

Intelligent Communication Systems India Limited.  
(A Public Sector Undertaking)  
Administrative Building  
Above Post Office, Okhla Phase-III,  
New Delhi – 110020 (India)

**Tender for Medical Health Insurance Policy for Employees**

**Tender No:** ICSIL/10-A/639/DSI IDC Health Insurance Policy/Vol-I/2020-21  
**Issued on:** **March 12<sup>th</sup> 2021**

**MM Division**

Tel: +91 (11) 26929051, 26830338

Email: nafeesa@icsil.in

Visit us at <http://www.icsil.in>

**SECTION-1****NOTICE INVITING TENDERS**

Intelligent Communication Systems India Ltd. is a joint venture of Telecommunications Consultants India Ltd. (TCIL), a Govt. of India enterprise, under Ministry of Communications and Delhi State Industrial and Infrastructure Development Corporation (DSI IDC), an undertaking of Delhi government. From 1987, the year of its inception, it has provided exemplary service in the IT sector, specializing in providing complete solutions in computerization, networking and telecommunication. With a well-focused vision and a global mission, ICSIL looks at greener pastures across the globe.

Intelligent Communication Systems India Ltd. (ICSIL) invites online participation through eligible Bidders from IRDA approved agencies for Non-Life Insurance (Medical Health Insurance Policy for Employees). Complete tender document is available on Delhi Govt. e-Procurement Portal <https://govtprocurement.delhi.gov.in> and on ICSIL's website: [www.icsil.in](http://www.icsil.in). Bids must be submitted online only on Delhi Govt. e-Procurement Portal <https://govtprocurement.delhi.gov.in> (Offline bids will not be accepted).

Further for details/clarifications, if any, Ms. Nafeesa Bano (Engineer MM Div.) may be contacted on any working day at the following address:-

**INTELLIGENT COMMUNICATION SYSTEMS INDIA LTD.**  
**Administrative Building, 1st Floor, Above Post Office Industrial Estate,**  
**Phase-III, New Delhi -110020**  
**PH. 011-26929051, 26830338**  
**E-mail:- nafeesa@icsil.in**

Last date of submission of e-tender is 05/04/2021 up to 15:00 hours following address and documents to be submitted off line at the following address by the due date 05/04/2021 & time upto 15:00.

Name of the Work	“Tender for Medical Health Insurance Policy for Employees”
Tender No	ICSIL/10-A/639/DSI IDC Health Insurance Policy/Vol-I/2020-21
Bidding System :	e-Tender. Delhi Govt.e-portal <a href="https://govtprocurement.delhi.gov.in">https://govtprocurement.delhi.gov.in</a> and ICSIL Website <a href="http://www.icsil.in">www.icsil.in</a>
Nature of bid process	Two bid systems shall be followed; Part I shall be “Techno-Commercial Offer” and Part II shall be the “Financial Offer”.
Type of Tender	Open Tender (Two Bid System)
Availability of Tender document	Delhi Govt. e-Tender Portal <a href="https://govtprocurement.delhi.gov.in">https://govtprocurement.delhi.gov.in</a> and website of ICSIL i.e. “ <a href="http://www.icsil.in">www.icsil.in</a> ”
Issue of documents	12.03.2021
Contact person for seeking clarifications	Ms. Nafeesa Bano, Engineer (MM Division)
Contact details of the contact person	Email: nafeesa@icsil.in Mob: 9560729470

Last date and time for submission of Bid	05.04.2021 at 03:00 PM
Date and Time of opening of Techno-commercial Bid	05.04.2021 at 03:30 PM
Date and Time of opening of Financial Bid	To be communicated Later on
Tender Fee	NIL

