



टैलीफैक्स- 0135-2522941

ई-मेल - [bridcul@gmail.com](mailto:bridcul@gmail.com)  
CIN No - U45203UR2008SGC032591

**BRIDCUL (ब्रिडकुल)**

**ब्रिज, रोपवे, टनल एण्ड अदर इन्फ्रास्ट्रक्चर डेवलपमेंट कॉरपोरेशन ऑफ उत्तराखण्ड लिमिटेड**  
(उत्तराखण्ड सरकार का उपक्रम)

पूर्व में उत्तराखण्ड राज्य अवस्थापना विकास निगम लिमिटेड

प्रधान कार्यालय: अवस्थापना भवन, 583-ठ, राजकीय आई0टी0आई0 निरंजनपुर के सामने, माजरा, सहारनपुर रोड, देहरादून- 248001

**Ref: 513/BRIDCUL -06/18**

**Dated:19/03/2018**

**NIT (II<sup>nd</sup> Call)  
FOR GROUP HEALTH INSURANCE POLICY FOR BRIDCUL EMPLOYEES**

BRIDCUL invites sealed Expression of Interest from **IRDAI accredited Insurance companies** for Group Health Insurance policy for its employees. Interested insurance companies may submit sealed Tender along with the document fee of Rs. 2000 + GST & EMD of Rs. 10000 in the form of DD favouring MD, BRIDCUL. Details available at [www.bridcul.com](http://www.bridcul.com).

S N	Particulars	Date	Time
1.	Last date & time for submission of tender	02/04/2018	1500 Hrs.
2.	Date & time of opening of Technical Bids	02/04/2018	1530 Hrs.
3.	Date & time of opening of Financial Bids	Will be intimated later to the technically qualified bidders.	

The bids / offers should be complete in all respects and submitted to BRIDCUL Head Office, Dehradun by the above mention date and time. Late bids shall be deemed to be rejected.

**PROJECT MANAGER (HQ)**

## **TERMS AND CONDITIONS:**

### 1. Procedure for submission:

Sealed envelopes A & B (as stated below) to be placed in a single cover (sealed) and superscribed as "Tender for Group Health Insurance Policy for BRIDCUL Employees". The sealed envelope should be submitted in the office of BRIDCUL before the due date and time. Those who send the tender documents by post, have to ensure that the documents reach before the prescribed time & date. BRIDCUL will not take any responsibility under any circumstances for courier/postal delays.

### **ENVELOPE 'A':**

This envelope should contain the following

- (a) Duly completed covering letter as per *Annexure-I* on official letter head.
- (b) Technical Bid as per *Annexure-II and the terms and conditions duly signed*.
- (c) Relevant supporting documents of technical bid, if any.

### **ENVELOPE 'B':**

This envelope should contain only the financial bid as per *Annexure- III*

2. One authorised representative of the bidder can be present while opening the tender.
3. Financial bids of technically qualified parties shall be opened at a later date.
4. The Technical Evaluation Committee of the BRIDCUL constituted for the purpose shall assess the ability of the agencies to render the requisite services based on the company profile, rating and on such other criteria as it may fix and the Financial Bids of only those firms qualifying the technical evaluation will be considered.
5. The tenderer should sign on each page of the tender documents.
6. All the employees of the BRIDCUL irrespective of age group should be eligible to join the scheme. At present the retirement age for employees is 60.
7. Bids which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.
8. Tenders sent by fax & e-mail will not be accepted.
9. In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of BRIDCUL shall prevail.
10. The scheme should have provisions for new entrants in service to get coverage within 24 hours of communication from BRIDCUL.
11. The successful Company shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.
12. In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
13. In case of failure in settlement of claims within the time frame, the penalty will be enforced as per norms.
14. The period of contract will initially be for one year extendable on mutually agreed terms and conditions, which is liable to be terminated with one month's notice, if any lapse or unsatisfactory performance of the Company/firm is noticed.
15. BRIDCUL reserves the right to modify/change/delete/add any further terms and conditions prior to issue of agreement
16. Amicable Settlement:- Firstly dispute and differences which may arise between the BRIDCUL and the Insurance Company shall be settled on the basis of Arbitration and Conciliation Act, 1996. The Managing Director of BRIDCUL will be sole Arbitrator.
17. Initially, Dehradun court have the sole Jurisdiction for litigation.

