



WEST BENGAL MEDICAL SERVICES CORPORATION LTD.

(Wholly owned by the Government of West Bengal)

CIN:U85110WB2008SGC126373

Swasthya Sathi, GN-29, Sector-V, Salt Lake, Kolkata-700 091.

NOTICE INVITING TENDER

FOR

GROUP HEALTH INSURANCE POLICY FOR THE EMPLOYEES OF WEST
BENGAL MEDICAL SERVICES CORPORATION LIMITED-2019

(BID Reference No. : WBMSCL / NIT – 226/2018, Dated – 05/11/2018)

WEST BENGAL MEDICAL SERVICES CORPORATION LIMITED

(Wholly Owned by the Government of West Bengal)

CIN:U85110WB2008SGC126373

Registered Office: Swasthya Sathi, GN-29, Sector-V, Salt Lake, Kolkata- 700091

Phone: 033-4034-0300 ♦ Email: info@wbmsc.gov.in ♦ website:www.wbmsc.gov.in

I.T.B. No. : WBMSCL / NIT – 226/2018

Dated: 05 .11.2018

Managing Director, West Bengal Medical Services Corporation Limited, Swasthya Sathi, GN-29, Sector-V, Kolkata 700 091, to continue GROUP HEALTH INSURANCE POLICY, on the existing terms, for its employees and their eligible family members for a period of one year from First day of January 2019 (01-01-2019), invites sealed tenders (Technical Bid and Financial Bid) from Insurance Companies registered with IRDA or enabled by a Central legislation to undertake Insurance related activities.

Sl. No.	Name of the Work	Last date and time of Tender submission	Earnest Money Deposit (EMD) per Package (Rs.)	Name & address of the office
01.	GROUP HEALTH INSURANCE POLICY FOR THE EMPLOYEES OF WEST BENGAL MEDICAL SERVICES CORPORATION LIMITED-2019	30/11/2018	Rs.30,000.00 (Rupees Thirty Thousand Only)	Managing Director, West Bengal Medical Services Corporation Limited, Swasthya Sathi Building. GN-29, Sector –V, Saltlake,Kolkata-700 091

1. In the event of e-filing intending bidder may download the tender documents from the websites <https://wbmtenders.gov.in> directly with the help of Digital Signature Certificate and www.wbmsc.gov.in. The bidders should produce all the credential in original to the office of undersigned for verification at West Bengal Medical Services Corporation Limited, Swasthya Sathi Building, GN-29, Sector –V, Saltlake, Kolkata-700091.

2. Eligibility Criteria for participation in the tender.

The bidders having fulfilled the eligibility criteria as mentioned below may be considered eligible to participate in the tender –

- (i) Insurance Company should be registered with Insurance Regulatory Development Authority (IRDA) or enabled by a Central legislation to undertake Insurance related activities. The Insurer should attach a copy of the license as a proof of its registration (relevant supporting documents should be submitted).
- (ii) The Insurance Company should have minimum 03 (three) years' experience in providing Group Health Insurance Scheme to Government/Semi-Government/Government of India Undertaking/Autonomous Body/ reputed Private Organisations (relevant supporting documents should be submitted).
- (iii) The list of the organizations where the tenderer is providing services giving details of organization name, telephone and e-mail with contract validity, type of families insured and total number of families insured by them along with the certificate of satisfactory performance issued by the Competent Authority of such establishments and from such clients should be invariably furnished along with the Technical Bid (relevant supporting documents should be submitted).

(iv) Self-declaration in Non-Judicial Stamp Paper stating that the Company has not been black listed by any PSUs/IRDA should be submitted along with tender documents.

3. The tender shall be valid for a period of 60 (sixty) days from the date of opening of Financial Bid, for acceptance.
4. Prospective applicants may note carefully the minimum qualification criteria as mentioned in instruction to bidders before submitting the bid.
5. No Conditional Bid will be accepted under any circumstances.
6. Before uploading tender document through e-filing each page of the documents are to be signed by the Bidder/authorized signatories having legal authority to do so, failing which the Bid will be treated as informal.
7. WBMSCL reserves the right to modify, expand, restrict, scrap, refloat or cancel the Tender at any stage without assigning any reason whatsoever.
8. The lowest bidder will be ascertained on the basis of lowest total rate quoted.

