



**Industrial Packaging-Kolkata**  
**P4/1, Oil Installation Road, Paharpur,**  
**Kolkata-700 088**  
**Tel. No. 091 - 033 –24393808**  
**Fax No. 091 - 033– 24393793**

### NOTICE INVITING TENDER

**Tender No. 0100LE0813 dated 27.04.2017**

**Due date of Tender: 08.05.2017 at 17:00 hrs.**  
**Opening of Price Bid: 09.05.2017 at 10:00 hrs.**

**Eligibility to quote – Insurance Company should have completed atleast three years after being registered with IRDA.**  
**Quote should be from Kolkata based office of the insurance company only.**

Single Bid offers are invited for “**Renewal of Group Health Insurance Policies**” for our employees at barrel manufacturing plant at Kolkata. The tender document can be downloaded from [www.balmerlawrie.com](http://www.balmerlawrie.com) website

#### **Corrigendum to tender:**

The bidder has to keep track of any changes by viewing the addendum / Corrigendum's issued by the Tender Inviting Authority on time-to- time basis in BL's website. The Company calling for tenders shall not be responsible for any claims/problems arising out of this.

- **Introduction**

Balmer Lawrie & Co. Ltd is a Mini-Ratna-I Public Sector Enterprise under the Ministry of Petroleum & Natural Gas, Government of India along with its six joint ventures in India & abroad. Today it is a much-respected transnational diversified conglomerate with presence in both manufacturing and service sectors. Balmer Lawrie is a market leader in Steel Drums, Industrial Greases and Specialty Lubricants, Corporate Travel and Logistic Services. It also has significant presence in most other business. It operates, viz, Performance Chemical, Logistic Infrastructures etc. In Industrial Packaging, we are the leading manufacturer of MS Drums, holding the largest market share in India. The Company has a distributed manufacturing base with factories in Chennai, Chittoor, Silvassa, Asaoti, Kolkata and Taloja. Our Plants are ISO Certified and conforms to Safety, Health and environment norms.

**A. Instructions for bidders**

**1. Please Refer to Annexure – I for detailed Scope of Coverage.**

**2. The tender is invited in Single-Bid System. The tender document consists of Price Bid as per Annexure-II**

**3. All supporting documents required in the tender can be deposited in the Tender Box at our Paharpur Office . P4/1,Oil Installation Road,Kolkata-700 088 Super scribing Bid for Renewal of General Health Insurance Policy.**

**4. Important points to be noted**

4.1 Due date for submission of bids 08.05.2017 at 17:00 hrs.
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4.2 Price Bid Opening 09.05.2017 at 10:00 hrs.
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All Bids are to be completed online accordance with tender requirements within the duration as mentioned. The term **“BL”** wherever mentioned in the tender document refers to **“Balmer Lawrie & Co. Ltd.”**

BL would be the Purchaser/Owner for the tendered service.

The successful bidder will be the service provider.

**The service to be provided at Balmer Lawrie & Co. Ltd. Industrial Packaging, P4/1,Oil Installation Road,Paharpur,Kolkata-700 088**

This document is the Tender.

The Acceptance of the Order by the successful bidder will form the contract.

- **Period of coverage: 01.06.17 to 31.05.18**

- Details of coverage is provided in Annexure-I and the premium to be quoted shall be provided in Annexure-II[Price bid format]
- It may be noted that change in price bid format will lead to cancellation of the bid and as such specific requirement,if any can be provided by way of note at the bottom of the price bid.

**The Mandatory Qualification Criteria for the Bidding Insurance Company is as follows:**

1. IRDA Accreditation Certificate and should have completed three years after registration.
2. Confirmation from General Manager/Regional Head stating that all the rates quoted are valid for the period of the contract and there is no violation of any rule stipulated by IRDA. In case of any increase or decrease in the details[ No of lives, sum assured] the rate will be proportionately applied during the period of contract.
3. The Insurance Company should provide documentary evidence for settlement of at least 10 claims above Rs.5 lakhs during the last two financial years.
4. List of Government/PSU Clients in Eastern India in last three financial year[P.O to be enclosed]
5. Declaration from the Compliance Officer stating that there is no violence of any laid down provisions of IRDA guidelines.

