

e- Tender Enquiry Document (e-TED)

FOR
RENEWAL OF INSURANCE POLICIES
[which includes Medical Claim Policy, Employees Compensation Policy, PA Claim
policy, Assets and Other Non-Medical Insurance]

e-TED Ref: HLL/CHO/HR/Insurance/25-26



BY

HLL Lifecare Limited
(A Government of India Enterprise)

HLL Bhavan - Corporate Head Office,
Poojappura - PO | Thiruvananthapuram - 695012,
Kerala, India

URL: www.lifecarehll.com

Email: mikymichael@lifecarehll.com

Phone: 0471-2354949

CIN: U25193KL1966GOI002621.

E-TEDREF: HLL/CHO/HR/INSURANCE/25-26

NOTICE INVITING e-TENDER

HLL Lifecare Limited (A Government of India Enterprise)
HLL Bhavan - Corporate Head Office,
Poojappura – PO, Thiruvananthapuram - 695012, Kerala
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TED No.: HLL/CHO/HR/Insurance/25-26 27/05/2025

Sub: RENEWAL OF INSURANCE POLICIES [which includes Medical Claim Policy, Employees Compensation Policy, Assets and Other Non-Medical Insurance, PA Claim policy] of HLL Lifecare Limited (HLL), Medclaim Policy of the Joint Venture Company of HLL viz Lifespring hospitals and HLL Biotech limited.

1. HLL Lifecare Limited (HLL) is a Mini Ratna Government of India Enterprise, under the Ministry of Health & Family Welfare, originally established in 1966 to manufacture and supply condoms to Family Planning Program of Government of India. We are the major suppliers of condoms and other contraceptive products including IUD's, tubal rings, and Oral contraceptive Pills for the Government of India – National Family Programs. We are also one of the major players in the commercial market in India, and our flagship brand MOODS Condoms is the second largest in the Indian commercial Market. We are also one of the largest producers of Blood collection bags in the country. We are also suppliers to UNFPA and other global procurement agencies.

Over the last 2 decades, HLL has transformed – from a Condom company to a Healthcare delivery company. HLL diversified into other areas in healthcare including hospital products, pharmaceuticals, hospital infrastructure management, procurement consultancy, pharma retailing, vaccines and diagnostic services.

At present HLL has 8 state-of-the art manufacturing facilities spread across India. HLL also has 4 subsidiary / associate organizations, HLL Infratech Services Limited (HITES) for hospital infrastructure development, Hindustan Latex Family Planning Promotion Trust (HLFPPT), a not-for-profit trust engaged in Social Marketing, Life Spring Hospitals for maternity care, Goa Antibiotics and Pharmaceuticals Limited (GAPL) and HLL Management Academy (HMA). HLL also had a subsidiary company named HLL Biotech Limited which got hived off from the parent company subsequently by MoHFW, Govt. of India. HLL is also the implementing partner across the country for Health Ministry's flagship program – AMRIT (Affordable Medicines and Reliable Implants for Treatment) through which drugs are made available at highly discounted rates.

2. Accordingly, HLL invites online bids from the eligible, competent and experienced Insurance Companies (licensed and registered with IRDA) in India who are meeting the eligibility Criteria mentioned in this document to provide RENEWAL OF INSURANCE POLICIES [which includes Medical Claim Policy, Employees Compensation Policy, PA Claim Policy, Fixed Assets and Other Non-Medical Insurance] of HLL Lifecare Limited (HLL), and the Medclaim Policy of its Joint Venture company **Lifespring Hospitals** & former subsidiary of HLL viz **HLL Biotech Limited**.

3. Bidders may download the TED document from the websites URL address: <http://www.lifecarehll.com/tender&> <https://etenders.gov.in/eprocure/app> and submit their Applications online.
4. Any conditional bid shall be summarily rejected.
5. It is the responsibility of participants to go through the Tender Document to ensure furnishing all required documents as per the e-TED.
6. The Bidder should mention the complete contact address with pin code, e-mail id and Mobile no. / Landline no. of the authorized official.
7. The bidder shall quote for all the Four schedules, namely 1,2,3,4,5 (except optional schedule 6&7) given in the price bid. If not, such bids will be treated as non-responsive/ non-eligible and will not be considered for evaluation.
8. Other details in this tender are indicated below:-

Sl.	Description	Schedule
a	Tender Processing Fee	Nil
b	EMD	Nil
c	Tender Publishing Date	27/05/2025
d	Last date for submission of queries: e-mail id for submission of queries: mikkymichael@lifecarehll.com The subject in the email should be ' Selection of Insurance Company for the Insurance cover of HLL Lifecare Limited and its JV / associate organisations ' <u>Note:</u> Any query received after the scheduled time may not consider.	31-05-2025, 12:00hrs IST,
e	Closing date & time for submission of online bids	05-06-2025, 15:00 hrs IST
F	Time and date of opening of bids	06-06-2025, 15:30 hrs IST
g	Venue for :- • E-Tender Opening of Technical Bid	HLL Bhavan - Corporate Head Office, Poojappura - PO Thiruvananthapuram - 695012, Kerala, India

9. The Bids shall be submitted online only as mentioned below:

- (i) Technical Bid (Consisting of documents fulfilling eligibility criteria & Commercial Conditions). Bidders may name the files indicating the nature of content in pdf format which would be required to be attached in e-tender.
- (ii) Financial Bid (To be filled up as per the attached Performa, Signed, Stamped, and Scanned to pdf mode & attach under PRICE BID).

DO NOT'S

Bidders are requested **NOT** to submit the hard copy of the Financial/Price bid. In case the Financial/Price bid is submitted in physical form (hard copy), the tender shall be straightaway rejected. Also, uploading of the financial/price bid in Technical bid will **RESULT IN REJECTION** of the tender. Also, the tenderers not quoting for schedules 1,2,3,4 & 5.

