condition or upon DMC's reputation if such litigation, arbitration or administrative proceeding is successful; and
4. The bidder will immediately notify DMC of the occurrence of any event, fact or circumstance which may cause a material adverse effect on the bidder's business, assets or financial condition, or DMC's reputation or render the bidder unable to perform its obligations to DMC under this EoI.

### **II. Cost of bidding**

The bidder shall be solely responsible for all costs, expenses or liabilities incurred by them or on their behalf in relation to the evaluation process (including in relation to providing DMC with the Technical Bid documents or any additional information).

### **III. Validity of the Technical Bid - 90 Days from the Due Date.**

### **IV. Amendments to the EOI**

1. At any time prior to Due Date, DMC may, for any reason, whether on its own or in response to the clarification request by a prospective bidder, modify this EOI.
2. All bidders are requested to visit [www.mptenders.gov.in](http://www.mptenders.gov.in) website for any amendment / modification / corrigenda. Such amendment / modification / corrigenda shall always be binding on all bidders.

### **V. Late bids**

1. DMC shall not be responsible for:
  - (a) Delayed submission of Technical Bids whether sent by post, courier, etc.
  - (b) Submission / delivery of Technical Bids at an address other than the address mentioned in this EOI.
  - (c) Any Technical Bid received by DMC after the Due Date & Time.
2. Technical Bids received by DMC after the Due Date & Time shall not be accepted and be returned to the bidder.

### **VI. Supplementary offer/modification of original proposal**

The Technical Bids submitted against this EOI shall not be returned in case of extension of Due Date.



## **VII. Confidentiality**

Information relating to the evaluation of Technical Bids, and recommendation of successful bidders, shall not be disclosed to any bidder or any other person not officially concerned with this process, until such information is published on the website of DMC.

## **VIII. Corrupt & fraudulent practices:** The bidders must:

1. Always observe the highest standard of ethics including during the procurement and execution of contract with DMC.
2. DMC shall reject the Technical Bid if it is determined that the bidder has, directly or indirectly, engaged in corrupt, fraudulent, collusive or coercive practices in competing under this EoI.
3. For the purpose of this EOI:
  - (a) **“Corrupt practice”** means the offering, giving, receiving, or soliciting, directly or indirectly, anything of value to influence the action of any official of DMC in this process;
  - (b) **“Fraudulent practice”** means a misrepresentation or omission of facts in order to influence this process;
  - (c) **“Collusive practice”** means a scheme of arrangement between two or more bidders, designed to establish bid prices at artificial, non- competitive levels; and
  - (d) **“Coercive practice”** means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in this process.

## **IX. Transfer and Sub-letting**

No bidder shall sublet, transfer, assign or otherwise part with its duties under this EOI, either directly or indirectly, without the prior written permission of the DMC.

## **X. Other Conditions**

Notwithstanding anything specified in this EOI, DMC reserves the right to:

1. Reject any or all Technical Bids received in response to this EOI without assigning any reason whatsoever.
2. Withdraw / cancel this EOI at any stage, without assigning any reason whatsoever.
3. Waive or change any formalities, irregularities, or inconsistencies in this EOI. Such a change / waiver would be notified on DMC’s website under ‘Tenders’ section.
4. Extend the Due Date, date of Pre-Bid meeting, date of Technical Bid Opening.
5. Select a bidder even if a single Technical Bid is received as response to this EOI.
6. Share the information / clarifications provided into any bidder, with all other bidders.
7. Request additional financial/business information from any bidder at any point of time.

## **XI. Precedence of Documents**

If there is any inconsistency between the terms of this EOI and any of its annexures, appendices, schedules or attachments, then, the terms of this EOI will prevail to the extent of any such inconsistency.

**XII. Dispute Settlement mechanism**

In the event of any dispute arising out of this EOI, the decision of Commissioner, DMC shall be final and binding.

## **GENERAL TERMS AND CONDITIONS OF THE GROUP TERM HEALTH INSURANCE PLAN (GTHIP)**

Complete details of the GTHIP shall be shared with only such Life Insurance Companies who qualify Technical Bid Evaluation. However, for enabling Life Insurance Companies to take a decision to participate in this EoI, following general terms and conditions are prescribed:

### **I. Employee details of DMC:**

1. Total no. of Health Workers(as on date) – **600 (Daily Wages)**  
**400 (Permanent)**
2. **Age profile of Health Workers-**  $\geq 21$  years and  $\leq 60$  years
3. **Sum Insured –**
  - **For Daily Wages Workers:**Rs.1,50,000 per employee.
  - **For Permanent Workers:** Rs. 3,00,000 per employee.

### **II. Terms and Conditions of coverage of Health Workers under GTHIP**

1. All Health Workers who join DMC after the commencement of GTHIP, shall automatically get covered under GTHIP from the date of their joining DMC.
2. The coverage of Employee shall terminate on any of the following events:
  - a. he/she ceases to be an Employee for any reason, whatsoever;
  - b. his /her age is  $> 60$  years; and
  - c. if the agreement with the Life Insurance Company is terminated/discontinued for any reason.
3. All Health Workers on payroll of DMC will be covered under GTHIP including those on deputation, secondment, maternity/paternity leave, extra ordinary leave, accident leave, sick leave, and any other leave as sanctioned by DMC or under suspension or any disciplinary action of DMC. An updated list of the Health Workers will be shared on monthly basis. Any addition/ deletion will also be intimated on monthly basis.
4. The premium will be paid only on the basis of actual number of Health Workers enrolled. For addition/deletion of an Employee during the insurance period, the additional/excess amount of premium will be paid/withdrawn/adjusted on pro-rata basis.
5. For an Employee who joins DMC post the commencement of GTHIP, the premium shall be charged on pro-rata basis calculated from the date of joining of such Employee to the last date of period of GTHIP.
6. The Life Insurance Company shall provide a grace period of 30 days for the enhanced coverage in any condition of changes in insurance of employee.