**Terms and Conditions of Tender:-**

1. This required policy is fresh cover and no present insurer exists. Only IRDA registered Insurance Companies may quote. **ICSIL will accept only one quote from per Insurance Company having its HQ/RO/DO located in Delhi/NCR Only.**
2. The quotation must be submitted in the form furnished in Technical bid as per Annexure "A" and financial offer as per Annexure-"B" and should be free from corrections/erasures. In case there is any unavoidable correction it should be properly attested. If not the quotation will not be considered. The list of employees and details of their dependents/family members to be insured is enclosed at Annexure "C".
3. Quotation will be opened on due date at 3.30 pm on 05/04/2021 at ICSIL Office, New Delhi in presence of the tenderers or their authorised representatives who may wish to be present.
4. ICSIL reserves the right to accept the offer by individual items and reject any or all tenders without assigning any reason thereof and does not bind itself to accept lowest quotations.
5. Participation in this tender is only for IRDA approved agencies for Non-Life Insurance (Medical Health Insurance Policy for Employees).
6. ICSIL reserves the right to modify the quantity (No. of employees) specified in this enquiry.
7. The prices quoted should be firm till the services are completed. Please quote the rates in words and figures. Rates quoted should provide details of all charges otherwise the quotation is likely to be rejected. Price quoted should be net (indicating taxes separately) and valid for a minimum period of 120 days from the date of opening of the quotation.
8. Clause by clause compliance to the terms and conditions of this tender must be submitted along with the quotation, failing which the quotation may be rejected.
9. In case your quotation is accepted and order is placed on you, the services against the order should be provided for the period stipulated in the order.
10. Dispute clause: Any dispute relating to the enquiry shall be subject to the jurisdiction of the court at Delhi only.
11. **Documents Required:-**  
IRDA Certificate/Registration must be submitted.
12. **Payment Terms:-**  
100% against providing the Insurance cover and individual cards.
13. **Delivery:-**  
Policy and cards to be provided within 7 days of the placement of order.
14. **Paying Authority:-**  
JGM (F & A),  
ICSIL, Okhla Phase-3  
New Delhi-110020

**General Terms and Conditions:-**

1. The annual premium quoted should be inclusive of all applicable taxes and duties for all the items. Only GST would be payable extra and the GST should be mentioned in the column provided in the financial bid document. Other taxes/cess, if any, would have to be included in the premium. It is also clarified that any change in the GST (increase/decrease) would be dealt with at actual.
2. Any claim for increase in premium rates during the policy period on account of any reason whatsoever will not be entertained.
3. There is no provision for foreclosure of the policy.
4. There should be a dedicated helpline (24x7) from the TPA of Insurance company available and the contact details should be furnished after the finalization of the policy.
5. If there is any reimbursement to the employees by the TPA/Insurance Company the same should be paid within 15 days.
6. Reports including the claims of individuals and the details of settlement are to be furnished to the ICSIL on monthly basis.

You may contact the following for any queries with respect to the tender within a weeks' time till 19.03.2021

- ICSIL Contact-1** - Ms. Nafeesa Bano, Engineer MM Div.  
Telephone: 011-26929051, 26830338 / 9560729470  
E-mail ID- [nafeesa@icsil.in](mailto:nafeesa@icsil.in).
- ICSIL Contact-2** - Mr. Sunil Kumar, Advisor (IT, HR/Admin)  
Telephone: 011-26929051, 26830338 /9868393761

**INSTRUCTIONS REGARDING SUBMISSION OF BID****1. Bidding Methodology**

The bid shall be submitted on line under two cover bid submission on e-procurement portal of Govt. of NCT of Delhi web-site <https://govtprocurement.delhi.gov.in>

**2. Broad outline of activities from Bidders perspective:**

The bidder shall follow the guideline given on the above web-site for submission of e-tender.

**3. Digital Certificates**

The bidder shall obtain Digital Signature Certificate as specified in the above web-site.

**4. Registration**

The bidder shall get himself registered for participating in e-tendering as per procedure laid down in the above web-site.

**A. ONLINE SUBMISSION**

**PART-1 (Techno-Commercial Offer)** shall contain the following:

- a) Documentary evidence in respect of the terms & conditions mentioned in the N.I.T. and as per **Annexure "A"**

**PART-II (Financial Offer)** shall contain the Financial offer as per details in **Annexure "B"**

- a) The online tender shall be opened at the stipulated time of opening in the presence of intending bidders.
- b) All offers received in response to this tender enquiry will be evaluated initially based on the terms & conditions mentioned in NIT and evaluate the capability of the Company.

**SELECTION CRITERION**

- a. Participation in this tender is only from **IRDA approved agencies for Non-Life Insurance (Medical Health Insurance Policy for Employees)**.
- b. The bidder has to fulfill the terms & conditions in the NIT document. If it fails to submit documents against the terms & conditions in the NIT in the techno-commercial evaluation then proposal shall be rejected and shall not be processed for further evaluation.

