

## ANNEXURE-II

### INTRODUCTION:

Karnataka State has the distinction of being first in the Country to establish Drought Monitoring Cell (DMC) in 1988 as an Institutional Mechanism to monitor the Drought. Activities were broadened to also include monitoring other Natural Disasters and was renamed as “Karnataka State Natural Disaster Monitoring Centre (KSNDMC)” in 2007. The Executive Committee of KSNDMC is chaired by the Principal Secretary, Dept. of Revenue (Disaster Management) and the Governing Body of KSNDMC is headed by the Chief Secretary with Additional Chief Secretary & Development Commissioner as Vice President – Members comprising Line Departments and Scientific Organizations. Natural Disasters Management heavily depends on inputs from Science and Technology. KSNDMC has been serving as a common platform to the various response players in the field of Natural Disaster Management by providing timely Proactive Science and Technology inputs. The Master Control Facility will strengthen the activities of the Centre in providing Information, Reports, and Advisories to the Community, Research Organizations and the Government. The Centre provides inputs to the Farming Community, Agriculture and Horticulture based sector, Fisherman, Transport Sector, Power and Electricity Sector, State and District level Disaster Management Authorities in Karnataka through state of the art Natural Hazards monitoring Sensors, Information and Dissemination System.

### SCOPE OF WORK:

Providing facility of Group Health Insurance Policy (GHIP) to the Employees and their Dependants as provided in **ANNEXURE - I**.

- **Policy to be provided:** The Tailor made Group Health Insurance Policy required to be provided to the Client by the Successful Agency and detailed requirements. Staff & Dependants details & their respective Sum Insured are listed in **ANNEXURE - IV**.
- **Variation in quantity:** The requirement of the Policy is indicated and the successful Agency shall agree to provide the requirements as finally determined by the Client.
- **Quoting:** The break up rate for each item shall be quoted in the Bill of Quantities (BOQ) in the format provided as **ANNEXURE - III** Commercial bid, failing which the Quotation will be rejected.
- **Rate / Price:** The total cost quoted, in the format provided, shall include month wise & category wise Premiums with & without the OPD option, all taxes of the Union and the State until the Cashless cards are delivered at the Clients site (all inclusive). The total cost quoted shall include, also, cost of the Third Party Assistant (TPA) to assist the Insurance Agency in dealing with the cashless & reimbursement related issues.

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- **Rate Analysis:** Where the levies by the Union and/or the State are likely to be changed after receipt of offers and before the delivery, the rate analysis for each item shall be computed and the correct rate determined for payment taking in to account the variation, either upward or downward, in duties/taxes.
  - **Duties and taxes:** The Financial Offer in Commercial bid shall include rate analysis, for each item separately, indicating the basic cost, duty, sales tax, entry tax, etc. to demonstrate that the duty and taxes have not been included. Rate quoted shall be firm, except for variation in the rate of duty or taxes levied by the Union or State or Local Government.
  - **Implementation of the Policy:** The Policy needs to be initiated and implemented from the date of issue of Insurance Work order which will be placed to the successful Agency. The cashless cards to be handed over to KSNDMC for distribution to the Employees within 4 weeks of receiving of Insurance Work order.
  - **Address for Implementation of the Policy:** The Policy shall be implemented at the premises of:  
Karnataka State Natural Disaster Monitoring Centre (KSNDMC),  
Major Sandeep Unnikrishnan Road,  
Near Yelahanka, Attur Layout,  
Bengaluru-560064,  
Phone: 080 – 67355000.
- i) To issue the policy within 4 Weeks after receipt of the Insurance Work order.
  - j) To provide Cashless cards facility to all the Employees & their Dependants within 4 Weeks after receipt of the Insurance Work order
  - k) To settle / relook the claims received by the Employees and their Dependants within 15-20 days on receipt of all the Original documents in case of reimbursement.
  - l) To provide complete details of the claims made & further paid i.e. RTGS/NEFT receipt, date and amount and rejections, if any to KSNDMC.
  - m) To provide details of monthly status of the claims of the Policy to KSNDMC.
  - n) All claims (settled or rejected) under the Policy shall be settled by the Insurance Company / TPA within 15-20 days and the same shall be intimated to KSNDMC.