### **III. Coverage under the GTHIP**

1. The GTHIP must cover any nature of death (irrespective of country / place of death) such as natural death, accidental death, suicidal death, death due to any illness, death due to pre-existing illness including critical illness, etc.
2. Domiciliary Hospitalization of Health Workers will be covered, however max limit shall be in such a way that no medical tests are required for any Health Workers.
3. Coverage of Pre Existing diseasesHealth Workers will be covered under GTHIP.

4. Maternity Benefit / New Born Baby of Female Health Workers will be covered upto limit of Sum Insured.
5. Room Rent Restricted for normal & for ICU, and Day Care Treatment: Standard Coverage as per industry Practice
6. No Waiting Period for Pre-Existing Diseases and No 30 days waiting period, Coverage from day 1.
7. Pre & Post Hospitalization (30 days & 60 days)
8. Ambulance charges will be covered under GTHIP.
9. Critical Illness coverage and Coverage of Alternate Medication under GTHIP.

**IV. Active at work**

No “active at work” clause / criteria shall be applicable to any Employee covered under GTHIP.

**V. Annual Renewal**

The cover under GTHIP shall be effective for a period of one year from the commencement date of GTHIP and will be renewable for a period of one year at a time, at the sole discretion of DMC.

**VI. Failure/non-performance**

1. Failure to settle the claim with DMC within 2 (two) weeks of submission of death certificate of the deceased, will be considered as failure / non-performance on part of the Life Insurance Company.
2. A claim, if not settled by the Life Insurance Company within 2 (two) weeks of submission of death certificate, will make such Life Insurance Company liable to pay 10% of total sum assured for such deceased as penalty to DMC.

**VII. Payment of premium by DMC**

1. DMC shall pay yearly premium in advance.
2. Premium amount to be finalized every year during the renewal of the GTHIP.
3. Premium amount shall be fixed till renewal of GTHIP.
4. Premiums to be paid within a grace period of 30 days from the commencement of GTHIP.
5. In case of death of an Employee in the grace period of 45 days or in between the renewal of policy, the insurer will be liable to settle the claims.

**VIII. Claim Settlement**

1. There should be a dedicated helpline (24 x 7) from the TPA of Insurance Company available and the contact details should be furnished in the EOI. Contact details of the TPA should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
2. The response time by the TPA at the time of admission should be maximum of six hours.
3. Only the death certificate of deceased will be provided for claim settlement.
4. No document other than the death certificate of the deceased shall be demanded by the Life Insurance Company for claim settlement with DMC.
5. At the time of claim settlement, DMC reserves the right to not furnish any further information or documents other than the death certificate of the deceased.

6. The claim amount should be transferred in lumpsum to DMC's bank account, who in turn shall transfer the same to the Nominee of the deceased. It is clarified that the settlement shall be through DMC only.
7. In case of absence of any nominee of the deceased, the claim is to be settled in favor of his/her legal heir.
8. DMC's discharge certificate in this regard shall be considered final.

## **CHECKLIST FOR BID SUBMISSION**

The following items must be checked before the Technical Bid is submitted:

### **Envelope - “Expression of Interest and Technical Bid for GTHIP for Health Workers of DMC”**

- (a) Bidder’s Information as per the format provided at **Annexure A**.
- (b) Bidder’s Declaration as per the format provided at **Annexure B**.
- (c) Copy of this EOI document duly sealed and signed by the authorized signatory on every page.
- (d) A certified copy of the IRDAI License / certificate for providing Life Insurance Business in India.
- (e) Undertaking that the Life Insurance Company is in existence for at least 5 years in the line of business of providing Life Insurance.
- (f) Undertaking that the Life Insurance Company has a minimum Claim Settlement Ratio (as per IRDAI) of 90% during the last three financial years, i.e. FY 2018-19,2019-20 and 2020-21.
- (g) A Solvency Certificate certified by the Statutory Auditor.
- (h) Copy of ITR Acknowledgment for the Income Tax Return filed for FY 2017-18,2018-19 and 2021-20.

**ANNEXURE – A Information of the Bidder**

<b>Sl. No.</b>	<b>Particulars</b>	<b>Details</b>
1	Name of the bidder	
2	Address of the bidder	
3	Status of the bidder (public limited / private limited)	
4	GST No.	
5	PAN No.	
6	Name and designation of the contact person	
7	Telephone / Mobile no.	
8	E-mail address of the contact person	
9	Website	

**Signature and name of Authorized Signatory with Stamp/ Seal**

**Annexure B**  
(On office letter head)

Date. \_\_\_\_\_

To

The Municipal Commissioner,  
Dewas Municipal Corporation  
Dewas, Dist.- Dewas, Madhya Pradesh Dear Sir,

Sub: Proposal for EOI for Group Term Health Insurance Policy for DMC Health Workers.  
Ref: EOI Reference No. \_\_\_\_\_ dated \_\_\_\_\_

With reference to the above, I am/ We are enclosing our Expression of Interest for Group Health Insurance Policy for Dewas Municipal Corporation.

I / We hereby reconfirm and declare that I / We have carefully read and understood the above referred EOI document including instructions, terms & conditions and all the contents stated therein and all subsequent corrigendum published on Institute website.

Thanking you

Yours faithfully,

(Signature of the Authorized Person)

Name \_\_\_\_\_

Mobile No. \_\_\_\_\_