



# राज्य स्वास्थ्य समिति, बिहार



Pariwar Kalyan Bhawan, Sheikhpura, Patna-14

DEPARTMENT OF HEALTH, GOVERNMENT OF BIHAR

Date: 20-11-2021

Minutes of Pre-bid Meeting of the Tender published Notice Inviting Tender for Rate Contract to appoint Insurance Company for Group Personal Accident Insurance Policy for All Contractual Employees under National Health Mission in the State of Bihar.

With reference to the Notice Inviting Tender (NIT) Reference No.: **13/SHSB/HR/2021-22 published** in different newspapers by **PR No. – 008446 (NI NI) 2021-22** and uploaded on the websites “ <http://www.eproc.bihar.gov.in/BELTRON> ” and “statehealthsocietybihar.org”, for selection of an Agency for providing Group Personal Accident Insurance Policy for All Contractual Employees under National Health Mission in the State of Bihar, the Pre-bid meeting was held on **16/11/2021 at 11.00AM** in the Conference Hall of the ‘State Health Society, Bihar (SHSB), Pariwar Kalyan Bhawan, Sheikhpura, Patna’.

1. The following members were present in the Pre-bid Meeting:

- |       |   |          |
|-------|---|----------|
| (i)   | Dr. Navin Chandra Prasad, Director-in-Chief, Health Services, Govt. of Bihar                      | Chairman |
| (ii)  | Sri Suman Prasad Sah, Administrative Officer, SHSB, Bihar   | Member   |
| (iii) | Shri Rajesh Kumar, Deputy Secretary-cum-In charge HR, SHSB  | Member   |
| (iv)  | Shri Yogendra Prasad, Additional Director (Finance), State Health Society, Bihar                  | Member   |
| (v)   | Sri Kailash Kumar, Sr. Regional Director, Regional Office for Health & Family Welfare(GOI), Patna | Member   |
| (vi)  | Representative of Health Department, Government of Bihar  | Member   |
| (vii) | Representative of SRU, Patna  | Member   |

2. The following bidders participated and or sent their queries with respect to the Pre-bid meeting:

1. The New India Assurance Co. Ltd.
2. United India Insurance Co. Ltd.
3. Global Insurance Brokers Pvt. Ltd.
4. The Oriental Insurance Co. Ltd.
5. SBI General Insurance Co. Ltd.
6. Cholamandalam MS General Insurance Co. Ltd.

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7. Universal Sompo GIC Co. Ltd.
8. National Insurance Co. Ltd.
9. Alliance Insurance Brokers Pvt. Ltd.
10. Go Digit General Insurance Ltd.

3. The following queries were raised during the Pre-bid meeting and submitted via email on :- [hrconsultantshsb@gmail.com](mailto:hrconsultantshsb@gmail.com)

Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agency's	Clarification/ Recommendations/ Amendment
1	Not Applicable	Not Applicable	Claim intimation details with location and time along with cause of accident	Claim intimation details shall be provided in the prescribed format of the shortlisted bidder provided information called for are related and essential for processing of claims against the accident insurance policy. <b>(Clarification as above is recommended)</b>
2	Section IV, Clause 5	Not Applicable	Whether enrolment is completed in phases or monthly basis?	The shortlisted bidder shall be provided with a list of employees to be insured on signing of the contract. For Addition / Deletion, Clause 5 Section IV shall be applicable. <b>(Clarification as above is recommended)</b>

*Rajesh R. [Signature]*

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/Recommendations/Amendment
3	Section-VI, Clause 3	The insurance policy will be valid for a period of one-year subject to renewal thereof by mutual consent.	Policy period	The insurance policy will be valid for a period of one-year subject to renewal thereof by mutual consent. <i>(Clarification as above is recommended)</i>
4	Section IV, Clause 2 & 23	<ul style="list-style-type: none"> <li>The selected company would be responsible for providing Personal Accident insurance for sum insured @ Rs 10.00 Lakh (Rupees Ten Lakh) per contractual employee.</li> <li>Table provided against clause 23, Section IV</li> </ul>	Initial Sum Insured and the number of persons to be insured at the initial stage and estimated Total SI during the tenure of the policy	Sum Insured per insured person : 10.00 Lakh Number of persons to be insured at the initial stage: Approximately 16000 as indicated against clause 23, Section IV <b>Estimated approximate SI may be derived from above mentioned details.</b> <i>(Clarification as above is recommended)</i>
	Section VI, Clause 6.2 and 6.3	100% premium shall be paid in advance on signing of the contract document with the selected Company and receipt of performance security. Within 30 days of receipt of payment and issuance detail of beneficiaries by SHSB to the selected Company whichever is later, the selected Company must issue the policy. Adjustment of premium for new beneficiaries with the amount available in CD accounts to be made in preparation of the invoice. Invoice mechanism in detail shall be shared with the selected Agency through the contract document. A Bank Guarantee, covering 100 % of premium amount	If Premium shall be collected in Instalments	Conditions of payment of premium as mentioned against clause 6.2 & 6.3 and appended below are self-explanatory: 100% premium shall be paid in advance on signing of the contract document with the selected Company and receipt of performance security. Within 30 days of receipt of payment and issuance detail of beneficiaries by SHSB to the selected