### TERMS & CONDITIONS:

1. The duration of the Group Health Insurance Policy (GHIP) shall be for a period of ONE year from the date of Insurance Order. The Employees & their Dependants shall be covered right from the date of Insurance Order. During the Period, the Insurance Agency along with the TPA shall address all issues related to the work entrusted. Any calls made to the Insurance Agency / TPA shall be addressed in shortest possible time.
2. Bidders who are desirous of bidding for the project shall meet the following Technical criteria to qualify through the technical bid.

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- The Agency should be in Insurance business in India for more than 3 years as on the date of this Letter. Accordingly, Registration issued under the Companies Act 1956 / Partners Act 1932 should be submitted by a Competent Authority. Should have a Registered office in the State of Karnataka.
  - The Agency should produce the self attested photocopies of documents related to Company PAN Number, Service Tax number, etc. Accordingly, PAN / TAN card & Services Tax Registration (GST) need to be submitted.
  - The Agency should possess and submit valid IRDA Insurance License for the current Financial Year.
  - The Agency should have had a transaction of not less than **50 Lakhs (Fifty Lakhs)** per annum during the last three years. Accordingly, copies of audited balance sheets from Auditor for the last THREE years showing Annual turnover, IT Returns to be submitted.
  - The Bidder should not be blacklisted by Government of Karnataka or its Agencies for any reasons whatsoever.
3. Interested Insurance Agencies shall submit their Quotations in the prescribed format as **ANNEXURE - III** in person or through Courier on or before the specified date.
  4. The Agency shall indicate price in the prescribed format it proposes to provide under the Contract. In absence of above information as requested, the bid may be considered incomplete and hence is liable for non-consideration. Such prices furnished by the Agency in accordance with format below will be solely for the purpose of facilitating the comparison of Quotations by KSNDMC and will not in any way limit KSNDMC's right to contract on any of the terms offered.
  5. The authorized Representative need to sign the Commercial format affixing the Agency's stamp confirming that the signing authority is wholly responsible for the Quote submitted.
  6. The Quotations shall remain valid for 180 days from the date of submission of Commercial Bid as prescribed by KSNDMC. Bids valid for a shorter period may be rejected.
  7. Any effort by a Bidder to influence KSNDMC in its decisions on evaluation of the Quotation, bid comparison or contract award may result in rejection of the Bidder's quotation.
  8. KSNDMC reserves the right to accept any bid and to annul the said process and reject all bids at any time prior to award of Contract, without thereby incurring any liability to the affected Agencies or any obligation to inform the affected Bidders of the grounds for KSNDMC's action.
  9. The Agency shall not assign, in whole or in part to any third party excepting the TPA, its obligations to perform under the contract, except with the KSNDMC's prior written consent as subcontracting is strictly prohibited.
  10. The Insurance Agency shall be informed only if he is successful and will accordingly be awarded the Insurance Order. The Agency shall give the acceptance of such Order

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by signing all the pages of the Contract including the Annexures I - V within 7 days from the date of Insurance Order and submitting the same in Original to KSNDMC.

11. The Acceptance of the Insurance Order shall mean that the Agency has entered into an Agreement with KSNDMC.
12. The Insurance Agency need to furnish KSNDMC an unconditional Performance Bank Guarantee as prescribed in Annexure - V for an amount equivalent to 10% of the total Insurance Order within 7 days of successful signing of the Insurance Order. This Performance Guarantee shall be returned back in Original after THREE months of satisfactory completion of the Contract period.
13. All Annexures in this Contract shall form a part of the Process in providing Quotations for the said Group Health Insurance Policy.

### **PAYMENT TERMS:**

1. 100% of the Insurance Order as quoted in the Commercial Format under **ANNEXURE - III** will be released and paid in Advance after the acceptance of the Insurance Order by the Insurance Agency.