

RFP – Group Medical Insurance & Group Accidental Insurance Policy



RFP – Group Medical Insurance & Group Accidental Insurance Policy

Request for Proposal (RFP) dated 16 January 2020 from IRDA Licensed / General Insurance / for Insurance covers relating to Group Medclaim Insurance Policy and Group Accidental Insurance Policy for the employees and dependents of Air India Express Limited

Last date for submission of response:

30 January 2020

Tender No: AIXL/HR/GM&GA/COK/2020/001

Air India Express Limited
Gandhi Square, D.H Road,
Cochin - 682016
Phone: 0484-2350156
Email: cohr@airindiaexpress.in

RFP – Group Medical Insurance & Group Accidental Insurance Policy

Important Details of Request for Proposal

1	RFP No.	AIXL/HR/GM&GA/COK/2020/001
2	Brief Description of the RFP	Request for Proposal (RFP) from IRDA Licensed General Insurance Companies for underwriting the Insurance covers relating to Group Mediclaim Insurance Policy and Group Accidental Insurance Policy for employees and their dependents of Air India Express Limited.
3	Company's Address for Communication and Submission of Tender	The Chief of HR, Air India Express Limited, Airlines House, Durbar Hall Road, Cochin, Kerala, Pin – 682016 Telephone - 0484-2350156
4	Date of Issue	16-01-2020
5	Last date & time for submission of Bids	30-01-2020 5.00 pm
6	Date, Time & Venue of Technical Bid Opening	31-01.2020 11:00 am Venue : Air India Express Limited, Airlines House, Durbar Hall Road, Cochin, Kerala, Pin – 682016 Telephone - 0484-2350156
7	Bid Security (EMD)	NA
8	Contact Person for any clarification	cohr@airindiaexpress.in

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REQUEST FOR PROPOSAL (RFP)

1. Introduction

Air India Limited (AIXL), headquartered at Cochin, Kerala, is a wholly owned subsidiary of Air India Ltd, and it operates the airline under the brand name: “Air India Express Limited” (AIXL). It was launched as a low-cost carrier in April 2005, with the objective of providing convenient connectivity to short haul international routes, in the gulf and south east Asia at affordable price. The airline’s target segments are Indian expatriate, budget travelers. The airlines aim is to provide non -stop, no frills services to its customer. The Airline’s vision is to become India’s most efficient and preferred LCC on regional international routes; constantly exceeding passenger expectation in terms of quality convenience and comfort. Our fleet consists of 25 state of the art B737-800 aircraft. Currently, Air India Express flies to 13 international destinations.

This RFP is issued to select suitable insurer for Group Medical Insurance and Group Accidental Insurance policy for ***Air India Express employees***. This includes employees of parent company, Air India Ltd and its subsidiaries.

2. Scope of Work

The contract for Group Medical Insurance policy and Group Accidental Insurance Policy will be awarded to the insurers, who have submitted the overall lowest competitive quote for both insurance policies jointly and have agreed to the coverage’s and terms & conditions mentioned in this RFP.

The entire scope of work/proposed requirement/services or obligations required to be performed by the Vendor in terms of this RFP shall be hereinafter be referred to as “Services” and such terms may be used interchangeably, however shall have the same meaning as ascribed herein.

1. The Vendor should ensure that all systemic changes or new requirements necessitated out of Government / other regulatory guidelines or other Air India Express Limited requirements as per the RFP are made available from day one of the *Group Mediclaim Insurance & Group Accidental Insurance Policy* going live. Any new government/ regulatory requirements that impact the provided *Group Mediclaim Insurance & Group Accidental Insurance Policy* to Air India Express Limited need to be incorporated as a feature upgrade or an enhancement or a patch and should be provided to Air India Express Limited at no additional cost during the period of the contract.

Description of the envisaged scope is enumerated as under. However, Air India Express Limited at its discretion reserves the right to change the scope of the RFP considering the size and variety of the requirements and the changing business conditions.

1. Based on the contents of the RFP, the selected vendor shall be required to independently arrive at a *Group Mediclaim Insurance & Group Accidental Insurance Policy* which is suitable for Air India Express Limited, after taking into consideration the efforts estimated for implementation of the same and the resource and the equipment requirements. Air India Express Limited expressly stipulates the Vendor’s selection under this RFP is on the express understanding that this RFP contains only the principal provisions for the entire assignment and that delivery of the deliverables and the services in connection therewith are only a part of the assignment. The vendor shall be required to undertake such tasks, render requisite

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services and make available such resources as may be required for the successful completion of the entire project at no additional cost to Air India Express Limited.