**Format for Technical Bid**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Details</b>
<b>1.</b>	Name of Insurance Company	
<b>2.</b>	Full particulars of the office	
	a) Address	
	b) Telephone No.	
	c) Fax. No.	
	d) E-mail address	
<b>3.</b>	IRDA Registration details (attach self attested copies of certificates/Registrations/License etc. mandatorily)	
<b>4.</b>	Full particulars of the Third Party Administrators (if any). If more than one is available all TPAs may be indicated.	

**DECLARATION:-**

'We have gone through the entire tender documents and understood the requirement in entirety. Our terms, conditions and coverages are exactly as per tender with no deviations. We further confirm that no additional clauses, conditions or warranties shall be applicable, except as mentioned in our Separate deviation statement.' The information/document furnished along with the above application is true and authentic to the best of knowledge and belief.'

**Date:****Place:****Signature of the authorized person****Designation:****Insurance Company Seal**

## Annexure "B"

**Format for Financial Bid****Group Medical Insurance for Outsourced Employees of ICSIL\* at DSI IDC  
(Health Insurance Policy Proposal)**

- (1) **Name of Insurance Company** :  
(IRDA approved, please enclose supporting document)
- (2) **Period of Insurance Policy** : One year
- (3) **Details of Health services** : As mentioned below in the Table:-

S. No.	Coverage of Health Insurance	No. of employees to be covered	Sum Insured(SI) on floater basis for the family with cashless facility	Limit of Room Rent per day	Limit of ICU charges per day	*Premium of the Policy for one insured family in Rupees	Total Premium for the group in Rupees (8) = (7)*(3)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)		
i.	Family floater medical group health insurance policy with cashless facility covering <ul style="list-style-type: none"> <li>Pre existing ailment covered from day one;</li> <li>Ceiling on room rent;</li> <li>Pre and post Hospitalization benefits;</li> <li>Day care procedures;</li> <li>Maternity benefits</li> </ul>	62 (List attached as per Annexure "C")	<b>Rs. 3 Lakh</b>	1% of sum insured (4)	2% of sum insured (4)			
ii.	<b>Total</b>							
iii.	<b>GST @</b>							
iv.	<b>Offered Group Premium</b>							

- (4) Please provide separate premium rates for sum insured as mentioned below for the same coverage of Health Insurance Mentioned at (3) in the above table:

S. No.	Sum Insured(SI)	Rs. 2 Lakh	Rs. 4 Lakh	Rs. 5 Lakh	Rs. 6 Lakh	Rs. 7 Lakh	Rs. 8 Lakh	Rs. 9 Lakh
i.	*Premium as per one family floater group health insurance policy without GST in Rupees							

- (5) Please provide list of Network Providers.
- (6) Name of TPAs (Third Party Administrators), if any:-

**\*Premium to cover following:-**

- Family Floater:- Self+ Spouse+ Parents+ Dependent Children up to age of 25 years (Dependent children with any kind of disability should be covered on providing the supporting document for the same)
- Pre-existing diseases to be covered from day one.

- 3- 30 days waiting period to be waived-off.
- 4- Any other benefit available may be mentioned.
- 5- Room rent ceiling will be 1% of the sum assured & for ICU 2% of the sum assured.
- 6- Psychiatric treatment to be covered.
- 7- Treatment done through any advance technology e.g. Robotic Surgery/Gamma Ray Surgery, Cyber knife surgery to be covered without any capping if required based on age and health condition of the patient.
- 8- Pre and post hospitalization cover.
- 9- Congenital internal diseases to be covered, external to be covered only if for non-cosmetic reasons.
- 10- Donor expenses to be covered within over all SI limit only.
- 11- Homeopathic/Ayurvedic to be covered only if treatment is done in government hospitals/NABH/QCI accredited hospitals.
- 12- Reasonable clause waiver can be considered considering the condition of the patient.
- 13- Ambulance charges- To be covered, in case emergency up to Rs. 2500/- (Will be paid from Hospital to Home also depending on condition of the patient)
- 14- No deduction in case of employee death during hospitalization. Claim to be approved up to available sum insured.
- 15- In case of employee death, coverage for family members to continue till policy expiry.
- 16- COVID-19 hospitalization claims- Waiver on state govt/GIC circular related deductions. Claims to be strictly paid as per policy terms.
- 17- Teleconsultation- Unlimited teleconsultations for employee and family members (complimentary). Option to opt for home sample collection and medicine delivery (employee paid on discounted basis)
18. Day Care treatment to covered upto limit of sum insured like Cancer/Heart Ailment/Kidney etc. as per standard list available Day Care treatment.