A) Technical Bid (Un priced Tender)

All Technical details {eg. Eligibility Criteria, Detailed Scope of Work and Terms & Conditions} should be attached in C-Folder of e-tendering module in pdf form, failing which the tender stands invalid & REJECTED.

B) Financial Bid:

1. Prices are to be quoted in the attached Price Bid format online on e-tender portal in pdf format & apply digital signature certificate. **While uploading the price, the tenderer has to ensure that the FILE NAME of the attached document SHOULD BE SAME as that of provided price bid format.**
2. The prices should be quoted for the accounting unit indicated in the e-tender document.

The bidder shall not submit hard copy of financial/price bid otherwise his/her tender shall be straightaway rejected. Also, uploading the financial/price bid in prequalification bid or Technical bid will result in rejection of the tender.

3. Determination of Lowest Quoted Rate (L1):

To determine the **Lowest Quoted Rate (L1)**, the **aggregate premium** quoted for the following insurance policies will be considered:

- | | |
|---|-----|
| i. Medical Claim Policy | (A) |
| ii. Employees Compensation Policy | (B) |
| iii. Fixed Assets and Other Non-Medical Insurance | (C) |
| iv. Personal Accident (PA) Policy of All Units | (D) |

Insurance companies **must quote for all the above four (4) policies** to be eligible for consideration in the price bid. **Conditional, incomplete, or partially quoted offers will be summarily rejected** and will not be considered for evaluation.

4. Special conditions of contract [SCC]

The bidder shall quote for all the policies in schedules 1, 2,3,4 & 5 in Section-4 (Price Bid) of this tender document. If not, such bid will be treated as non-responsive and will not be considered for evaluation.

Note: It is the responsibility of tenderer to go through the Tender Enquiry Document to ensure furnishing all required documents in addition to above, if any. Any deviation would result in REJECTION of tender and would not be considered at a later stage at any cost by HLL.

10. In case of any queries, all prospective tenderers may send their queries, if any on the email id: mikkymichael@lifecarehll.com, within the scheduled time and date mentioned in clause no. 8 above. Any query received after the scheduled time will not be considered. The reply to the query will be posted in the website - www.lifecarehll.com and in CPP portal.
11. In the event of any of the above mentioned dates being declared as a holiday in the organisation, the next working day will be considered as per prescribed venue & time.
12. There is NO PROVISION of uploading late tender beyond stipulated date & time in the e-tendering system. HLL reserves the right to accept or reject all/or any of the tenders in full or part without assigning any reason thereof.
13. Amendments, if any, to the tender will be published only in the website www.lifecarehll.com and / or in CPP portal.

14. **SPECIFIC Instructions for e-Tender Participation:-**

- i. Applicants should have valid Class 3 Digital Signature Certificate with encryption.
- ii. Applicants are requested to read the tenderer help document on e-tender web site link before proceeding for submitting their Application.
- iii. The prospective Applicants have to register with the E-procurement system of HLL at <https://etenders.gov.in/e procure/app>. On completion of the registration process, the Applicants will be provided user ID and password within 7 working days. In order to submit the Applications Electronically, Applicants are required to have a valid Class 3 Digital Signature Certificate (signing and encryption/ decryption certificates).
- iv. Applicants are requested to register for issuance of User ID and Password well in advance in order to avoid last minute rush. The process normally takes 03 days' time.
- v. Post receipt of User ID & Password, Applicants can log on for downloading & uploading tender document.
- vi. Tenderer may download the TED document from the web site www.lifecarehll.com or www.etenders.gov.in/e procure/app.
- vii. The submission of online documents can only be done through <https://etenders.gov.in/e procure/app>.
- viii. This TED is an e-Tender and is being published online in Government eProcurement portal, <https://etenders.gov.in/e procure/app>.

- ix. Applicants shall ensure that their submissions are complete in all respects and are to be submitted **online through e-procurement portal (as described above). No DEVIATION is acceptable.**
- x. A person signing (manually or digitally) the TED form or any documents forming part of the contract on behalf of another shall be deemed to warrantee that he has authority to bind such other persons and if, on enquiry, it appears that the persons so signing had no authority to do so, the purchaser may, without prejudice to other civil and criminal remedies, cancel the contract and hold the signatory liable for all cost and damages.
- xi. All the necessary documents as prescribed in the TED document shall be prepared and scanned in different files (in PDF format as prescribed) and uploaded for on-line submission of tender/Application.
- xii. Documents should be uploaded **online only** in the prescribed format given in the website. No other mode of submission shall be acceptable.
- xiii. The prospective Applicants may **scan the documents in low resolution (75 to 100 DPI)** instead of 200 DPI. The documents may be scanned for further lower resolution (if possible). This would reduce the size of the Cover and would be uploaded faster. The tenderer should however ensure the clarity and legibility of the text.
- xiv. The Individual file size of uploading is restricted to 3 MB. Applicants may upload multiple files (Not exceeding 3 MB individually) & relevant file name indicating the contents.