**SPECIAL TERMS AND CONDITIONS:**

1. The insurance premium amount is capped at a minimum of Rs. 5,00,000.00/- per annum and all the bidders shall be evaluated on the basis of maximum benefit/facilities offered at the capped premium amount.
2. Cashless facility should be provided in multi-speciality hospitals located in PAN INDIA. Details of such Hospitals are to be provided. All transactions with these hospitals should be totally cashless.
3. 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 tender. 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.
4. Door-step reimbursement facility for cases of reimbursement to individual and reimbursement amount can be made directly to the members only preferably within 15 days from the date of submission of required documents. The response time by the TPA at the time of admission should be maximum of six hours.
5. Reports including the claims of individuals and the details of settlement are to be furnished to the BRIDCUL on monthly basis or as and when required by the corporation.
6. Admission and discharge to and from the hospital preferably on 24x7 basis.

**THE COMPANY/ AGENCY SHOULD ALSO FURNISH THE COPIES OF FOLLOWING DOCUMENTS IN ADDITION TO THE DOCUMENTS ASKED FOR IN THE TENDER DOCUMENT:**

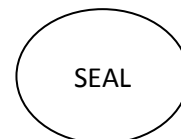
1. IRDA Accreditation Certificate.
2. List of Government/Semi-Government/ Govt. of India Undertaking/Autonomous Body or Private Body for which such Insurance Scheme has been provided along with the proof.
3. Details of the TPA.
4. A dummy copy of Group Health Insurance policy with detailed terms and conditions.

(Signature of the Authorized Person)

Date:

Name \_\_\_\_\_

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



## Annexure- I

(On office letter head)

Date \_\_\_\_\_

To

The Project Manager (HQ)  
BRIDCUL,  
538 Th, Awasthapna Bhawan  
Opposite Govt. ITI Niranjapur, Majra  
Saharanpur Road Dehradun 248001

Dear Sir,

**Sub: Notice Inviting Tender for Group Health Insurance Policy for BRIDCUL Employees (II<sup>nd</sup> Call).**  
**Ref: Tender No. – 513/BRIDCUL-06/18 Dated:19.03.2018**

With reference to the above please find here with attached the Technical & Financial Bid in two different envelop.

The Insurance company hereby reconfirm and declare that it has carefully read and understood the above referred Tender document including instructions, terms & conditions and all the contents stated therein and all subsequent corrigendum published on Institute website.

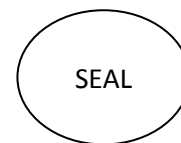
Thanking you

Yours faithfully,

(Signature of the Authorized Person)

Name \_\_\_\_\_

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

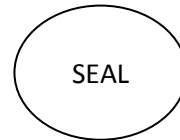


**TECHNICAL BID FOR GROUP HEALTH INSURANCE POLICY FOR BRIDCUL EMPLOYEES**

Technical detail				Remarks
Group Name	BRIDCUL			
Location	Uttarakhand			
Commencement Date	20.11.2017	Period	One year	
<b>Insured Group Details</b>				
Employee Strength As on	20 November 2017			Details of employees is attached (Appendix-1)
No. of employees	67			
Maximum Age	Not Applicable			
Floater/Individual	Floater			
Sum Insured bands	Managing Director- Rs.10.00 Lakh Group A- Rs. 3.00 Lakh Group B- Rs. 2.50 Lakh Group C- Rs. 2.00 Lakh Group D- Rs. 1.50 Lakh			
<b>Primary Member Age Band</b>				
0-25				
26-30				
31-35				
36-40				
41-45				
46-50				
51-55				
56-60				
TOTAL				
<b>Coverage &amp; Benefits Detail</b>				<b>Remark</b>
Coverage of Pre Existing diseases	Covered			
Exclusions	Applicable			To be specified
Cashless facility	Applicable			
OPD	Rs. 5000 per person per annum			
Annual Health Checkup	Covered			To be specified
Ambulance Cover	Covered			
30 days waiting Period	Waived			
1st Year and 2 years exclusions	Waived			
30 Days Pre and 60 Days post	Covered			
hospitalization Expenses covered	Covered			
Maternity Benefit / New Born Baby	30000 for normal & 50000 for caesarean			
Co-Payment	Not Applicable			
Sub Limits For Disease or Room Rent Capping	No Capping			
Other Conditions	New Employees shall be included in policy from date of joining and resigned /terminated employees shall be deleted from date of resignation/termination.			