Documentary evidence in support of the Mandatory Qualification Criteria should be provided by the bidder.

**The price bid will be opened of the bidder who meets the above qualification criteria.**

**Annexure-I**  
**Scope of Coverage**

- 1) Hospitalization limit of INR 1,00,000.00 per family.
- 2) Pre-existing Disease Coverage.
- 3) Pre and Post hospitalization cover for 30 & 60 days
- 4) Waiver of Time exclusion for disease[30 days/ 1 year]
- 5) Waiver of 9 month waiting for maternity benefit
- 6) Room rent: Rs 475 for metro and 450 other cities and 4% for ICU. For ICU in serious disease there would be no capping. However in case of case insurer is brought in critical condition but not suffering from serious disease warranting ICU/ICCU/ITU admission there will be no capping.
- 7) The following are covered in Serious Disease-Tuberculosis,Heart Disease, Kidney disease, Brain Tumour, Cirrhosis of liver, Malignant Malaria, HIV, Cerebrovascular Diseases (causing paralysis) and Hepatitis B. Also it covers the cases of serious accidents arising out of and in the course of employment.
- 8) Doctors Fee during Hospitalisation- Rs 300/- for specialist and Rs 160 for GP in normal beds.
- 9) Baby day one cover
- 10)Maternity:INR 50,000 for both Normal and C sec.
- 11)Pre and Post Natal expenses: INR Rs 5000.00
- 12)Corporate floater of INR 20 Lacs with per family limit up to sum insured for Serious Disease as defined in point no-7. Further for other disease the floater can be extended at the discretion of the management.
- 13)Family members of employees are automatically covered under the policy from the date of inclusion of the employee in the policy schedule subject to sufficient amount in CD account at the time of joining of employee.
- 14)Day care procedure
- 15)Ayurveda, Unani, Sidha or Homeopathy covered upto 25% of the Sum Insured provided that treatment is taken in a Government Hospital
- 16)Terrorism is covered-
- 17)Ambulance charge- Rs. 2500/- for normal and Rs. 5,000 for cardiac ambulance
- 18) Age limit for coverage up to 30 years for un-married daughter and 30 years for unemployed son  
85 years for parents. No age limit for continuous coverage for parents.
- 19)Internal Congenital diseases coverage
- 20)In case an employee collapse during the working hours within the office premises and gets admitted in the hospital and there is no active line of treatment and only conservative treatment is done, even than the claim needs to be honoured
- 21)Chiropractic treatment stands covered as day care procedure with a sub limit of INR 100000 per family
- 22)Psychotherapy for 60 days
- 23)Ailment capping :
  - a. Cataract: INR 20,000 per eye
  - b. Coronary Angiogram: INR 20000.

- c. Tonsillitis and Sinusitis: INR 25000
- d. Piles, fistula , Fissures: INR 30000
- e. Gall Bladder, Cholelyiathesis, lithotripsy, Uni Hernia, Bi Hernia, Benign Prostate,
- f. Hypertrophy, Hysterectomy : INR 45000
- g. Per knee Joint Replacement : INR 150000
- h. Per Hip Replacement : INR 150000

**Price Bid:**

On the basis of the above information, kindly furnish premium rates and the amount in the price bid format. Service tax if applicable should be shown separately.

Clarification sought if any, shall be not later than 3 days before the bid closing date.

The premium quoted shall be firm and final during the entire course of the policy period. No provisional rate of premium should be offered.

Premium to be quoted should be for the desired risk. The lowest L1 will be determined on the premium quoted for the coverage sought.

Multiple quotes by the same Company is liable to be rejected at the sole discretion of the Management.

The premium shall be quoted in both words and figures. Any correction / overwriting / scoring / cancellation shall be counter signed. If there is any difference in words and figures, the words will supersede figures. In case of illegibility, the interpretation of Balmer Lawrie shall be final. All entries shall be in English language only.

**The Sum insured values given are only provisional and Balmer Lawrie reserves its right to increase or decrease depending upon requirement during the award of insurance business.**

Balmer Lawrie & Co. Ltd. can opt for higher excess and seek appropriate discounts on quoted premium.