10. IMPORTANT INFORMATION:-

DATE & TIME SCHEDULE:

Sl. No.	PARTICULAR	DATE & TIME
i)	Date of uploading of N.I.T and Tender Documents.	05.11.2018
ii)	Documents download start date (online)	05.11.2018 at 05.00 P.M.
iii)	Pre-bid Meeting	16.11.2018 at 03.00 P.M.
iv)	Bid Submission Upload Start date (online)	22.11.2018 at 04.00 P.M.
v)	Bid Submission Upload End date (online)	30.11.2018 at 05.00 P.M.
vi)	Hard copy submission End date	04.12.2018 at 03.00 P.M.
vi)	Date for Opening of Technical bid (online) for the Bidders.	04.12.2018 at 04.00 P.M.
vii)	Date & place for opening of financial proposal	To be notified later on

LOCATION OF CRITICAL EVENTS:

Bid Opening: "West Bengal Medical Services Corporation Limited, Swasthya Sathi Building, GN-29, Sector –V, Saltlake, Kolkata-700091" Interested Bidders may be present at West Bengal Medical Services Corporation Limited, Swasthya Sathi Building, GN-29, Sector –V, Saltlake, Kolkata-700091, during opening of bid.

11. If any date as mentioned above happens to be holiday, the next working day will be considered as the stipulated date.
12. (A) The process of deposit of earnest money through offline instruments like Bank Draft, Pay Order etc. will be stopped for e-tender procurement of this office. **Necessary Earnest Money will be deposited by the Bidder electronically: online – through his net banking enabled bank account, maintained at any bank or: offline – through any bank by generating NEFT/ RTGS challan from the e-tendering portal.** Intending Bidder will get the Beneficiary details from e-tender portal with the help of Digital Signature Certificate and may transfer the EMD from their respective Bank as per the Beneficiary Name & Account No., Amount, Beneficiary Bank name (ICICI Bank) & IFSC Code and e-Proc Ref. No. Earnest Money of Rs. 30,000.00 (Rupees Thirty Thousand Only) has to be submitted. The earnest

money of the successful bidder (being converted to security deposit) deposited, will remain under the custody of the department till satisfactory completion of 1(one) year. The EMD of unsuccessful bidder will be refunded.

(B) Intending bidder who wants to transfer EMD through NEFT/RTGS must read the instruction of the Challan generated from E-Procurement site.

(C) Bidders are also advised to submit the total set of Hard copies of Documents of their Bid, on or before 04/12/2018 up to 3.00 P.M.

13. If more than one Bidders, quoted the same rate and which are found lowest at the time of opening, such similar multiple rates will not be entertained / accepted. Lowest offer will be ascertained by sealed bid amongst the lowest Bidders.
14. At any stage during scrutiny, if it is found that the credential or any other papers which the Bidders uploaded during Bidding process, found incorrect / manufactured / fabricated, that Bid will be considered as non-responsive and outright rejected with forfeiture of Earnest Money and action will be taken as per stipulation of IT Rules in force.
15. List of "Technically Qualified Bidders" will be published in the web portal only. Financial Bid will be opened within a short period after such publication. Therefore, Bidders are requested to view the tender status on a regular basis. In case of there be any objection regarding Pre-qualification / list of "Technically Qualified Bidders", that objection should be lodged to the Managing Director, WBMSCL within 48 hours from the date of publication of list of qualified Agency and beyond that time schedule no objection will be entertained by the Tender Evaluation Committee.
16. Before issuance of Letter of Acceptance / Provisional Work order, the tender accepting authority may verify the credential & other documents of the lowest bidder so uploaded online if found necessary. If it is found such document incorrect / manufactured / fabricated, Letter of Acceptance/Provisional Work order will not be issued in favour of the bidder under any circumstances and action will be taken accordingly.
17. In case of Ascertaining of Authority at any stage of application or execution of work, necessary registered Power of Attorney is to be produced.
18. The Earnest Money may be forfeited if:-
 - a) If the Bidder withdraws the Bid during the period of Bid validity.
 - b) During scrutiny, if it is come to the notice of tender inviting authority that the credential or any other document which were uploaded & digitally signed by the Bidder are incorrect/ manufactured/fabricated.
21. If any discrepancy arises between two similar clauses on different notifications, the clause as stated in later notification will supersede former one in following sequence:-
 - a) Notice Inviting Tender
 - b) Financial Bid
22. The eligibility of the Bidders will be ascertained on the basis of document submitted / uploaded & digitally signed in support of the minimum criterion as mentioned above. If any document submitted / uploaded by the Bidders is either manufactured or false the eligibility of Bidders will be out rightly rejected at any stage without prejudice and action will be taken as per stipulation of IT Rules in force.