Vice President (HR & SP) i/c
HLL Lifecare Ltd.
(A Government of India Enterprise)
HLL Bhavan - Corporate Head Office,
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Kerala, India

SECTION-1
QUALIFICATION CRITERIA

QUALIFICATION CRITERIA:

1. The insurance company should be registered under Insurance Act, 1938/IRDA (Insurance Regulatory Development Authority) and should have a valid license to carry out insurance business as required in this tender document. Copy of license should be submitted.
2. The insurance company should have a valid PAN and registered under Goods and Service Tax (GST) Act. Copy of PAN, GST should be submitted.
3. Past Experience of Similar Services: The Insurance Company should currently be providing insurance to at least 05 Government/ Semi-government/ PSU/ Govt. Undertaking/ Autonomous bodies/ Educational institutes of national repute. Copies of contracts / orders in support of Past Experience of Similar Services should be submitted.
4. The Insurance company should have average annual turnover of INR 8000.00 Crore for last 3 financial years and should submit the audited balance sheets or profit & loss accounts statement or CA certificate for turnover of last 3 financial years i.e., FY2021-22, FY2022-23 & FY 2023-24. Documentary evidence in the form of certified Audited Balance Sheets of relevant periods or a certificate from the Chartered Accountant / Cost Accountant indicating the turnover details for the relevant period shall be uploaded with the bid.
5. Either the Registered Office or one of the Branch Offices of the bidder should be located in district/municipal territory of Trivandrum, Kerala.
6. The Insurance Company must have been in the Insurance business in India for at least 10 years.
7. The Insurance Company should be providing insurance to at least 5 clients in India where the annual premium is more than INR 5 crores for each client on portfolio basis.
8. The Insurance Company should be providing insurance to at least 5 clients in India where the insurance cover (sum insured) is more than INR 1000 Crores for each client.
9. The bidder should have a claim settlement ratio of more than 95% for all types of General Insurance over the last 3 years.
10. The bidder should submit the duly sealed and signed declaration enclosed as Format-01 in this tender document.

Note:

- a. Documentry evidence in support of above shall be submitted with the Technical bid.

b. The bidder should also furnish the copies of following documents in addition to the documents asked for in the tender document:

- IRDA Accreditation Certificate
- Details of the TPA.
- A dummy copy of Insurance policy with detailed terms and conditions. Please note that such terms and conditions should not be in contradiction with the terms and conditions in this tender document and in any such case the terms & Condition in this tender document will supersede.

SECTION-2
POLICY WISE REQUIREMENTS

A. MEDICAL CLAIM POLICY

1	Coverage for the Medical Claim Insurance (Family Floater Health Insurance)	Employee + 5 dependents (1+5 = 6 lives)
2	<u>Sum Insured for Normal Illness</u> (a) All Employees (Except AVP & above) (b) Associate Vice Presidents (AVPs) upto Directors (c) Chairman & Managing Director	(a) 3 Lakhs (b) 4.5 Lakhs (c) 7.5 Lakhs
3	Sum Insured for Critical Illness on family floater basis	Rs.2.5 Lakhs
4	Corporate Buffer for Critical Illness only	Rs.2.00 Crores
5	Definition of Dependents	(a) Dependent parents - Father and mother whose income from all sources put together shall not exceed the financial limit prescribed by the Government of India from time to time, which at present is Rs.9000/- per month plus the amount of Dearness Relief admissible on Rs.9000/-. (b) Dependent spouse - If spouse is employed, medical benefits are to be availed from their respective organization and in the absence of such facility in the respective organization, the concerned employee and spouse have to give joint declaration to this effect that no such facility is available from the spouse's organization, in order to avail HLL medical scheme. (c) Dependent children i) Son – Till he starts earning or attain the age of 25 years whichever is earlier except in the case of mentally retarded son. ii) Daughter – Till she starts earning or gets married whichever is earlier except in the case of Mentally/widowed daughters. (d) Dependent Siblings (i) Unmarried or Widowed sisters (ii) Mentally retarded sibling.
6	Illness covered under Critical Illness	1. Cancer 2. Heart Attack and Serious Heart Ailments 3. Stroke with Permanent Neurological Deficit 4. Coronary Artery By-pass Surgery 5. Kidney Failure and Serious Kidney

Disease, Kidney Transplantation and Nephritis of any etiology plus bacterial renal failure requiring kidney transplantation/dialysis

6. Cerebral Hemorrhage
7. Irreversible Aplastic Anemia
8. End stage Lung Disease
9. Liver Failure and Cirrhosis
10. Liver Transplantation
11. Heart Valve Surgery and Major Cardiac Surgery
12. Major Burns
13. Major Organ/Born Marrow Transplantation
14. Multiple Sclerosis
15. Fulminant Hepatitis
16. Motor Neurone Disease
17. Primary Pulmonary Hypertension
18. HIV Due to Blood Transfusion and Occupationally Acquired HIV
19. Severe Encephalities
20. Severe Bacterial Meningitis
21. Severe Glaucoma
22. Major Head Trauma
23. Paralysis(Irreversible Loss of use of Limbs)
24. Persistent Vegetative State(Apallic Syndrome)/Coma
25. Necrotising Fasciitis
26. Severe Myasthenia Gravis
27. Infective Endocarditis
28. Tuberculosis Meningitis
29. Severe Pulmonary Fibrosis
30. Severe Cardiomyopathy
31. Acquired Brain Damage
32. Brain Surgery
33. Medically Acquired HIV Infection
34. Occupationally Acquired Hepatitis B or C
35. Resection of the whole small intestine (duodenum, jejunum and ileum)
36. Severe Bronchiectasis
37. Intra cranial injury
38. Spinal Injury resulting in paraplegia
39. Total Replacement of Joints
40. Compound/ Multiple Fracture
41. Total blindness
42. Any type of Serious Injury arising out of an accident requiring long term or multiple hospitalization
43. Any other life threatening illnesses requiring long term hospitalization or terminal illness expected to result in death, certified by the treating Doctor.

