



**APPAREL EXPORT PROMOTION COUNCIL**  
**Apparel House, Institutional Area,**  
**Sector-44, Gurgaon-122003**  
**Haryana**

**E-Tender Notice no:01/2018**

**Dated 1<sup>st</sup> January 2018**

**Invitation of Tender For Group Mediclaim Insurance Policy**  
**For Employees of the Council.**

1 The Council has been taking Mediclaim Insurance for its employees for the past 8 years and the Council's current Group Mediclaim Insurance Policy is expiring on 31st January 2018. Accordingly, the Council is going to execute a new Group Policy w.e.f. 1st February, 2018 up to 31st January, 2019.

2 AEPC invites sealed quotations or e-Tender (two bid system) from IRDA registered Insurance firms having experience in providing Group Medical Insurance and having requisite services through the network of renowned hospital chains at PAN India level.

4 Interested and eligible parties shall submit their quotes/ documents as per the format given in the enclosed tender document and should be submitted on or before 10<sup>th</sup> January 2018, 17:00 hrs as per the instructions given in the tender document.

The detailed tender document attached along with list of employees + dependent family members and the claim status of present insurance policy (MIS) for perusal.

Note: Tender document may also be downloaded from our website:  
[www.aepcinida.com](http://www.aepcinida.com)

Yours faithfully,

**(K.J MARIJAN)**  
**Joint Director (HR)**



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## Tender Document

### 1. Background:

**Apparel Export Promotion Council (AEPC)**, a non-profit industry led & managed organization, is the nodal agency for the promotion of readymade garment exports from India. The Council has its Head office at Gurgaon, and has its regional Offices located at Chennai, Tirupur, Mumbai, Bangalore, Kolkatta, Ludhiana, Jaipur and New Delhi. The number of employees at the Council's Head Office and Regional Offices is enclosed as **Annexure-I**.

### 2. Salient Policy Features

S.No	Salient policy features	
1	Policy Period	1 <sup>st</sup> Feb-2018 To 31 <sup>st</sup> Jan-2019
2	Amount of sum insured in the running policy	<b>Rs.8.78 crore</b> on floater basis
3	Proposed no of families and sum to be insured	Rs. 6 lacs each for <b>142</b> families on floater basis and Rs. 8 lac each for <b>2</b> families, on floater basis and Rs.10.00 lac for <b>1</b> family on floater basis
4	Number of employees to be covered	<b>145</b> Employees ( <b>587</b> members) including parents of <b>65</b> employees, data attached as <b>Annexure-I</b>
5	Detailed Family definition	<b>(As per list of employees - Annex -I)</b> The insured employee, his/her spouse and two dependent children up to age of 25 years only – for <b>145</b> families with following exceptions: a) <b>One employee</b> having insured sum of Rs.10 lacs, the family will be: insured employee, his spouse <b>2</b> Children and parents <b>2</b> b) <b>Two employees</b> having insured sum of Rs. 8 lacs each the family will be:

		i. One family having self and 2 children ii. One family having self spouse and 1 child c) <b>75</b> employees having insured sum of Rs. 6 lacs the family will be: insured employee, his/her spouse and dependent children d) <b>64</b> employees having insured sum of Rs. 6 lacs the family will be: insured employee, his/her spouse, dependent children and dependant parents (no. of parents <b>93</b> ). e) <b>3</b> employees having insured sum of Rs. 6 lacs are single. <b>Total 145 families (587 members)</b>
6	Mid-term inclusion/exclusion	Natural inclusion allowed without additional premium Other inclusion/exclusion on pro-rata basis of premium

### 3 Procedure for submission of bids

In the above background, sealed quotations/ E- tenders are invited for the employees of the Council from the insurance firms registered with IRDA having experience in providing Group Medical insurance. The prospective bidder should be in a position to provide the requisite services through the network of renowned hospital chains at major cities.

The eligible agencies shall submit their quotations in two separate covers/ e-mail:

**Cover (A) super scribed as Technical Bid and  
Cover (B) super scribed as Financial Bid as described below:**

**3.1 Cover (A)** –The Technical Bid should consist of the following format, duly filled in, which shall constitute the minimum requirement for consideration of the quotation:-

S. No	Particulars/Features	Features provided by previous insurers in past	Quote/offer of the Insurer
1	Pre & Post Hospitalization covered for	30 & 60 days respectively	----- & ----- days respectively
2	Pre Existing Diseases including Thalassemia of one employee's son	Covered	whether covered / not covered
3	First 30 days exclusion and first 1 year exclusion	Covered	Waived / not waived