2. Considering the extensive nature of the assignment and the envisaged relationship with the Bidder, any service, which forms a part of facilities management that is not explicitly mentioned in this RFP as excluded would form part of this RFP, and the Bidder is expected to provide the same at no additional costs to Air India Express Limited. The Bidder has to envisage all necessary services to be provided and ensure the same is delivered to Air India Express Limited. Air India Express Limited will not accept any plea of the Bidder at a later date for omission of critical services on the pretext that the same was not explicitly mentioned in the RFP.
3. The Bidder will be required to fix any vulnerability in the *Group Mediciam Insurance & Group Accidental Insurance Policy* at no additional cost during the entire tenure of the contract. These vulnerabilities can be detected by Air India Express Limited or can be a finding of any internal or external audit conducted by Air India Express Limited or its auditors on a periodic basis.
4. The Bidder is required to note the following points:
 - The Bidder has to size the *Group Mediciam Insurance & Group Accidental Insurance Policy* covering scope and services to ensure availability, scalability, redundancy and performance of the *Group Mediciam Insurance & Group Accidental Insurance Policy* as per the terms of the RFP within the timeframe prescribed by Air India Express Limited.
 - The Bidder is completely responsible for the proposed *Group Mediciam Insurance & Group Accidental Insurance Policy* to meet the scope and objectives of the RFP and all addenda & corrigenda issued thereafter. Air India Express Limited assumes no responsibility for assumptions made by the Bidder. In the event the proposed *Group Mediciam Insurance & Group Accidental Insurance Policy* fails to meet the Service Level Agreement (SLA) (if applicable and stipulated in this RFP) and the scope and objectives of the RFP (and addendums), the Bidder will have to upgrade, modify or replace the *Group Mediciam Insurance & Group Accidental Insurance Policy* at no additional cost to Air India Express Limited.
 - The Bidder has to ensure the arithmetical accuracy of the commercial bid. Air India Express Limited will not be responsible for any errors in the bid submitted by the Bidder.
 - Any assumptions, changes, deviations other than what is specified and accepted by Air India Express Limited will not be considered for the purpose of this RFP.

3. Eligibility Criteria

IRDA licensed General Insurance PSU Companies are eligible to participate the process. The Insurance Agents, Brokers and intermediaries are not eligible to participate in this tender.

1. Should have current valid IRDA license and in operations for last 5 years in India.
2. Gross Direct Premium of greater than Rs.1,000 crs in FY 2018-19
3. Experience of underwriting one similar Group Mediciam Insurance policies having premium of 5 crores and above.
4. Also should have experience in providing at least one Group Accidental insurance policy with a premium of at least 4 crores in any one of last three years or 30% each in last 3 years.

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Company reserves the right to accept or reject any or all quotes/bid from a specific or multiple bidder(s) without providing any reason thereof. Company also reserves the right at its sole discretion to select or reject any or all bidder(s) in this process and will not be responsible for any direct or indirect costs incurred by the bidder(s) in this process.

4. Information Provided

This RFP document contains statements derived from information that is believed to be true and reliable at the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable intending Insurer's to determine whether or not to enter into a contract or arrangement with Company in relation to the provision of services. Neither Company nor any of its Directors, Officers or Employees give any representation or warranty (whether oral or written), express or implied as to the accuracy, updation or completeness of any writings, information or statement given and/or made in this RFP document.

5. For Respondent Only

This RFP document is intended solely for the information of the party to whom it is issued ("the Recipient" or "the Respondent") i.e. prospective bidding Insurance Company/ies.

6. Costs Borne by Respondents

All costs and expenses incurred by Recipients / Respondents in any way associated with the development, preparation and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by Company, will be borne entirely and exclusively by the Recipient / Respondent.

7. No Legal Relationship

No binding legal relationship will exist between any of the Recipients / Respondents and Company until execution of a Contractual Agreement.

8. Recipient Obligation to Inform Itself

The Recipient must conduct its own investigation and analysis regarding any information contained in the RFP document and the meaning and impact of that information.