7	Critical Illness Claim	In the event of claims for critical illness, the sum insured in the critical illness cover shall be utilized first for the critical illness medical expenses and any additional expenses for the medical treatment over and above the critical illness cover shall be met from the normal medical illness cover as per clause 2 mentioned above.
8	Maternity Limit	a) Rs.50,000/- for Normal b) Rs.75,000/- for Caesarean
9	Pre and post Natal	IP to be covered under the Maternity limit
10	Sterilization& Infertility Treatment	Rs.10,000/ for 10 cases each per year.
11	Room charges	a) 1.5% of Sum Insured per day. b) If admitted in ICU – 2.5% of Sum Insured per day. c) Room Eligibility: A/C private room for employees in the grade of DGM & above. A/C rooms eligible for all employees in case of non-availability of non A/C rooms.
12	Ambulance Charges	1% of Sum Insured
13	Pre-existing Disease	Waived for all
14	30 days waiting Period	Waived for all
15	1 year, 2 year, 3 year, 4 year waiting period for some specific disease	Waived for all
16	9 Months waiting period for Maternity	Waived
17	Pre and Post Hospitalization Coverage	30 days for Pre-hospitalization and 60 days for Post-hospitalization (as given in Clause 2 above)
18	New born baby coverage	a) From day one of birth b) Coverage within the normal sum insured c) Well Baby Charges upto Rs.3000/- d) Critical illness cover to be extended to the new born baby suffering from the above listed critical illnesses (As per clause no. 6 above)
19	Accident	Sudden, unforeseen and involuntary event caused by external, visible and violent means to be covered
20	Alternative treatment	Forms of treatment other than Allopathy or modern medicines and includes Ayurveda, Unani, Sidha, Naturopathy and Homeopathy in the Indian context are to be covered upto the Sum Insured.

21	Day care Treatment	<p>Medical treatment and/or surgical procedure which is:</p> <p>(a) Undertaken under general or local anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and</p> <p>(b) Which would have otherwise required a hospitalization of more than 24 hrs., are to be covered.</p> <p>(c) Treatment normally taken on OPD basis is not included in the scope of this definition</p>
22	Hospitalization	<p>Admission in a hospital as an in-patient for a minimum period of 24 consecutive hours except for specified procedure /treatment where such admission could be for a period of less than 24 consecutive hours.</p> <p>Exclusion: Relaxation to 24 hrs minimum duration for hospitalization is allowed in dialysis, parental chemotherapy, radiotherapy, eye surgery, lithotripsy (Kidney stone removal), dilatation and curettage (D&C), tonsillectomy, dental surgery due to accident, hysterectomy, coronary angioplasty, coronary angiography, surgery of gall bladder, pancreas & bile duct, surgery of hernia, surgery of hydrocele, surgery of prostate, gastrointestinal surgery, genital surgery, surgery of nose, surgery of throat, surgery of appendix, surgery of urinary system, knee surgery, laparoscopic therapeutic surgeries, any surgery under anesthesia, treatment of fractures/dislocation excluding hairline fracture, contracture release & minor reconstructive procedures of limbs. <u>Colonoscopy Standalone, Biopsy Standalone, Endoscopy Standalone.</u></p>
23	Cataract Limit	Cover up to 20% of Sum Insured or Rs. 75,000, whichever is less, for each eye
24	Dog Bite Treatment	To be covered
25	Dental Treatment	Excluded, except medical expenses incurred towards dental treatment necessitated due to an accident/injury/illness requiring Hospitalization as Inpatient treatment
26	Mental Illness cover	The medical (including Pre and Post Hospital Hospitalization Expenses) related to Mental Illness, provided the treatment shall be undertaken at a hospital with a specific department for Mental Illness, under a Medical Practitioner qualified as Psychiatrist shall be covered. Any kind of Psychological behavior, cognitive/ family/ group/ behavior/ palliative therapy or psychotherapy shall not be covered
27	Organ Donor's Medical Expenses	The Medical Expenses (excluding Pre and

		<p>Post Hospitalisation Expenses) incurred for organ donor's treatment during the course of organ transplant to any Insured Person is to be covered, Provided that</p> <ul style="list-style-type: none"> (i) the donation conforms to 'The Transplantation of Human Organs Act 1994' (ii) the Insured Person has been Medically Advised to undergo organ transplant, or the Insured Person has been certified by a qualified Medical Practitioner to be suitable for organ donation.
28	Correction of Refractive Error	The Medical Expenses (including Pre and Post Hospitalization Expenses) incurred for expenses related to the treatment for correction of eyesight due to refractive error equal to or more than 7.5 dioptres is to be covered
29	Claim Settlement	Cashless facility to be extended invariably. In exceptional cases if cashless facility is not provided by the hospital, reimbursement of claim should be settled within 15 days of submission of bills. Such payments should be paid to HLL account.
30	Co-payment	Not applicable
31	Premium per employee	<p>Premium shall be computed per employee consisting of one employee and a maximum of 5 dependents considering as a single unit. The medical premium for employees getting covered in the Mediclaim policy after the commencement of the policy period shall be computed on prorata basis for the rest of the period of the policy.</p> <p>An insured employee and his dependents shall continue to get the medical policy coverage during the policy period even though he/she got superannuated during the coverage of existing policy for whom the premium is fully paid.</p> <p>This is not applicable in the case of resigned / terminated/ disengaged employees, for whom the benefit of medical insurance shall cease on the day of his/her resignation/termination/ disengagement from service.</p>
32	Number of Members	Above 2184 employees and dependents (Tenderers are required to quote an addition or deletion of 115 members upto 30.06.2025)

Sum Insured	No. of Employees
7.5 Lakhs	1
4.5 Lakhs	31
3 Lakhs	2152
Total	2184

33	Modern Treatments	<p>Advanced Procedures/ Treatments wherever Medically Indicated either as inpatient or as part of day care treatment in a hospital or at home, coverage up to 50% of Sum Insured for below mentioned treatment procedure shall be provided</p> <ol style="list-style-type: none"> a. Uterine Artery Embolization and HIFU (High Intensity Focuses Ultrasound) b. Balloon Sinuplasty c. Deep Brain Stimulation d. Oral Chemotherapy e. Immuno Therapy f. Iodine Therapy g. Targeted Therapy h. Intra Vertebral Injection i. Intra Vitreal Injection j. Robotic Surgeries k. Stereotactic Radio Surgeries l. BronchicalThermoplasty m. Vaporization of the prostate (Green laser treatment for holmium laser treatment) n. Intra Operative Neuro Monitoring (IONM) o. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered. p. Hormone therapy q. BCG Vaccine Therapy
34	Additions and deletion	<ul style="list-style-type: none"> • Inclusions of employees/dependents without any restrictions during the policy period. • Inclusion of employees without restriction from the date of joining if advance premium is paid • Inclusion of dependents without any restrictions from the date of inclusion of the employee in the policy
35	Continuation of all the terms and conditions of the existing policy	<ul style="list-style-type: none"> • All terms and conditions of the expiring policy shall be extended to the new policy, including the specific additions or modifications mentioned above, unless otherwise revised.