	Monthly declarations will be given for Additions and Deletions by end of the following month	
	Pro rata Premium to be charged/Refund in case of Addition and Deletion	
TPA		List of Network of Authorised Hospitals to be provided
Any Service Charges on Medical Bills		

**Name and Signature of Authorised Person**



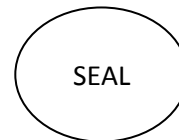
## Bridge, Ropeway, Tunnel and Other Infrastructure Development Corporation of Uttarakhand (BRIDCUL)

Employee strength as on  
No. of Employees

20-11-2017  
67

Primary member (Self) + Age Band	No. of Employee
0-25	
26-30	
31-35	
36-40	
41-45	
46-50	
51-55	
56-60	
61-65	
<b>TOTAL</b>	

Name and Signature of Authorised Person



**Bridge, Ropeway, Tunnel and Other Infrastructure  
Development corporation of Uttarakhand (BRIDCUL)**

**FINANCIAL BID  
FOR  
GROUP HEALTH INSURANCE POLICY FOR BRIDCUL  
EMPLOYEES**

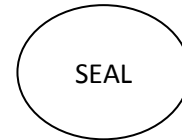
**OPTION - 1**

<b>S.No.</b>	<b>Particulars</b>	<b>Total Premium</b>
01	Premium as per data provided by the corporation	
	GST	
	<b>Total in figures</b>	
	<b>Total in words</b>	

Note:

- All terms & conditions as stated in the Tender Document.
- Conditional bids are not acceptable.
- Bids submitted in the above format is only acceptable