The RFP document will not be construed as any contract or arrangement, which may result from, the issue of this RFP document or any investigation or review carried out by a Recipient. The Recipient acknowledges by submitting its response to this RFP document that it has solely not relied on any information, representation or warranty given in this RFP document.

9. Acceptance of Terms

A Recipient will, by responding to this RFP, be deemed to have accepted all the terms as stated in this RFP document.

10. Amendment of Bid Document

- a. At any time prior to the Bid Due Date, Air India Express Limited may, for any reason, modify the Bid Document by issuance of an addendum or a corrigendum.
- b. The Bidders shall keep themselves updated of any such addenda or corrigenda by continuously visiting the website of Air India Express Limited.
- c. Any addenda or corrigenda issued to the Bid Document will be in writing and shall be accessible to all Bidders and shall be deemed to be part of the Bid Document.
- d. In order to afford the Bidders a reasonable time for taking an addendum or a corrigendum into account, or for any other reason, Air India Express Limited may, in its sole discretion, extend the Bid Due Date.

Section –II - RFP RESPONSE TERMS

1. Quotation

- Respondents may note that for the purpose of the appointment of insurance company for Group Mediclaim Insurance and Group Accidental Insurance Policies, sealed quotes are to be submitted. The quoted to be given in the prescribed format as per Annexure II (A) attached.
- The bidder shall read the scope of the project given in clause 9, before quoting the price premium.

The Financial Bid should be submitted in sealed envelope which should be super-scribed as “Bids for Group Mediclaim Insurance & Group Accidental Insurance Policy 2020-2021”

The sealed price Bid envelope as mentioned above should be delivered to the HR Department on following address, on or before 30th January, 2020 by 5 pm.

The Chief of HR
Air India Express Ltd
Gandhi square
D H road
Cochin – 682016

Note: Representative of bidders desirous to be present at the bid opening may be present on 31st January, 2020 by 11 am at the above-mentioned address. Only one representative per respondent can be present at the bid opening.

2. Selection Process

The contract will be awarded to the bidder whose premium amount/contract value (inclusive of all taxes) is lowest (L1 bidder). L1 will be arrived by adding premium amount / contract value of both Group Mediclaim Insurance and Group Accidental Insurance. The amount quoted for determining the L1 will be combined premium of both Group Medical Insurance and Group Accidental Insurance.

In the commercial bid, if there is a difference in words and figure, the amount quoted in words shall prevail. In the event of two or more than two parties quoting the same amount and they happen to be L1, these parties will be asked to submit revised quotes in sealed envelope within 24 hrs to finalize the L1.

3. Only One Submission is permitted

Only one submission of response to RFP by each Prospective Insurer will be permitted.

4. Late RFP Policy

RFP responses received after the deadline for submission of RFPs will not be accepted. Company has no liability to any person who lodges a late RFP response for any reason whatsoever.

5. Guidelines to Bidders

- 5.1 Before submitting bid, bidders are requested to carefully examine the scope of work. For any clarification please submit their queries on or before 29.01.2020 through e-mail: cohr@airindiaexpress.in.
- 5.2 Tender can be downloaded from our web site www.airindiaexpress.in
- 5.3 AIR INDIA EXPRESS reserves the right to modify the tender document by amendment for any reason whatsoever at any time prior to the last date of submission of bid and such amendments if any shall be hosted on the website (<http://www.airindiaexpress.in/>) only.
- 5.4 The bidder who meets all the Pre-Qualification criteria may submit the bids in sealed cover in the following manner.
- a. The bidders must read the pre-qualification criteria (Technical Bid) carefully and should submit their Technical bid in separate sealed envelope if they consider themselves eligible and in possession of all the documents required to prove their eligibility as per Pre-Qualification criteria.
 - b. Duly filled Commercial/price bid form of this document should be enclosed in a separate sealed envelope super scribed with “**Commercial bid for Group Medical Insurance & Group Accidental Insurance Policy**” (AIXL/HR/GM&GA/COK/2020/001)” and addressed to Chief of HR, Air India Express, Airline House, Durbar Hall Road, Cochin, Kerala 682016. This Master envelope should also mention the contact /address details of the bidder with e-mail and telephone numbers.
 - c. Both separately sealed technical and Commercial bid has to be submitted in a master envelope super scribed with “Commercial bid for Group Medical Insurance & Group Accidental Insurance Policy” (AIXL/HR/GM&GA/COK/2020/001)” in sealed condition on or before 30.01.2020 before 5 pm. Bids received beyond the timeline will be rejected.
- 5.5 The rate quoted will be valid for a period of 90 days from the closing date of submission of bid. The price offered shall remain firm till the completion of the contract. Any request for increase in price shall not be entertained during the period of this contract.