B. THE EMPLOYEES COMPENSATION POLICY

The Workmen's Compensation Insurance policy is to cover the legal liability of the employers under the Employee's Compensation Act 1923 and Fatal Accident Act 1855 to pay the compensation to the employees or for their family in case of death or bodily injury (permanent partial disablement / permanent total disablement / temporary disablement) caused due to injury and accident at workplace (including certain occupational disease) arising out of and in the course of employment.

Sl. No	UNITS	Remarks
1	Regular/ Contract Employees of all Units	1996
2	Casual Workers -AFT, PFT, IFC, KFC, KFB (Unnamed casual workers with daily wage of Rs. 1000/ day)	Including Medical Insurance coverage for Rs.50,000/- for a maximum of 150 Unnamed Casual Labours

C. FIXED ASSETS AND OTHER NON MEDICAL INSURANCE TO BE INSURED:

- (i) Fixed assets of the HLL Lifecare Ltd are spread across various offices/ units/ divisions outlets of HLL across India
- (ii) The places wherein the Fixed Assets are located may be increased/decreased subject to the decision of the company to open/ close new/existing offices.
- (iii) Fixed Assets insurance and Marine Insurance, sum insured may be revised at the discretion of the company during the currency of the policy with prorate adjustment / payment of premium.

Types of Policies and Risks Covered :-

The various risks covered in the insurance policy are as below :-

SI No	Policy Type	Risk Details
1	Standard fire & peril insurance Policy	It covers various assets like Building, Plant and Machinery, Furniture & Fixtures, Electrical Equipment's & Intstallation, Lab equipment's, and other immovable and movable assets against loss or damage due to, Fire, Lightning, Explosion / Implosion, Aircraft Damage, Riot, Strike, Malicious Damages, Tempest, Cyclone, Typhoon, Hurricane, Tornodo, flood, Bush Fire, Bursting and/or overflowing of Water Tanks etc
2	Electronic equipment insurance Policy (Lab equipments)	This Policy is for electronic equipment like Medical, and Biomedical Equipment's. It covers three risks – Material Damage (Equipment), External Data Media and Increased cost of working.

3	Electronic equipment insurance Policy (IT Assets)	This Policy is for electronic equipment like Computers and Peripherals, Networking items and other IT Assets. It covers three risks – Material Damage (Equipment), External Data Media and Increased cost of working.
4	Boiler & pressure Insurance policy	This policy covers the Damage to the Boiler or Pressure Plant described in the Policy Schedule due to accident (other than by fire) and covers Liability towards death of or bodily injury to any person or damage to property not belonging to the Insured in the event of explosion or collapse of the Insured Boiler/Pressure Plant
5	Machinery Breakdown Insurance policy	It covers unforeseen and sudden physical damage caused to the machinery mentioned in the policy schedule at the covered location
6	Special contingency Insurance policy	This is taken only for Laptops, and it covers all specified damages related to Laptops.
7	Fire declaration Policy	It covers Loss or damage to insured property due to fire. Now we have this policy only for Inventory handling at the factory/HCS/C&F/RBD
8	Burglary insurance Policy	It covers Loss or damage to insured property due to burglary. Now we have this policy only for Inventory handling at the factory/HCS/C&F/RBD. It is proposed to cover the Burglary insurance for Fixed Assets which are included in the Standard fire & peril insurance Policy as above.
9	Fidelity insurance policy	It covers financial losses in the event of a breach of trust by an employee. This policy covers monetary loss as a result of forgery, embezzlement, or fraud / dishonesty or fraudulent conversion of money or money's worth or goods by our company salaried employees
10	Money insurance policy	It covers loss of money in transit, Loss of money in safe.
11	Marine Sales Turnover Policy	comprehensive coverage for various transits, including imports, exports, domestic sales, and internal movements, simplifying insurance management

Sum to be insured for assets :- The sum to be insured for assets based in Company offices (All over India) at the beginning shall be as below:-

SI No	Policy Type	Amount (in Rs./ Lacs)
1	Standard fire & peril insurance Policy (Burglary should be covered)	88914.01
2	Electronic equipment insurance Policy (Lab equipment's)	2757.451
3	Electronic equipment insurance Policy (IT Assets)	4232.909
4	Boiler & pressure Insurance policy	655.383
5	Machinery Breakdown Insurance policy	8897.818
6	Special contingency Insurance policy	234.8611
7	Fire declaration Policy	75147.99

8	Burglary insurance Policy	51245.24
9	Fidelity insurance policy	31749.0
10	Money insurance policy	3315.72
11	Marine Sales Turnover Policy	83192.74
	Total	350343.122

“The insured value of assets may be revised during the course of validity of policy.”