The company reserves the right to accept any tender in whole or in part and reject any or all tenders.

The bidders are specifically advised to note that the Company normally would not carry out any negotiations except with such parties who is / are the lowest bidders originally. As such, it would be in the interest of the bidders to quote lowest possible rates.

**Negotiations, if held will be only with the lowest bidder.**

During negotiations or in the revised offer only downward revised rates shall be valid for considerations.

The Contractor will be required to confirm the negotiations in writing within the time stipulated. If the Contractors fail to comply with this requirement, Company reserves the right to evaluate his tender at its discretion based on their original rates.

Incomplete offers are liable to be rejected.

Notwithstanding anything stated above, Balmer Lawrie reserves the right to assess the Insurer's capacity and capability to perform the Insurance business, should the circumstances warrant such an assessment in the overall interest of Balmer Lawrie.

Submitting the Offer does not guarantee Balmer Lawrie & Co. Ltd., accepting your offer. Balmer Lawrie reserve the right to accept or reject any offer or offers or part thereof at its sole discretion, without assigning any reason therefore.

Balmer Lawrie takes no responsibility for delays, loss or non-receipt of the offers sent by the Insurers.

The submission of offer shall have no cause of action or claim against Balmer Lawrie for rejection of offer. The insurer whose offer is not accepted shall not be entitled to claim any costs, charges, and expenses incidental to or incurred by them in connection with the submission of their offer.

**The last date of submitting your Offer at Balmer Lawrie, Kolkata is 08-05-2017 before 5.00 PM.** All Offers must be submitted in sealed envelopes super scribing "Quotation for Renewal of Health Policy w.e.f. 01.06.17" and should reach the following address.

For any further clarification in this regard, you may contact the undersigned –

Shuvam Banerjee

**Balmer Lawrie & Co.Ltd.**

**P4/1,Oil Installation Road, Paharpur,  
Kolkata-700 088**

Mob No-9831727099

Telephone No. :03324393808

Fax No. : 03324393793

E-mail : banerjee.shuvam@balmerlawrie.com

You are requested to submit your most competitive offer within the stipulated date and time, and in the manner and method prescribed.

Any quote received after the expiry of the time specified for receiving the offer is liable to be rejected.

Please also note that this offer has also been published in the website [www.balmerlawrie.com](http://www.balmerlawrie.com) wherefrom you can also download and apply.

All the pages of the Tender Document needs necessarily to be signed, signifying acceptance of all the terms and conditions.

It may please be noted that we are currently having MARSH INDIA INSURANCE BROKER as our exclusive broker .

- 1) MARSH INDIA INSURANCE BROKERS PVT LTD. PS Arcadia Central Unit #2C, 2nd Floor, 4A Abanindranath Thakur Sarani, Camac Street, ,Kolkata –700 017. Contact Person Shri Debasish Kar Purkayastha, Mob. No.8095000430, [debasish.purkayastha@marsh.com](mailto:debasish.purkayastha@marsh.com)

In case you have any clarification, the respective in respect of this enquiry may be contacted to our broker

## ANNEXURE-II

**PRICE BID – to be filled by BIDDER**

**TENDER NO: 0100LE0813**  
**Due on: 08.05.2017 (17.00 hrs)**

**DATE:27.04.2017.**

**PRICE BID FORMAT**

SI No.	Job Description	Quantity(No. of Employees)	Rate/ Employee.	Total Value (Rs.)
A				
1)	Renewal of Group Health Insurance Policy	62		
	Taxes & Duties if any-(%)			
	Total Amount[In figures]			
	Total Amount[In Words]			

Note :

**Please mention Taxes & Duties in clear terms, as may be applicable while forwarding your offer.**

I / We have studied the Tender Documents carefully and have quoted our lowest rates, in accordance with the **Special Terms and Conditions and General Terms & Conditions** as laid down in the Tender Documents.

<b>Company Seal</b>	<b>Signature</b>	
	<b>Name</b>	
	<b>Designation</b>	
	<b>Company</b>	
	<b>Date</b>	