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- 5.6 Incomplete bids are liable to be rejected at any stage. However, Air India Express at its discretion may call for any clarification regarding bids submitted. Air India Express at its discretion may also ask for the submission of any additional/missing/incomplete document(s) within a stipulated time period. In such case(s), the party shall have to comply with Air India Express's requirement within the specified time. In case of noncompliance to such queries, the offer will be rejected without entertaining further correspondence in that regard.
- 5.7 AIR INDIA EXPRESS reserves the right to accept or reject any or all bids without assigning any reason whatsoever it may be and shall not be liable for any compensation to expenses / loss incurred by the bidder in the process in whatever manner it may be.
- 5.8 The bid will be opened at AIR INDIA EXPRESS LIMITED at Cochin on 31.01.2020 at 11 am. The bidders may like to be present for the opening of the bid with proper authorization letter. [Annexure –III (A)]. If the date fixed for opening of bid is subsequently declared as holiday by Govt. of India/State Govt., the bid will be opened on next working day, time and venue remain unaltered.
- 5.9 The bids received will be adjudged by a committee. If any party is unable to attend technical opening and subsequent presentation in person, can send an authorized representative.

6. Validity of policy and bonus

The Policy shall be valid for a period of one year from 21.02.2020 to 20.02.2021 the date of issue of policy. The Policy can be extended for further one-year period at same terms and **condition if acceptable to both Air India Express Limited and the selected insurer.**

7. Notification

Company will notify the Respondents in writing as soon as practicable, the outcome of the RFP evaluation process, including whether the Respondent's RFP response has been accepted or rejected. Company is not obliged to provide any reasons for any such acceptance or rejection.

8. Disqualification

Any form of canvassing/lobbying/influencing/querying regarding short listing, status, etc. will be a disqualification.

- i. Air India Express Limited reserves the right to reject any Bid, right to blacklist the

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Bidder.

- i. at any time, a misrepresentation is made or uncovered, or if a Bidder gives incorrect/ inaccurate/ misleading information, or suppresses any material information/ facts in its Bid; and/or
- ii. it comes to the notice of Air India Express Limited at any time, that the Bidder in the immediately preceding two (2) years from the date of submission of its Bid, has failed to perform on any contract awarded to it by Air India or Air India Express Limited, which is evidenced by imposition of a penalty by an arbitral or judicial authority or a judicial pronouncement or an arbitration award against it, or it has been expelled from any project or contract awarded by Air India or Air India Express Limited or has terminated any contract or project assigned to it by Air India / Air India Express Limited due to a breach; and/or
- iv. the Bidder does not provide, within the time specified by Air India Express Limited the supplemental information, evidence and documents sought by Air India Express Limited for evaluation of the Bid; and/or
- v. any act or omission of the Bidder results in violation of or non-compliance with this Bid Document, or any other document referred therein or issued pursuant thereto or any Applicable Law; and/or
- vi. any fraud and/ or corrupt practices (as defined under the Bid Document) is made or the Bidder was declared as ineligible due to corrupt or fraudulent practices in any prior bid process undertaken by Air India or Air India Express Limited in the immediately preceding three (3) years, or has been black-listed by Air India or Air India Express Limited; and/or
- vi. the Bidder has been declared bankrupt, insolvent or has pending against it, any litigation or proceedings, before any court or authority, in relation to liquidation, dissolution or winding-up; and/or
- vii. The Bidder is in breach of any provisions of the Bid Document.