D. PA POLICY OF ALL UNITS

Sl. No	UNITS	Existing Policy Period	Sum Insured	Total Numbers
1	HLL - AFT	23.10.2024 to 22.10.2025	a)JG1 to MG3 - 3 Lakhs	324
2	HLL - PFT	06.11.2024 to 05.11.2025	b)MG4 to MG6 - 4.2 Lakhs	142
			c)SG1 to SG5, O1 to O5 - 5 Lakhs	279
3	HLL - KFB	01.01.2025 to 31.12.2025	d)Executives (AM To SVP) - 7 Lakhs	405
4	HLL - CHO/ HBL	08.03.2025 to 07.03.2026	e)Directors / C&MD - 9 Lakhs	2
5	Contract Employees for All Units	17.11.2024 to 16.11.2025	2 Lakh	923
6	Apprentices/ Industrial Trainees for All Units	16.11.2024 to 15.11.2025	1 Lakh	55

Group Personal Accident Policy has to be included with the below coverages:

Sl. No	Head	Coverage
1	Accidental Death	FULL
2	Permanent Total Disability (PTD)	FULL
3	Permanent Partial Disability (PPD)	Covered as per policy schedule
4	Temporary Total Disability (Loss of Wages)	1% of the sum insured per week for 104 weeks
5	Ambulance charges	Emergency ambulance cover 5000/-
6	Funeral Expenses	Funeral expense cover Rs. 5000/-

- a) The company proposes to standardize the Personal Accident (PA) policy periods across all its units and divisions. Accordingly, all existing live PA policies will be short-closed as of **30.06.2025**. A new consolidated PA policy, covering all units/divisions, is proposed to commence with effect from **01.07.2025**.
- b) Bidding insurance companies that currently hold active PA policies are requested to cancel the existing policies at the end of 30.06.2025 and process the refund of the unutilized premium within **7 days from 30.06.2025**.

Bidding insurance companies are requested to quote premiums for the new integrated policy starting from 01.07.2025 in accordance with clause (a) mentioned above, as outlined in Schedule 4 & 5.

E. POST-RETIREMENT MEDICAL INSURANCE COVER – GROUP MEDICLAIM POLICY FOR RETIRED EMPLOYEES AND THEIR DEPENDENTS (OPTIONAL QUOTE)

The Post-Retirement Medical Insurance Policy will be a customized health insurance plan designed exclusively for employees retiring from the company. It allows them and their dependents to continue availing the same inpatient medical benefits as provided to serving employees, covering all pre-existing conditions.

- a) As per the tender conditions, every year the employees who are retiring during the policy period shall remain eligible for medical benefits under the policy until the end of the insurance coverage period, i.e., up to **30th June of the respective year**.
- b) This policy will be offered by the insurer company as a retail policy under either as a Family Floater health insurance policy or a Senior Citizen Medical insurance Scheme, based on the insurer's available products. Also, the insurance company may offer custom made policies to the retired employee to include their spouse and dependents (eg: 1+1 or 1+5 etc.)
- c) The selected insurance provider must facilitate the completion of necessary documentation of the retired employees
 - i. either at least one month prior to the end of policy period (30th June of every year)
 - ii. Or one month prior to the employee's retirement.

The **HR Department of HLL** will provide the insurer with a list of retiring employees as per the suitable method opted by the selected insurance company. The insurer shall make the necessary arrangements to ensure these employees are covered under the policy upon retirement.

- d) The premium will be fully borne by the retired employee and shall pay directly to the insurance company.
- e) All treatment-related expenses, including consumables, will be covered as per the IRDA act.
- f) All other terms and conditions of the existing medical policy for serving employees will apply to this post-retirement policy as well, including the Critical Illness Coverage.

F. SUPER TOP UP POLICY (OPTIONAL QUOTE)

A **Super Top-Up Policy** is being introduced to provide additional inpatient medical coverage for employees and their families. This policy will Cover **all existing diseases, will have no age limit, having annual coverage** limits of **₹3,00,000, ₹5,00,000, or ₹10,00,000 and to allow admissibility of all treatment costs** as per IRDA Act.

Employees may opt for the Super Top-Up Policy by paying an additional premium directly to the insurance company. This facility is optional and intended to provide enhanced financial protection for those who wish to avail higher coverage beyond the standard policy.

NB: HLL will not provide any guarantee for the minimum number of employees to be covered under this policy.

G. MEDICAL CLAIM POLICY RIDERS (OPTIONAL QUOTE)

Additional coverage or benefits that can be provided to cover allied expenses involved in the medical treatment/procedures.

H. EVALUATION CRITERIA FOR LOWEST QUOTED RATE (L1)

For the purpose of computing the **Lowest Quoted Rate (L1)**, only the total premium quoted for the following insurance policies will be considered:

1. **Medical Claim Policy (A)**
2. **Employees Compensation Policy (B)**
3. **Fixed Assets and Other Non-Medical Insurance (C)**
4. **Personal Accident (PA) Policy for All Units (D)**

Bidders **must quote for all the above four (A to D)** to be considered for technical evaluation. **Conditional, incomplete, or partially quoted bids will be summarily rejected.** Insurance items marked as 'F', and 'G' are **optional** and **will not be considered** for L1 evaluation. Bidders may, at their discretion, submit quotes for these optional items; however, quoting for them is **not mandatory**.

SECTION-3
OTHER TERMS & CONDITIONS

1. The tenderer should sign on each page of the tender documents before uploading.
2. All the regular and Fixed Term contract employees of the HLL, Lifespring Hospitals, HLL Biotech Limited and their family members irrespective of age group should be eligible to join the scheme. At present, the retirement age for all employees is 60 years.
3. Bids, which are late/ vague/ conditional/ incomplete/ not confirming to the laid down procedure in any respect, will be rejected.
4. Tenders sent by Physical submission, courier, Fax & E-mail or any other mode other than specified in this tender document will not be accepted.
5. In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of HLL shall prevail.
6. The Policies related to Employees should have provisions for new entrants in service to get coverage from the date of joining the services of HLL.
7. 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.
8. In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
9. In case of failure in settlement of claims within the period, the penalty will be enforced as per HLL policies / norms.
10. The contract period shall initially be for one year and may be extended further based on mutually agreed terms and conditions. However, the contract is liable to termination with one month's notice in the event of any lapse or unsatisfactory performance by the company/firm.
11. Courts at Thiruvananthapuram / High Court, Kerala will only have the jurisdiction to try any matter, dispute or reference between parties arising out of this TED and subsequent contract to the successful bidder. Further, it shall be governed in all respects by and constructed in accordance with the laws of India.
12. HLL reserves the right to modify/change/delete/add any further terms and conditions prior to issue of agreement.