No capping will be applicable in the policy except for the disease wise capping given below:-

<b>Hospitalization Benefits</b>	<b>Limits Restricted to</b>
a. Cataract	Actual Expenses or 25% of the SI whichever is less
b. Hernia	Actual Expenses or 25% of the SI whichever is less
c. Hysterectomy	Actual Expenses or 25% of the SI whichever is less
d. Major Surgery- Angioplasty, Bypass, etc.	Actual Expenses or 80% of the SI whichever is less
e. Pre/Post Hospitalization	Maximum 30% of the sum Insured for Pre Hospitalization/Maximum 60% of the sum Insured for Post Hospitalization

**(Name of the authorised Person and Signature)**

Designation:

**Company seal**

\*ICSIL – Intelligent Communication Systems India Limited, (a Joint venture of TCIL, a Govt. of India Enterprise and an Undertaking of Delhi State Industrial & Infrastructure Development Corporation of Delhi G



## Annexure "C"

Details of Employees					
S.NO	Member Name	DOB of Member	Minimum Wage	DOB of Dependents	Relationship with member
1		12-04-88	28,000.00	01.12.1953	Father
				01.01.1958	Mother
2		13-09-80	25,000.00	22.01.1982	Husband
				20.12.2014	Daughter
3		01-03-86	28,000.00	03.07.1989	Wife
4		30-08-87	28,000.00	31.05.1988	Wife
				27.06.2015	son
5		16-01-88	28,000.00	10.08.1993	Wife
6		20-05-89	28,000.00	18.10.1962	Father
				01.01.1963	Mother
7		07-06-82	28,000.00	01.02.1988	Wife
				15.11.2013	Son
				12.07.2010	Daughter
				27.03.2007	Daughter
				12.01.1945	Father
30.07.1950	Mother				
8		22-08-85	28,000.00	08.02.1985	Wife
9		03-03-87	28,000.00	25.01.1992	Wife
				07.07.2016	Daughter
				01.01.1945	Father
				01.01.1949	Mother
10		20-01-90	28,000.00	10.12.1960	Father
				08.03.1963	Mother
11		28-11-85	28,000.00	31.12.1994	Wife
12		08-08-79	21,000.00	01.07.1986	Wife
				16.09.2015	Son

				02.07.2018	son
				02.02.1941	Father
13		24-11-87	28,000.00	08.08.1986	Husband
				24.11.2018	Daughter
				56	Mother in Law
14		NO DOB MENTIONED LIST	28,000.00	25.12.1954	Father
				08.01.1956	Mother
				24.07.1997	Wife
15		01-01-89	28,000.00	15.09.1967	Father
				01.01.1966	Mother
16		26-06-79	28,000.00	07.10.1989	Wife
				25.07.2014	Daughter
				01.01.1957	Mother
				05.05.1954	Father
17		31-01-92	28,000.00	13.02.1958	Father
				11.08.1963	Mother
18		16-07-91	28,000.00	05.01.1963	Father
				30.12.1969	Mother
				10.07.2000	Wife
19		10-06-92	28,000.00	28.06.1961	Mother
20		30-06-88	28,000.00	01.01.1963	Mother
				20.12.1960	Father
21		15-01-74	28,000.00	1983	Wife
				13.10.2014	Son
				01.04.1945	Wife
22		17-03-86	28,000.00	12.02.1991	Wife
				04.02.1964	Father
23		15-01-87	28,000.00	01.01.1962	Father
				01.01.1964	Mother
				16.01.1986	Wife
				01.05.2014	Son
24		10-07-92		20.01.1968	Father