9. Nature and scope of the Cover

Detailed scope of project:

Group Mediclaim Insurance Policy (Modalities and Benefits / scope of the Group Mediclaim Insurance Policy to be furnished by the bidder as part of Proposal as below,

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The detailed scope of this project shall include, but not limited to:

Benefits	Minimum Requirements	Please Specify	
		YES	NO
Type of Insurance	Family Floater Medical Insurance		
Family Unit Definition	1+6		
Family Definition	Employee + Spouse +Father / Father In-law + Mother / Mother In-law + 3 Dependent Children		
Age Limit	Age Restriction for dependent children is 21years irrespective of gender And coverage to be extended to 25 years in case of pursuing studies		
	parents or other members in the group is maximum of 90 yrs.		
Maternity Benefit	Maternity cover applicable to female employees & spouse of male employees up to 2 living children		
Sub Limit on Normal Delivery	INR 50,000		
Sub Limit on Caeseran Delivery	INR 1,00,000		
9 month waiting period for maternity	Waived Off		
Applicability	Applicable for 3 living children		
Baby Cover	From Day 1 within Family sum insured		
Pre-existing Disease	To be covered		
All diseases/ injuries which are pre existing	To be covered		
30 days waiting period	Waived Off		
Pre-Hospitalization period	30 days		
Post- Hospitalization period	60 days		
Pre & Post cover Hospitalization	To be covered		
Room Rent Applicability	To be covered		
Expenses like surgeons fees , Anesthesia Medical Practitioner , Consultants special fees etc.	To be covered		
Ambulance Charges	To be covered		
Registration Charges	To be covered		
Terrorism / Natural calamity Related Hospitalization	To be covered		
New Joinees	To be covered		
Internal Congenital disease	To be included after discussion		
Anesthesia , blood , oxygen, OT charges,surgical appliance ,medicines ,drugs ,diagnostic material and X-ray , dialysis	Maximum limit per illness is 50% of sum insured		

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chemotherapy , radiotherapy , cost of pacemaker , artificial limbs and cost of stent and implant			
Treatment of diseases such as cataract, benign prostatic Hyperthrophy, Hysterectomy, Hernia, Hydrocele, Congenital Internal Diseases, Fissures/Fistula in anus, Piles, Sinusitis and related disorders, Polycystice ovarian diseases, Non-infective arthritis, Undiscended testis, Surgery of gall bladder & bile duct excluding malignancy, Surgery of Genito-urniary system excluding malignancy, Pilonidal Sinus, Gout & Rheumatism, Hypertension, Diabetes, Calculus diseases, Surgery for prolapsed intervertebral disc unless arising from accident, surgery of varicose vain.	To be covered		
Exclusions	To be listed after discussion		
Treatment taken from Ayurvedic, Homeopathy and Unani Systems of mediciens are to be covered and or Institutions practising alternative medicine therapy also qualify as hospitals	To be Covered		
Claim Intimation Timelines	Please Specify		
Claim Submission Timelines	Please Specify		
No. of Lives Covered	6549		
Delay Claim Submission	To processed with applicable penalty		
Benefit Structure	Please specify if any		
Accidental Death	To be Covered upto 10 lakhs additionally		

10. Group Accidental Insurance Policy

Modalities and Benefits of the Accidental Insurance Policy to be furnished by the bidder.
To provide various details on insurance benefits coverage for bodily harm and death.

11. Process for lodgment of claims:

Group Medical Insurance Policy

- All hospitalization cases of minimum 24 hours admission are eligible for medi claim facility.
- Cashless facilities to be provided to all Air India Express Limited Employees and their dependents and facility to be available through TPA or Direct PAN India.
- Id card shall be provided to all the employees and their dependents.

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- A representative of Insurance Company to coordinate in case of any issue for availing cashless facility/for timely reimbursement of claims.
- The employee can intimate/inform the hospitalization to Air India Express Limited up to 15 days following the bill generation date.
- After receipt of documents from the employee, Air India Express Ltd shall lodge claim within 30 days.

- Group Accidental Insurance Policy

- The customer/nominee will initially notify the incident to Air India Express Ltd
- All the claims will be intimated within 45 days from the date of receipt of notification to the Insurance company from the employee/nominee & not from the date of the Incident/death actually occurred.