13. Tenders submitted by the party shall remain valid for acceptance by HLL for a period of 180 days from the date of opening of the tender which period may be extended by mutual agreement and the bidder shall not cancel or withdraw the bid during this period.

14. Financial bid must include in their rates, applicable GST and any other tax and stamp duty or other levy in force levied by the Central Government or any State Government or Local Authority, if applicable.

15. HLL does not bind itself to accept the lowest or any tender and reserves to itself the right to accept or reject any or all the Tenders, either in whole or in part, without assigning any reasons for doing so.

16. It may be noted that no advisor/broker is involved in the tender.

17. The successful insurance company shall provide the services strictly in accordance with scope of work and as per detailed instructions of the Company

18. Payment Terms: Policy premium payment shall be made to the company after acceptance of offer against proforma invoice, which should be in line with the Tender requirement.

19. The Insurance Company should cover the insurance from Day 1 of commencement of policy(s) or from the retroactive date (if applicable) as specified in the policy.

20. In case of policies under retroactive dates, the Insurance Company should compulsorily cover all the terms and conditions as per the existing policy.

21. During the validity of the current policy, no revision in premium shall be considered by HLL on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority.

22. Once assigned the insurance for any given period, the insurance company shall have no right to unilaterally terminate the operation of the policy during this period.

23. Confidentiality of all HLL information/documents to be ensured by the insurance company at all times.

24. More than one bid from the same insurance company will be treated as disqualification of all bids submitted by the same party.

25. Canvassing, Fraud and Corrupt practices: Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be.

26. Furnishing incorrect information in the offer, failure to act according to tender condition, non-fulfilment of any or whole of the contract may entail black listing in addition to taking

other appropriate action as deemed fit in view of HLL.

27. **This Tender is a two-bid system i.e. Technical Bid and Financial/Price Bid.** The interested parties meeting Eligibility criteria may upload their offers /Technical& price quotations online as explained under **Instructions for submission of e-tenders** below:

- a) Technical Bid (Unpriced tender):** -It should have all the documents for meeting Eligibility Criteria and other Technical conditions without price quotations.

Documents to be enclosed in the Technical Bid are mentioned below-

1. Power of Attorney issued by the competent authority in favor of person who is Digitally Signing/ Uploading the tender/bid document.
 2. Performance certificate as per Qualification Criteria
 3. Valid Registration Certificate and other statutory permits / documents of Tenderer as per the Eligibility Criteria.
 4. Copy of PAN No.
 5. Copy of GSTIN Registration.
 6. Copies of documents as mentioned in the qualification criteria
 7. Sealed and signed declaration enclosed as Format-01 in this tender document.
- b) Financial Bid:-** Price Quotations/ Price Bid shall be submitted without any additional condition and are to be submitted in the recommended format only, failing which the tender will be liable for rejection.
- c)** The validity of the offer/tender should be 180 days from the date of the opening of the tender. Any tender having lesser validity shall be liable for rejection.
- d)** Price Quotations/Price Bids will be opened only when the tenderer fulfils the eligibility and Technical conditions.
- e)** The tender currency should be only in Indian rupees.

Special Terms and Conditions:

1. Cashless facility should be provided in at least one major multi-specialty hospitals located in Head Office, all regional and branch offices of HLL, provided at www.lifecarehll.com. Details of such Hospitals are to be provided. All transactions with these hospitals should be totally cashless.
2. 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 Third Party Administrator [TPA] should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
3. Doorstep 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.
4. Reports including the claims of individuals and the details of settlement are to be furnished to HLL on monthly basis or as and when required by HLL.
5. Admission and discharge to and from the hospital preferably on 24x7 basis.
6. Consortium, Partnership and Alternative Tenders are not permitted.
7. Selected Bidder is required to provide premium/ employee for all the policies for all the (A, B, C, D) addition/ deletion as on 30.06.2025.

SECTION-4

PRICE BID FORMAT

The premium should be quoted in the format as given below:

Schedule 1 [Medical Policy]	
Description	*Premium in Rs.
Medical Claim Policy	

***Exclusive of applicable GST**

Schedule 2 [Employees Compensation Policy]	
Description	*Premium in Rs.
The Employees Compensation Policy ((Regular/ Contract Employees)	
The Employees Compensation Policy (Casual Workers)	
Total	

DO NOT QUOTE ANY PRICE BID ALONG WITH TECHNICAL DOCUMENTS

***Exclusive of applicable GST**

Schedule 3 [Non-Medical Policies]		
SI No.	Description	*Premium in Rs.
1	Fixed Assets and Other Non-Medical Insurance Policy:	
	- Standard fire & peril insurance Policy	
	- Electronic equipment insurance Policy (Lab equipment's)	
	- Electronic equipment insurance Policy (IT Assets)	
	- Boiler & pressure Insurance policy	
	- Machinery Breakdown Insurance policy	
	- Special contingency Insurance policy	
	- Fire declaration Policy	
	- Burglary insurance Policy	
	- Fidelity insurance policy	
	- Money insurance policy	
	- Marine Sales Turnover Policy	
	Total	

***Exclusive of applicable GST**

Schedule 4 [Personal Accident (PA) Policy]	
Description	*Premium in Rs.
Personal Accident (PA) Policy	

***Exclusive of applicable GST**

Schedule 5 [Combined Policy]		
SI No.	Description	*Premium in Rs.
1	Premium for Schedule 1	
2	Premium for Schedule 2	
3	Premium for Schedule 3	
4	Premium for Schedule 4	
Total Base		
GST		
TOTAL		

***Exclusive of applicable GST**

Schedule 6 Super Top-Up policy (Optional Item 1 #)		
SI No.	Description	*Premium in Rs.
1	Super top up policy rates	

***Exclusive of applicable GST**

Schedule 7 Medical Claim Policy Riders (Optional Item 2 #)		
SI No.	Description	*Premium in Rs.
1	Riders to cover the allied expenses in Medical Treatment/ Procedure.	