**Name and Signature of Authorised Person**





**Appendix –I**

<b>S.No.</b>	<b>Designation</b>	<b>DOB</b>	<b>Age</b>	<b>Gender</b>	<b>Employee id</b>	<b>Dept./Profile</b>	<b>DOJ</b>	<b>Group</b>	<b>Sum Insured</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
1	General Manager (Civil)	19.07.1970	46 Years	Male	UK36018/15	Technical	21.04.2014	A	3,00,000.00
2	General Manager (HR)	02.12.1970	45 Years	Male	UK36018/67	HR	11.02.2015	A	3,00,000.00
3	General Manager (Civil)	18.07.1966	51years	Male	UK36018/75	Technical	10.10.2016	A	3,00,000.00
4	Manager (IT)	28.09.1979	38 Years	Male	UK36018/19	Technical	10.05.2010	B	2,50,000.00
5	Law Officer	01.07.1980	36 Years	Male	UK36018/20	Legal	19.09.2009	B	2,50,000.00
6	Account Officer	18.03.1976	40 Years	Male	UK36018/24	Accounts/A.O.	08.03.2010	B	2,50,000.00
7	Account Officer	03.07.1976	40 Years	Male	UK36018/52	Accounts/A.O.	19.12.2014	B	2,50,000.00
8	Resident Engineer	05.07.1979	37 Years	Female	UK36018/21	Technical/RE	09.09.2016	B	2,50,000.00
9	Resident Engineer	15.03.1985	31 Years	Male	UK36018/22	Technical/RE	16.04.2012	B	2,50,000.00
10	Resident Engineer	23.01.1989	27 Years	Male	UK36018/59	Technical/RE	20.12.2014	B	2,50,000.00
11	Resident Engineer	02.04.1985	31 Years	Male	UK36018/60	Technical/RE	22.12.2014	B	2,50,000.00
12	Resident Engineer	12.10.1988	27 Years	Male	UK36018/63	Technical/RE	01.01.2015	B	2,50,000.00
13	Resident Engineer	02.06.1988	28 Years	Male	UK36018/65	Technical/RE	06.01.2015	B	2,50,000.00
14	Resident Engineer	25.06.1989	27 Years	Male	UK36018/09	Technical/RE	11.11.2013	B	2,50,000.00
15	Resident Engineer	13.08.1988	28 Years	Male	UK36018/66	Technical/RE	06.01.2015	B	2,50,000.00
16	Resident Engineer	03.06.1980	36 Years	Male	UK36018/61	Technical/RE	24.12.2014	B	2,50,000.00
17	Resident Engineer	10.12.1986	29 Years	Male	UK36018/62	Technical/RE	29.12.2014	B	2,50,000.00
18	Resident Engineer	20.02.1985	31 Years	Male	UK36018/64	Technical/RE	06.01.2015	B	2,50,000.00
19	Resident Engineer	22.06.1989	27 Years	Male	UK36018/23	Technical/RE	20.12.2013	B	2,50,000.00
20	Resident Engineer	28.04.1990	27 Years	Male	UK36018/76	Technical/RE	14.06.2017	B	2,50,000.00
21	Resident Engineer	27.12.1992	25 Years	Male	UK36018/77	Technical/RE	17.06.2017	B	2,50,000.00
22	Resident Engineer	10.04.1990	25 Years	Male	UK36018/73	Technical/RE	17.05.2016	B	2,00,000.00
23	Accountant	09.07.1979	35 Years	Male	UK36018/51	Account	11.11.2008	C	2,00,000.00
24	Accountant	12.06.1965	50 Years	Male	UK36018/01	Account	17.11.2008	C	2,00,000.00

25	Accountant	25.06.1974	42 Years	Male	UK36018/50	Account	04.12.2008	C	2,00,000.00
26	Junior Engineer	05.04.1978	38 Years	Male	UK36018/49	Technical/JE	16.12.2013	C	2,00,000.00
27	Junior Engineer	18.09.1987	29 Years	Male	UK36018/26	Technical/JE	30.10.2011	C	2,00,000.00
28	Junior Engineer	24.06.1982	34 Years	Male	UK36018/27	Technical/JE	21.11.2011	C	2,00,000.00
29	Junior Engineer	04.09.1986	30 Years	Male	UK36018/28	Technical/JE	20.12.2012	C	2,00,000.00
30	Junior Engineer	24.02.1987	29 Years	Male	UK36018/29	Technical/JE	01.11.2013	C	2,00,000.00
31	Junior Engineer	15.05.1992	24 Years	Male	UK36018/30	Technical/JE	06.11.2013	C	2,00,000.00
32	Junior Engineer	01.01.1990	26 Years	Male	UK36018/31	Technical/JE	08.11.2013	C	2,00,000.00
33	Junior Engineer	02.05.1989	27 Years	Male	UK36018/32	Technical/JE	08.11.2013	C	2,00,000.00
34	Junior Engineer	04.02.1991	25 Years	Male	UK36018/33	Technical/JE	01.11.2013	C	2,00,000.00
35	Junior Engineer	02.02.1987	30 Years	Male	UK36018/11	Technical/JE	19.11.2013	C	2,00,000.00
36	Junior Engineer	12.09.1984	32 Years	Male	UK36018/12	Technical/JE	26.11.2013	C	2,00,000.00
37	Junior Engineer	30.09.1984	32 Years	Male	UK36018/35	Technical/JE	13.11.2013	C	2,00,000.00
38	Junior Engineer	09.12.1987	29 Years	Male	UK36018/45	Technical/JE	20.12.2012	C	2,00,000.00
39	Junior Engineer	22.02.1986	30 Years	Male	UK36018/46	Technical/JE	06.11.2013	C	2,00,000.00
40	Junior Engineer	10.04.1983	33 Years	Male	UK36018/06	Technical/JE	07.11.2013	C	2,00,000.00
41	Junior Engineer	11.01.1978	38 Years	Male	UK36018/07	Technical/JE	08.11.2013	C	2,00,000.00
42	Junior Engineer	01.01.1987	29 Years	Male	UK36018/47	Technical/JE	13.11.2013	C	2,00,000.00
43	Junior Engineer	01.01.1985	31 Years	Male	UK36018/48	Technical/JE	28.11.2013	C	2,00,000.00
44	Junior Engineer	12.12.1979	36 Years	Male	UK36018/36	Technical/JE	07.04.2012	C	2,00,000.00
45	Junior Engineer	26.07.1985	31 Years	Male	UK36018/37	Technical/JE	07.04.2012	C	2,00,000.00
46	Junior Engineer	07.01.1985	31 Years	Male	UK36018/38	Technical/JE	31.05.2012	C	2,00,000.00
47	Junior Engineer	08.07.1987	29 Years	Male	UK36018/39	Technical/JE	06.11.2013	C	2,00,000.00
48	Junior Engineer	03.06.1986	30 Years	Male	UK36018/8	Technical/JE	08.11.2013	C	2,00,000.00
49	Junior Engineer	06.06.1987	29 Years	Male	UK36018/10	Technical/JE	11.11.2013	C	2,00,000.00
50	Junior Engineer	20.06.1988	28 Years	Male	UK36018/41	Technical/JE	18.11.2013	C	2,00,000.00
51	Junior Engineer	07.10.1988	28 Years	Male	UK36018/42	Technical/JE	18.11.2013	C	2,00,000.00
52	Junior Engineer	07.01.1983	33 Years	Male	UK36018/43	Technical/JE	25.11.2013	C	2,00,000.00
53	Junior Engineer	26.09.1990	26 Years	Male	UK36018/44	Technical/JE	25.11.2013	C	2,00,000.00