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		<p>payable to the Company in advance, to be issued in favour of SHSB by the Selected Company through a Scheduled Commercial Bank. Only on receipt of the Bank Guarantee, the above mentioned payment shall be released. Proforma for Bank Guarantee shall be shared with the selected Company.</p>		<p>Company whichever is later, the selected Company must issue the policy. Adjustment of premium for new beneficiaries with the amount available in CD accounts to be made in preparation of the invoice. Invoice mechanism in detail shall be shared with the selected Agency through the contract document.</p> <p>A Bank Guarantee, covering 100 % of premium amount payable to the Company in advance, to be issued in favour of SHSB by the selected Company through a Scheduled Commercial Bank. Only on receipt of the Bank Guarantee, the above mentioned payment shall be released. Proforma for Bank Guarantee shall be shared with the selected Company.</p> <p><b>(Clarification as above is recommended).</b></p>
6	Section-VI, Clause 3	<p><b>Definition of Accident:</b> An unfortunate incident that happens unexpectedly and unintentionally, typically resulting in damage or injury or death of the covered lives.</p>	<p>Exclusion's list (ex. Suicide, self-inflicted injury, bleeding from inner-organs etc)</p>	<p><b>Definition of Accident:</b> An unfortunate incident that happens unexpectedly and unintentionally, typically resulting in damage or injury or death of the covered lives.</p>

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/Recommendations/Amendment
7	RFP, Section IV, Clause 4, Table IV, page 17	Table 4, under Section IV, Clause 4, Table IV, page 17	Additional coverage, Snake, Rat and Insect bite: Rs. 5000 provided, Are rat and Insect bite also covered under the policy as this usually does not lead to permanent disability? Also how many times benefit against snake, rat and/or Insect bite are provided?	No limit on number of times benefit against snake, rat and/or Insect bite to be provided subject to ceiling of Sum Insured. <b>No change recommended</b>
8	RFP, Section VI, Clause 3, Table IV, page 23	Table IV, Section VI, Clause 3, page 23	Are violence/ terrorist attack/Mob Violence/Riots associated death and disability included under personal accident	Death and disability arising out of violence/terrorist attack/Mob violence/Riots are to be covered. <b>(Clarification as above is recommended)</b>
9	Section IV, Clause 12, page 18	Administration Claims and others: All claims which are rejected will be notified within 7 days of receiving complete claims documents along with a rejection justification to the insured with a copy to SHSB HR cell by Company.	<ul style="list-style-type: none"> <li>Should incomplete documents provided to the insurer after repeated reminder to be the mode of rejection of claims? What to do if complete claims documents are not provided after repeated reminder at the time of raising claims?</li> <li>The 7 days of claim rejection after receiving complete claim document is unviable as claim processing time is 30 days.</li> </ul>	<ul style="list-style-type: none"> <li>Incomplete document should result in issuance of a query from the insurance company as per clause 13, Section IV and till submission of the required documents; claim to be kept in abeyance.</li> <li>Rejection of claims within 7 days of receipt of complete claim document is adequate. Payment disbursement time is 30 days from date of submission of complete claim documents and not claims processing time. Ideally claim processing</li> </ul>

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/ Recommendations/ Amendment
10	RFP Section IV, Point no 23, Page No 19.	Table provided against clause 23, Section IV	Approx. 13,240 are mentioned. In addition to this, employees boarding; 2600 and approximately 9,000 vacancies mentioned Request you to provide clarity on the number of beneficiaries of the scheme.	<p>(Clarification as above is recommended)</p> <p>The Clause 23 under section IV provides data pertaining to employees currently on board and in the process of being on boarded along with approximate planned recruitment numbers in near future. The above data provides adequate clarity to prospective bidders to decide on economy of scale. (Clarification as above is recommended)</p>
11	Section II, Clause no 8.1, Page No 8	Earnest Money Deposit. The tender Shall be accompanied by EMD for the sum of Rs-5, 000,00	Being as a Govt. entity relaxation should be given to Public Insurance Companies to submit EMD.	<p>No change recommended.</p>
12	RFP Section IV, clause 4, page 18	Not Applicable	General query for GPA, Scope of policy, Can the beneficiary receive both 2 benefits without any waiting period in between, for instance, if the beneficiary suffers from permanent disability and later dies due to sudden	<p>Addendum to clause 4, Section IV:</p> <p>If the Insured person suffers permanent disability for which 100% of Sum Insured is reimbursed to her/him against lodged claim, no further claim is admissible for subsequent death of the insured person resulting from the accident</p>

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/ Recommendations/ Amendment
13	Section IV, Page No. 17	Table IV : Additional Coverage Point no. 6 - Ambulance Cover	Scope of the Work Table IV: Additional Coverage Point no. 6 - Ambulance Cover, Can Maximum capping on number of occurrences be incorporated?	No change recommended.