***Exclusive of applicable GST**

Optional items shall not be considered for evaluation.

Note:

1. The bidder should quote for all the policies mentioned in schedules 1, 2, 3, 4 (with individual rate exclusive of GST) and Schedule 5 with GST. If not the bid will be treated as non-responsive and will not be considered for evaluation.
2. Even though ranking of bidders will be taken together for the schedule 5, HLL reserves the right to decide whether to renew Medical Policy alone or Non-medical Policies alone or both insurance policies in combined manner taking into consideration the best interest of HLL from the viewpoint of financial prudence.

3. **Optional item in Schedule 6&7 will not be considered for evaluation purpose. However, HLL may place order to the lowest optional quote, if the quote is found justifiable.**
4. **The format given is only for illustrative purpose and the premium amount (Financial bid) should quote only in the allotted place in the CPP Portal and not to upload as a scan copy with Technical bid documents. The bidder should not upload/ disclose the premium amount in the technical bid.**

DO NOT QUOTE ANY PRICE BID ALONG WITH TICHNICAL DOCUMENTS

FORMAT- 01 (DECLARATION)

TED Ref: HLL/CHO/HR/Insurance/25-26

1. I / We, hereby agreed to abide all the terms and condition of the (TED) No.**HLL/CHO/HR/Insurance/ 25-26**
2. I / We, hereby declare that I am / we are fulfilling the eligibility criteria mentioned in this (TED) No. **HLL/CHO/HR/Insurance/25-26**
3. I/ We, hereby certify that all the information and data furnished by me/our organization with regard to this TED are true and complete to the best of our knowledge. I/ We have gone through the conditions and stipulations in details and agree to comply with the requirements and intent of it as mentioned in TED.
4. I/We further certify that myself/ our organization meets all the conditions of eligibility criteria laid down in this TED document.
5. I/ We, further specifically certify that our company is not been Black Listed/De-Listed/ debarred / suspended or put to any Holiday by any Institutional Agency/ Govt. Department/ Public Sector Undertaking/ Court in the last three years.
6. I /We hereby certify that in the last three years, our company has not failed to perform on any contract or have had any contract terminated for breach on our part.
7. I/We further certify that there is no criminal case registered against our company or against our Director.
8. I / We, hereby certifying that we are offering 100% services from India for the services required under this TED and hence falls under the category of 'Class 1 local supplier' as defined in Public Procurement (Preference to Make in India), Order 2017 as amended from time to time.
9. I / We, hereby declare that our company is not from those countries sharing borders with India and not restricted UNDER RULE 144 (XI) OF GFR 2017.
10. I / We, hereby declare that the terms and conditions of the Tender document issued by HLL will supersede in case of conflict with any of terms and conditions of the policy issued by us, if the order place to us.

11. I/We hereby confirm that during and after conclusion of the assignment, the details shall not disclose or make use in any manner, any information/data or any other material whether written or oral collected in connection with the assignment, without the prior written consent of the Authority (ies) of HLL. All material shall be the property of HLL.

12. I/We hereby confirm that we have quoted for all the below Four schedules given in the price bid.

1	MEDICAL CLAIM POLICY (A)	Schedule 1
2	THE EMPLOYEES COMPENSATION POLICY(B)	Schedule 2
3	FIXED ASSETS AND OTHER NON MEDICAL INSURANCE (C)	Schedule 3
4	PA POLICY OF ALL UNITS (D)	Schedule 4

Sealed and signed by the Authorized representative

FORMAT-02 (CHECKLIST)

Valid license to carry out insurance business (Copy attached)	Yes/ No
Copy of PAN & GST attached	Yes/No
5 years relevant Experience in Government/ Semi-government/ PSU/ Govt. Undertaking/ Autonomous bodies/ Educational institutes of national repute (Copies attached)	Yes/No
Average annual turnover of INR 8000.00 Crore for last 3 financial years <ul style="list-style-type: none">• FY2021-22 (Please mention turnover)• FY2022-23• FY 2023-24 audited balance sheets or profit & loss accounts statement or CA certificate for turnover of last 3 financial years attached	Yes/ No
Details of Registered Office/ Branch Office in Kerala	Yes/ No
Total experience (should be more than 10 years). Proof attached	Yes/ No
Details of insurance service providing to at least 5 clients in India where the annual premium is more than INR 5 crores for each client on portfolio basis (Proof attached)	Yes/ No
The Insurance Company should be providing insurance to at least 5 clients in India where the insurance cover (sum insured) is more than INR 1000 Crores for each client (Proof attached)	Yes/ No
The bidder should have a claim settlement ratio of more than 90% for all types of General Insurance over the last 3 years. (Proof attached)	Yes/ No
Duly sealed and signed declaration enclosed as Format-01 in this tender document	Yes/ No
IRDA Accreditation Certificate (Proof attached)	Yes/ No
Details of the TPA (Details attached)	Yes/ No
A dummy copy of Insurance policy with detailed terms and conditions. Please note that such terms and conditions should not be in contradiction with the terms and conditions in this tender document and in any such case the terms & Condition in this tender document will supersede. (Copy attached)	Yes/ No
Price Bid Attached (A,B,C& D)	Yes/ No
Power of Attorney issued by the competent authority in favour of person who is Digitally Signing/ Uploading the tender/bid document (Copy Attached)	Yes/ No