54	Junior Engineer	03.03.1994	23 years	Male	UK36018/78	Technical/JE	17.08.2017	C	2,00,000.00
55	Junior Engineer	11.05.1992	25 years	Male	UK36018/79	Technical/JE	07.09.2017	C	2,00,000.00
56	Junior Engineer	22.06.1975	42 Years	Male	UK36018/25	Technical/JE	28.07.2009	C	2,00,000.00
57	Junior Engineer	20.05.1977	39 Years	Male	UK36018/14	Technical/JE	10.02.2014	C	2,00,000.00
58	Junior Engineer	13.08.1990	26 Years	Male	UK36018/69	Technical/JE	16.05.2016	C	2,00,000.00
59	Junior Engineer	02.08.1991	25 Years	Male	UK36018/71	Technical/JE	20.05.2016	C	2,00,000.00
60	Junior Engineer	01.07.1989	27 Years	Male	UK36018/70	Technical/JE	31.05.2016	C	2,00,000.00
61	Junior Engineer	20.03.1990	26 Years	Male	UK36018/68	Technical/JE	01.06.2016	C	2,00,000.00
62	Junior Engineer	07.01.1989	28 Years	Male	UK36018/72	Technical/JE	02.06.2016	C	2,00,000.00
63	Junior Engineer	02.07.1992	24 Years	Male	UK36018/74	Technical/JE	09.06.2016	C	2,00,000.00
64	Asst. Accountant	01.08.1984	32 Years	Female	UK36018/54	Accounts/A.Acctt.	13.07.2009	C	2,00,000.00
65	Draughtsman	18.07.1985	31 Years	Male	UK36018/56	Technical/Draughtsman	09.04.2012	C	2,00,000.00
66	Draughtsman	30.06.1980	36 Years	Male	UK36018/55	Technical	10.04.2012	C	2,00,000.00
67	Junior Assistant	26.03.1987	29 Years	Female	UK36018/03	Admin/ Clerical	01.01.2010	C	2,00,000.00