12. Service Level Agreement

Servicing parameters would include:

- All claims other than cashless facility to be paid directly to employee's bank account.
- Awareness training about medical insurance to be given to all the bases of Air India Express Limited.
- Claims to be intimated to Insurer's dedicated officer for Air India Express Ltd
- Insurer to settle the claim within 30 working days from the date of receipt of complete set of documents
- If additional requirement/clarification needed by the Insurer, Insurer to inform the same to Air India Express Ltd within 10 working days from the date of receipt of last set of documents
- Claim MIS to be submitted on monthly basis to Air India Express Ltd

13. Assignment

- Neither the contract nor any rights granted under the contract Shall be sold, leased, assigned or otherwise transferred, in whole or in part, by the selected bidder/s, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of the Company.
- Company may assign, in whole or in part, the rights, benefits or obligations of this RFP/ subsequent Agreements to any other person including but not limited to its subsidiaries/ affiliates, without the prior written consent of successful bidder/ Venders. Such an act shall not affect the obligations of the selected Bidder under this project.

14. Authorized Signatory

- The Bidder shall submit the bid authenticated by an authorized person from any of their offices in India. The Bidder's authorized signatory will authenticate under his/her sign and seal, each page of the bid in original and photocopies including brochures/ pamphlets/ write-up etc.
- The prospective bidder shall indicate the authorized signatory/ies, who can discuss and correspond with the Company, with regard to the submission of bid and obligations under the contract, if selected.
- The prospective bidder shall submit at the time of submission of the bid, a certified copy

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of the extract of the resolution of their Board, authenticated by Company Secretary, authorizing an official or officials of the company or a Power of Attorney copy to submit an offer, discuss, sign agreements/contracts with the Company. The bidder shall furnish proof of signature identification for above purposes as required by the Company.

15. Non-exclusivity

The arrangement contemplated in this RFP is of non-exclusive nature and either Party is at the liberty to enter into similar contracts and arrangements with third parties in respect of the services contemplated under this RFP.

16. Bid integrity:

Willful misrepresentation of any fact within the Bid will lead to the cancellation of the contract without prejudice to other actions that company may take. All the submissions, including any accompanying documents, will become property of the Company.

17. Disclaimer

The information contained in this Tender or subsequently provided to applicant(s)/bidder(s) whether verbally or in documentary or any other form by or on behalf of Air India Express Limited, is provided to the applicant(s)/bidder(s) on the terms and conditions set out in this Tender and such other terms and conditions subject to which such information is provided.

This Tender is not an agreement and is neither an offer nor invitation by Air India Express Limited to the prospective applicant(s)/bidder(s) or any other person. The purpose of this Tender is to provide interested parties with information that may be useful to them in making their commercial offers pursuant to this Tender. However this tender document shall be construed to be the part of the agreement to be executed with the successful bidder.

Air India Express Limited make no representation or warranty and shall have no liability to any person, including any applicant or bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this Tender or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the Tender and any assessment, assumption, statement or information contained therein or deemed to form part of this Tender or arising in any way in the tender process.

Air India Express Limited also accepts no liability of any nature whether resulting from negligence or otherwise howsoever caused arising from reliance of any applicant or bidder upon the statements contained in this Tender. Any information/documents including information/documents pertaining to this Tender or subsequently provided to applicant(s) or bidder(s) and/or successful bidder AND information/ documents relating to the bidding process; the disclosure of which is prejudicial and/or detrimental to, or endangers, the implementation of subject program is not subject to disclosure as public information/ documents.

18. Arbitration

Any dispute of whatsoever nature between the parties arising out of or in respect of this document, shall be sought to be settled by mutual discussions. If the dispute remains

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unresolved after a period of 90 days from the date from such discussions have started, the matter shall be referred for arbitration to 'SCOPE FORUM OF CONCILIATION AND ARBITRATION', Govt. of India, and the disputes shall be settled by arbitration before a sole arbitrator. The award made in pursuance thereof shall be binding on the parties. The venue for such arbitration shall be Cochin, Kerala. The arbitration proceedings shall be held under the provisions of the Arbitration and Conciliation Act, 1996 and shall be held in english language.

19. Jurisdiction

Any dispute whatsoever shall be subject to the jurisdiction of the courts at Cochin, Kerala, India, only.

20. Force majeure

Neither party shall be liable for delay in performing obligations or for failure to perform obligations if the delay results from any of the following (whether happening in India or elsewhere) force majeure, Act of God or any Governmental act, fire, earthquake, explosion, accident, industrial dispute, civil commotion, or anything beyond the control of either party. The party shall use all reasonable endeavors to minimize any such delay. Upon cessation of the event giving rise to the delay the parties shall in so far as may be practicable under the circumstance, complete performance of their respective obligations hereunder.