Sd/-
Managing Director, WBMSCL
& Secretary, H&FWD

INSTRUCTION TO BIDDERS
SECTION – A
General guidance for e-Tendering

Instructions/ Guidelines for bidders for electronic submission of the tenders online have been annexed for assisting the Bidders to participate in e-Tendering.

1. Any bidder willing to take part in the process of e-Tendering will have to be enrolled & registered with the Government e-Procurement system, through logging on to [https:// wbttenders.gov.in](https://wbttenders.gov.in) . The bidder is to click on the link for e-Tendering site as given on the web portal.
2. Digital Signature certificate (DSC) - Each bidder is required to obtain a class-II or Class-III Digital Signature Certificate (DSC) for submission of tenders, from the approved service provider on payment of requisite amount. Details are available at the Web Site stated in Clause-2 of Guideline to Bidder DSC is given as a USB e-Token.
3. The bidder can search & download NIT & Tender Documents electronically from computer once he logs on to the website mentioned in Clause 2 using the Digital Signature Certificate. This is the only mode of collection of Tender Documents.
4. **Submission of Tenders/General process of submission:** Tenders are to be submitted through online to the website in two folders at a time, one in Technical Proposal & the other in Financial Proposal before the prescribed date & time using the Digital Signature Certificate (DSC) The documents are to be uploaded (virus scanned copy) duly Digitally Signed. The documents will get encrypted (transformed into non readable formats). Technical & Financial proposal: The proposal should contain scanned copies of the following in two covers (folders).

A-1. Statutory Cover file Containing.

Technical Bid:

- i) Earnest money (EMD) (online mode)
- ii) NIT
- iii) Form I,II & III (Annexure-I) (As mentioned in the NIT, Section-B)

Financial Bid:

- i) The summation rate will be quoted in the given format of BOQ (as per Annexure-II in the Section-B) will be encrypted in the B.O.Q. under Financial Bid.
- ii) Annexure-II (As mentioned in the NIT, Section-B)
- iii) The total quoted rate as specified in Annexure-II, Section-B should be put in BOQ.

A-2. Non statutory / Technical Documents

- i) Certificate of Registration with IRDA or by a Central legislation as a proof its registration to undertake insurance related activities
- ii) Income Tax Permanent Account Number (PAN) (attach documentary evidence)
- iii) Goods and Services Tax Registration Number (attach documentary evidence)
- iv) Annual Turnover of the Insurance Company for last three years (2015-16, 2016-17, 2017-18) - copy of audited financial statements or copy of Income Tax Returns (certified by a Chartered Accountant) of last three financial years to be enclosed.
- v) Details of the organizations where the Insurance Company has been providing services for the last three years giving details of work order, work completion certificate from the concerned firm (attach relevant supporting documents)

Note: Failure of submission of any of the above mentioned documents will render the tender liable to be rejected for both statutory & non statutory cover.

THE ABOVE STATED NON-STATUTORY/TECHNICAL DOCUMENTS SHOULD BE ARRANGED IN THE FOLLOWING MANNER

Click the check boxes beside the necessary documents in the My Document list and then click the tab "Submit Non Statutory Documents" to send the selected documents to Non-Statutory folder. Next Click the tab "Click to Encrypt and upload" and then click the "Technical" Folder to upload the Technical Documents.

Sl. No.	Category Name	Sub Category Description	Details
A.	CERTIFICATES	CERTIFICATES	Income Tax Permanent Account Number (PAN) (attach documentary evidence) Goods and Services Tax Registration Number (attach documentary evidence)
B.	Company/Firm Details	Company/Firm Details – I	Certificate of Registration with IRDA or by a Central legislation as a proof its registration to undertake insurance related activities,
C.	Credential (in applicable cases)	Credential	Details of the organizations where the Insurance Company has been providing services for the last three years giving details of work order, work completion certificate from the concerned firm (attach relevant supporting documents)

B. Technical proposal

- i. Opening of Technical proposal: - Technical proposals will be opened by the Managing Director, West Bengal Medical Services Corporation Limited and his authorized representative electronically from the web site stated using their Digital Signature Certificate.
- ii. I n t e n d i n g bidders may remain present if they so desire.

C. Financial proposal

- i) The financial proposal should contain the following documents in the online financial cover i.e. Bill of quantities (BOQ) & Annexure II. The bidder is to quote the rate online through computer in the space marked for quoting rate in the BOQ and quote the breakup rate in annexure II. Annexure II show separately breakup cost.
- ii) Only downloaded copies of the above documents are to be uploaded virus scanned & Digitally Signed by the Bidder.