			28,000.00	05.03.2017	Son
				01.01.1970	Mother
				20.10.1989	Wife
				16.12.2013	Daughter
				02.07.1997	Brother
25		20-06-69			
			28,000.00	06 August 1972	Wife
				29 December 2002	Son
				29 December 2002	Son
26		22-11-89	28,000.00	08-Jul-70	Mother
				01-Oct-94	Wife
27		06-04-87	28,000.00	30-Oct-68	Mother
				22-Jul-91	Wife
				11-May-15	Daughter
				06-Dec-19	Daughter
28		03-05-96	28,000.00	24.11.1960	Father
					Mother
29		25-06-86	28,000.00	23-Apr-80	Husband
				21-Jan-13	Daughter
					Son
30		07-11-97	28,000.00	01-Jun-68	Father
				01-Jan-71	Mother
31		20-01-95	28,000.00	01-Jul-54	Father
				01-Jul-58	Mother
32		17-12-88	25,000.00	26.01.1987	Wife
				21.07.2016	Daughter
33		15-07-79	28,000.00	20-Apr-86	Wife
				19-Oct-04	Son
				26-Dec-13	Daughter
					Father
				01-Aug-67	Mother in Law
34		21-12-85	28,000.00	25-Jul-54	Father
				01-Jan-59	Mother
				08-May-96	Wife

35		29-07-87	28,000.00	26-Jan-64	Father
				01-Sep-64	Mother
				30-Mar-88	Wife
36		13-11-93	28,000.00	13-Jan-64	Mother
37		07-07-83	28,000.00	27-Feb-56	Father
				04-Aug-93	Wife
				16-Aug-18	Daughter
38		10-10-76	28,000.00	30-Jun-79	Wife
				18-Dec-03	Daughter
				04-Jan-07	Daughter
				06-Jan-18	Son
				05-Mar-42	Father
				01-Jan-60	Mother in Law
39		06-10-65	28,000.00	08-Aug-70	Wife
				02-Dec-96	Son
				30-Nov-98	Son
				06-Sep-04	Daughter
				18-Jun-39	Father
				07-Sep-44	Mother
40		09-07-78	28,000.00	01-Jul-86	Wife
				12-Jun-10	Son
41		25-07-82	28,000.00	21-Jan-82	Wife
				02-May-10	Daughter
				12-Jan-18	Son
42		08-11-81	28,000.00	06-Oct-87	Wife
				23-Jan-17	Son
				26-Jun-19	Daughter
43		02-04-92	28,000.00	01-Jul-63	Father
				31-Dec-68	Mother
				24-Nov-94	Sister
44		27-07-90	28,000.00	26-Jun-97	Wife
				15-Oct-52	Father
				17-Nov-94	Wife
45		24-12-85		17-Nov-94	Wife

			28,000.00	09-Mar-61	Father
				21-Jul-68	Mother
				24-Feb-19	Son
46		14-09-92	28,000.00	NO DETAIL	NO DETAIL
47		29-09-89	28,000.00	14-Nov-92	Wife
				05-Feb-62	Father
				10-Mar-63	Mother
				30-Mar-19	Daughter
48		15-03-90	28,000.00	28-Jan-92	Wife
				15-Jun-53	Father
				01-Jan-68	Mother
49		01-07-92	28,000.00	56	Father
				10.07.997	Wife
50		10-06-93	28,000.00	NO DETAIL	NO DETAIL
51		26-12-92	28,000.00	20-Jan-58	Father
				08-Oct-63	Mother
52		23-03-89	28,000.00	01-Apr-01	Wife
				09-Jan-51	Father
				01-Jan-52	Mother
53		04-11-86	28,000.00	09-Dec-86	Wife
				05-Sep-13	Daughter
				09-Dec-18	Son
				21-Dec-56	Father
				22-Nov-60	Mother
54		29-07-85	28,000.00	12-Apr-94	Wife
				27-Apr-19	Son
				27-Apr-19	Son
				31-Aug-59	Father
				18-Jun-65	Mother
55		05-06-83	35,000.00	01-Jan-60	Mother
56		09-07-89	28,000.00	01.02.1986	Husband

57		01-09-92	28,000.00	05-Jul-71	Father
				01-Jan-69	Mother
				07-Oct-96	Sister
58		15-12-85	21,000.00	01.01.1989	Wife
				01.01.1966	mother
59		15-07-91	35,000.00	10-May-52	Father
				01-Jan-66	Mother
60		23-06-74	35,000.00	NO DETAIL	NO DETAIL
61		17-02-74	35,000.00	17-Aug-81	Wife
				25-Nov-04	Daughter
62		01-09-81	35,000.00	01-Apr-80	Husband
				25-May-08	Son
				28-Nov-15	Son