21. Verification by Air India Express Limited and Disqualification

Air India Express Limited reserves the right to verify all statements, information and documents submitted by the Bidder in response to the Bid Document and the Bidder shall, when so required by Air India Express Limited, make available in writing, all such information, evidence and documents as may be required by Air India Express Limited for such verification. For the avoidance of doubt, Air India Express Limited may at any time, in its sole discretion, seek any clarifications and/or any additional information in writing from any Bidder including the Successful Bidder which may be required by Air India Express Limited to verify all statements, information and documents submitted by such Bidder in response to the Bid Document. Any such verification or lack of such verification by Air India Express Limited shall not relieve the Bidder of its obligations or liabilities hereunder nor will it affect any rights of Air India Express there under.

Air India Express Limited reserves the right to reject any Bid, right to blacklist the Bidder.

End of the document

ANNEXURE – I (A) Technical Bid

ANNEXURE 1 – ELIGIBILITY CRITERIA

(on Company Letter Head)

Particulars to be provided by the bidder

(A) Bidder's Profile

RFP Reference no: **AIXL/HR/GM&GA/COK/2020/001**

Sr.No.	Particulars	Response from the bidder
1	Name and address of the bidder	
2	Year of establishment and constitution Certified copy of "Certificate of Incorporation" should be submitted.	
3	Location of Registered office /Corporate office and address	
4	Mailing address of the bidder	
5	Names and designations of the persons authorized to make commitments to Air India Express Limited.	
6	Telephone and fax numbers of contact persons	
7	E-mail addresses of contact persons	
8	Details of : Description of business and business background Service Profile Domestic & International presence Alliance and joint ventures	
9	Gross revenue of the bidder Year 2016-17 Year 2017-18 Year 2018-19	
10	Net Profit (after all taxes etc.) of the bidder Year 2016-17 Year 2017-18 Year 2018-19 Annual reports are to be enclosed	

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11	Net Worth of the bidder Year 2016-17 Year 2017-18 Year 2018-19 Annual Reports are to be enclosed	
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BASIC REQUIREMENTS

S. No	Basic Requirement	Eligibility Criteria	Documents to be submitted (Duly attested)	Bidder's response
1	Legal Entity	The bidder must be a Public Sector Organization, registered under Companies Act,	Certificates of Registration, as required	
2	Business Operation	The bidder should be operating in similar service/business for at least the past 5 years.	Self-declaration on the bidder's letter head along with credentials	
3	IRDA License	IRDA License	Copy of Registration	
4	Premium	Gross Direct Premium of greater than Rs.1000 crs in FY 2018-19	Self-declaration on the bidder's letter head with evidence	
5	Client Base	The bidder must have a direct experience of providing similar services to other public limited companies. Sub-contracting services will not be considered. But authorized TPA as per IRDA norms will be allowed.	Self-declaration on the bidder's letter head along with credentials and details of contact persons of financial institutions	
6	Blacklisting	The bidder company should not have been blacklisted by any Government Department/PSU/ or under any declaration of ineligibility for fraudulent/corrupt practices of inefficient/ineffective performance	Self-declaration on the bidder's letter head (Annexure I (C))	
7	Taxation Registration	The bidder must have a valid: <ol style="list-style-type: none"> 1. PAN 2. GST Registration No. 3. TIN/CIN/DIN etc (as applicable) 	Attested copies of all certificates & KYC of Company and Its Directors	
8	The Bidder/Prime Bidder should have an annual financial turnover of INR 1000 cr. or above in each of the last three financial years from operations in India	Copies of Annual Reports in case of listed companies and copies of audited balance sheets and P&L statements in case of others		
9	The bidder should be in profit in last three financial years. From 2016-17 to 2018 – 19	Copies of Annual Reports in case of listed companies and copies of audited balance sheets and P&L statements in case of others		

RFP – Group Medical Insurance & Group Accidental Insurance Policy

Based on the information provided, the company will shortlist vendors/ companies which prima facie come up to its requirement. Preference may be assigned to bidders that utilize their own staff (and do not further outsource/ sub-contract). The criteria detailed above are indicative and Air India Express Limited reserves the right to revise them at its discretion.

Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the bidder. Relevant portions, in the documents submitted in pursuance of eligibility criteria, should be highlighted.