4	a. Maternity expenses benefit b. 9 month waiting period c. Baby cover	a. minimum Rs.50000/- b waived off c from day 1	a. Maximum Rs. .... b. Waived / not waived c. From day one/or-----
5	Domiciliary Hospitalization	Covered	covered / not covered if covered, details thereof/conditions
6	Day care treatment conditions	Covered	_____ types of day care treatments to be covered. (with list)
7	Corporate Floater	Minimum Rs.15.00 lac	Maximum Rs. _____
8	Age Band/ Age limit	No age limit	Specify_____
9	Mid-term inclusion and exclusion	Yes	<u>yes / no</u> (with conditions), if any
10	Premium calculation	Per family / per member (Proportionate on premium)	Per family/per member for -insured sum of Rs.6 lac each for 142 families on floater basis. -and Rs. 8 lac each for 2 families, on floater basis -and Rs.10.00 lac for one family on floater basis <b>Total 145 families</b>

**3.2 Additional Technical Information required:** The Insurers may give their proposal after providing the above said basic requirements. However the Technical Bid shall also cover the additional features offered on following format:

S.no	Particulars/Features	To be filled by the Insurer
1	Name of Insurer Company	
2	IRDA Membership No.	
3	Address and contact details of Registered Office	
4	Year of Establishment and operation in India	
5	Turnover in Health Insurance sector - last 3 years	
6	Address and contact details of Operating Branch Office	
7	Details of individual(s) who will serve as the point of contact/ communication for the Council	
8	Pan no. & GST Regn. No.	
9	List of Major 10 Clients of Group Health Insurance	

10	List of Hospitals offered under cashless scheme - city/State wise (All India Level)	
11	Exclusions	
12	Special conditions	
13	Special benefits/offers	
14	TPA details	
15	Value added services etc.	

**3.3 Cover (B)** - Should include the financial bid (excluding taxes) **in a separate sealed cover super scribing 'Financial Bid for AEPC Group Medical Insurance Policy'** as per following format:

FINANCIAL QUOTE			
S. no	Amount of Sum insured	No. of Families to be covered (including parents)	Lump sum quote for one year (Rs.)
1	Rs.6 lac (floater)	142 Families	
2	Rs.8 lac (Floater)	2 Family	
3	Rs.10 lac (Floater)	1 Family	
4	Total Lump sum quote for one year	145 Families/ 587 Members	In Rs. ....../-
In words: Rupees .....			

Note: a. Taxes are to be quoted separately  
b. The TDS would be deducted at the time of payment.

#### 4 Schedule of Bidding Process

The AEPC shall endeavour to adhere to the following schedule:

S.no	Event description	Date
1	Last date for receiving queries	08.01.2018
2	AEPC response to queries latest by	09.01.2018
3	Bid Due Date	10.01.2018, 5.00 PM
4	Opening of the Bids	11.01.2018
5	Presentation by shortlisted bidders	15.01.2018
6	Announcement of selected Bidder within 3 days of presentation of shortlisted bidders	
7	Letter of Award (LOA)/Signing of Agreement Within 3 days of Announcement of selected Bidder	

- 5 **Quotation through sealed envelope:** Please send your best quote (both Technical; Cover (A) and Financial bid; Cover (B) separately) in a sealed envelope super scribing “Quotation for Group Medclaim insurance policy” latest by **10<sup>th</sup> January, 2018, 5 PM**, addressing to:

The GM (HR), Apparel Export Promotion Council,  
Apparel House, Sector-44, Institutional Area,  
Gurgaon-122003

**OR**

- 6 **Quotation through e-tender:** Please send your best quote (both Technical and Financial bid) by separate e-mails at [tender@aepecindia.com](mailto:tender@aepecindia.com) mentioning subject of mails as:

- **Cover (A) Technical Bid for Group Medclaim insurance policy and**
- **Cover (B), Financial Bid for Group Medclaim insurance policy separately**

7 **Others conditions:** (a) The AEPC may, in its absolute discretion but without being under any obligation to do so, update, amend or supplement the information, assessment or assumptions contained in this tender documents.

(b) The issue of this notice does not imply that the AEPC is bound to select and short-list Bid for award of project or to appoint the selected Bidder, as the case may be, for the Project and the Authority reserves the right to reject all or any of the Applications without assigning any reasons whatsoever.

For any further clarification, please contact the undersigned at: 0124 2708036 – Direct, 0124-2708000 PBX, email: [kjmerryjohn@aepecindia.com](mailto:kjmerryjohn@aepecindia.com)

Yours faithfully,

**(K.J MARIJAN)**  
**Joint Director (HR)**