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/ Recommendations/ Amendment
14	Section VI, Point no. 3 Page No. 24 Bullet Point no. 7 Other Terms & Conditions	All claims where accident has occurred within the policy period and death has occurred within the policy period or after the expiry of the policy, but within twelve calendar months of accident shall be entertained.	All claims where accident has occurred within the policy period and death has occurred within the policy period or after the expiry of the policy, but within twelve calendar months of accident shall be entertained. Clarification required as it could happen in some cases that the policy cover period for the insurer would extend up-to 2 years	Claims against death up-to 12 calendar months from date of occurrence of accident shall be payable provided the accident took place during the currency of the Policy. <b>(No change recommended)</b>
15	Section II, Clause 8.3	The EMD of unsuccessful bidder will be returned to them without any interest, after conclusion of the resultant contract. The EMD of the successful bidder will be returned without any interest, after receipt of performance security as per the terms of contract.	Elaborate on the method and Timeline of EMD refund for unsuccessful bidders.	The EMD of unsuccessful bidder will be returned to them without any interest, after conclusion of the resultant contract. The EMD of the successful bidder will be returned without any interest, after receipt of performance security as per the terms of contract. <b>(Clarification as above is recommended)</b>
16	Section-IV, Point No-3 V	Annexure 5	Self-declaration or Affidavit (Notarized) should be considered in place of Executive Magistrate certificate (Annex- 5)	<b>No Change recommended.</b>

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/ Recommendations/ Amendment
17	Not Applicable	Not Applicable	<p>Kindly elaborate if this is excluded from GPA or not:</p> <p>Payment of compensation in respect of Death or injury as a consequence of/resulting from :</p> <p>a) Committing or attempting suicide, intentional self-injury.</p> <p>b) Accident under influence of intoxicating liquor or drugs.</p> <p>c) Whilst engaged in any adventurous sports and/or hazardous activities.</p> <p>d) Committing any breach of law with criminal intent.</p> <p>e) War, Civil War, invasion, act of foreign enemies, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint, or detention, confiscation, or nationalization or requisition by or under the order of any government or public authority.</p> <p>f) The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component.</p>	<p><b>Definition of Accident:</b></p> <p>An unfortunate incident that happens unexpectedly and unintentionally, typically resulting in damage or injury or death of the covered lives.</p> <p>Claim against query a,b,c,d is not admissible . Claim against query 'e' is permissible so long as the insured person is not engaged in any anti national/ unlawful activity which is in breach of any applicable law of the country. Claim against query 'f' is admissible. Claim against Query 'g' and 'h' not admissible.</p> <p><b>Above clause is adequately explanatory.</b></p> <p><b>(Clarification as above is recommended)</b></p>

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18	Not Applicable	Not Applicable	<p>g) Participation in any kind of motor speed contest (including trial, training) OR any adventurous game.</p> <p>h) Participation in any naval, military or air force operations</p> <p>As per 64 VB, premium should be received in advance or before commencement of the policy, so what will be the policy start date (before or after contract signing).</p>	<p>Date of policy shall be date of payment of premium.</p> <p><b>(Clarification as above is recommended)</b></p>
19	Section IV, clause 4	<p><b>Scope of Policy:</b></p> <p><u>WHAT IS COVERED / PAYABLE UNDER THE POLICY</u></p> <p>If at any time during the currency of this Policy, the insured person shall sustain any bodily injury resulting solely and directly from accident caused by external, violent, and visible means <b>anywhere in the world</b>, then the insurer shall pay to the insured person or nominee(s)/legal heir(s) of the insured persons as the case may be, the sum or sums hereinafter set forth.</p>	<p>Kindly Provide Geographical scope (Coverage) of the Policy is it within Bihar or across India.</p>	<p><b>Scope of Policy:</b></p> <p><u>WHAT IS COVERED / PAYABLE UNDER THE POLICY</u></p> <p>If at any time during the currency of this Policy, the insured person shall sustain any bodily injury resulting solely and directly from accident caused by external, violent, and visible means <b>anywhere in the world</b>, then the insurer shall pay to the insured person or nominee(s)/legal heir(s) of the insured persons as the case may be,</p>

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				the sum or sums hereinafter set forth. (The above clause is sufficiently explanatory)

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20/11/21  
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20/11/2021  
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20/11/2021  
**Shri Suman Prasad Sah**  
Administrative Officer, SHSB, Bihar

**Shri Kailash Kumar**  
Sr. Regional Director, (Regional Office for Health &  
Family Welfare, Govt. of India, Patna)

(Representative of Health Department,  
Government of Bihar)

*N.C.*  
20/11/21  
**Dr. Navin Chandra Prasad**

Director-in-Chief, Health Services, Govt. of Bihar