Note:

1. All self-certificates shall be signed by Authorized signatory unless specified otherwise.
2. Appropriate referencing needs to be provided for all the evidence documents. Each document should have a unique reference clearly marked.
3. All evidence documents should also be submitted in hard copies.
4. In case the same document is provided for more than one eligibility clause, the document should be provided in each folder corresponding to the eligibility criteria clause.

Dated this _____ day of _____, 20

Signature: _____

Seal of Company

(Signature and seal of company to be put on all the pages)

SELF DECLARATION

ANNEXURE – I (C)

FORMAT
(ON BIDDER'S LETTER HEAD)

Ref.No.

Date:

To

The Chief of HR,
Air India Express,
Airline House,
Durbar Hall Road,
Cochin
Kerala 682016

REF: TENDER NO.: AIXL/HR/GM&GA/COK/2020/001

Dear Sir/Madam,

I/We, the undersigned applicant, have read, examined and understood in detail the bid for Group Medical Insurance Policy and Group Accidental Insurance Policy for Air India Express. As a token of our acceptance of all the terms and conditions, I/We have signed all the pages of the document.

I/We confirm having submitted the details in support of qualifying criteria as required by you along with this application and necessary documents. In case you require any further information in this regard, I/we agree to furnish the same.

I/We hereby declare that I/We was/were never blacklisted by any Central / State Government/PSU/Public Authority or Organization and not involved in any major litigations that may have an impact of affecting/compromising the delivery of services as required under this tender.

I/We understand that we are bound to accept all terms and conditions of this tender.

I/We hereby declare that all the information and statements submitted in this bid are true to the best of my/our knowledge and accept that any misinterpretation contained in it may lead to our disqualification.

Yours sincerely,

Signature, Name & Designation

ANNEXURE – II (A) Commercial Bid

Quote for Group Mediclaim Insurance Policy including Accident Coverage

Terms & Conditions of the Policy

<<<< On the Letterhead of Prospective Bidder

>>>> For Group Mediclaim Insurance Policy

The details of coverage and other information are as under:

All Levels	Proposed Max Sum Assure Cover	Premium Amount
All grades	Rs.7,50,000 per annum for Group medical insurance coverage and Group Accidental insurance coverage for Rs.10,00,000 per annum	a) Base amount per person b) GST if applicable c) Total including GST

Total premium for 6549 employees and their Dependents including GST =

Note:

- 1) The premium amount shall include both Group Medical and Group Accidental Insurance.
- 2) The fresh hires along with their dependents to be included and prorata premium will be paid for fresh hires after adjustment of closed insurers on monthly basis, during the policy period.
- 3) Corporate Buffer: - Corporate buffer of Rs. 20 lakhs is divided for critical illness like coronary artery surgery, cancer, renal failure, stroke, and multiple sclerosis, major organ transplantation like kidney, lungs, pancreas , bone marrow transplant etc.

Employee & Dependent Count as of 1st January, 2020

Level	Employees Age Group							Dependent Children Age Group				Spouse Age Group						Parents Age Group				
	18-35	36-40	41-45	46-50	51-58	59-70	70 +	0-5	06-14	15-20	21-25	18-35	36-40	41-45	46-50	51-58	59-70	40-49	50-59	60-79	80-90	90 above
All Grades	1202	237	94	117	182	11	0	354	344	160	128	466	160	101	107	34	8	312	1172	1269	81	10
Total	1843							986				876						2844				
6549																						

ANNEXURE –III (A)

AUTHORIZATION LETTER FOR ATTENDING BID OPENING

(ON BIDDER'S LETTER HEAD)

Ref.No.

Date :

To

Chief of HR
Air India Express,
Airline House,
Durbar Hall Road,
Cochin
Kerala 682016

REF: TENDER NO.: AIR INDIA EXPRESS/HR/GM&GA/COK/2020/001

Dear Sir/Madam,

The following person(s) is/are hereby authorized to attend opening of subject tender.

Sl.No	Name	E-Mail	Contact Number	Signature

Yours sincerely,

Signature, Name & Designation

NOTE:

1. Permission for entry to the Hall where bids are opened may be refused incase authorization as prescribed above is not received.
2. The authorized representatives, in their own, interest, must reach venue of bid opening well in time.
3. The authorized representatives must carry a valid photo identity.