General Terms of Group Health Insurance Policy

• **Tenure of Policy**

1(One) calendar year from 01-01-2019 to 31-12-2019

• **Sum Insured**

Rs.5,00,000 (Rs.5 lakh) per employee/family.

• **Insured Members :**

77 (seventy seven) Employees of WBMSCL along with their Family Members, totalling to 255 (two hundred fifty five) lives, as per Age Band provided in Annexure – III.

For the purpose of this Health Insurance Policy, 'Family' includes spouse, two dependent children (up to the age of 23, unmarried and financially dependent on employee) and dependent parents up to the age of 80 (at the time of entry) and not included in any Health Scheme of the State / Central Government.

- **Corporate Buffer**

An additional sum of Rs.10 lacs shall be provided by the Insurer as Corporate Buffer in a policy year, in case hospitalization expenses of a family in a year (per illness) exceed the original sum insured of Rs.5 lacs. The usage of Corporate Buffer will be at the sole discretion of WBMSCL management on a case to case basis. However, Corporate Buffer will not be utilized for maternity claims and for excluded diseases/treatments.

- **Coverage**

Hospitalisation in network hospitals including room rent, surgery, doctor's fees and other related medical expenses under 'cashless' system.

For admission in non-empanelled / non-network hospitals of Insurance Company, instead of treatment under cashless system, admissible claim to be reimbursed by the Insurance Company within the prescribed timeline.

- **Mid term Inclusion of Member in Policy :**

- ✓ New born baby / legal adoption of child from the day 01, will be free on intimation to the Insurance Company
- ✓ Spouse (on marriage) will be covered on payment of pro-rata premium.
- ✓ New employee with spouse, children and dependent parents to be covered on payment of pro-rata premium.

- **Pre & Post Hospitalisation expense**

30 days / 60 days respectively.

- **Waiver of Pre-existing diseases.**

- **Waiver of 30 days and 1st year general exclusions.**

- **Maternity Benefit coverage limit for employee and spouse**

- ✓ Rs.35,000 normal delivery
- ✓ Rs.50,000 /- Caesarian section
- ✓ 9 months period to be waived.

- **Exclusions :**

- ✓ Congenital diseases
- ✓ Treatment of Homoeopathy
- ✓ Aurvedic, Unani, etc.
- ✓ Domiciliary treatment
- ✓ Dental Treatment
- ✓ OPD treatment.

- **Cappings:**

- ✓ Room Rent in hospitals
 - Rs.6,500 /- per day for NON-ICU
 - Rs.10,000 /- per day for ICU.
- ✓ Cataract surgery : Rs.50,000 /- per eye.
- ✓ Ambulance charges :Rs.1500 per family, per admission.

- **No Capping / sub-limit on:**

- | | | |
|-------------------------------------|-----------------------|--|
| ✓ Medical Practitioner/Anaesthetist | ✓ OT | ✓ Chemotherapy |
| ✓ Consultant fees | ✓ Surgical appliances | ✓ Radiotherapy |
| ✓ Surgeon fees | ✓ Medicines and Drugs | ✓ Pacemaker |
| ✓ Blood | ✓ Diagnostic material | ✓ Artificial limbs |
| ✓ Oxygen | ✓ X-ray | ✓ Cost for replacement of organs and similar expenses. |
| | ✓ Dialysis | |

- **Critical illness:**

There will be no limit for critical illness.

- **Claim Settlement :**

I. There shall be no co-pay clauses in the Policy.

II. If there is any reimbursement to be made to the Insured Member by the Insurance Company, the same should be paid within 30 days on receipt of bills / necessary supporting documents.

III. In the event, the Insurance Company decides to reject any claim for reimbursement (in part or full) under the Policy, the Insurance Company has to do so within a period of 30 days in accordance with the provisions of Protection of Policyholders' Interest Regulations 2002.

IV. Final Cashless approvals during the time of discharge of members from Hospitals/ Nursing Homes should be sanctioned within a reasonable period – say six hours in normal working days.

Special Terms of Group Health Insurance Policy.

I. Selection of TPA will be at the discretion of the Insurance Company so that the TPA should be controlled by the Insurer for better services.

II. There should be dedicated helpline (24x7) from the TPA of Insurance Company available and the contact details should be furnished after finalization of the Policy.

III. No Security Deposit will be paid by the Insured Members during the time of admission in any empanelled Hospital / Nursing Home.

IV. The response time by the TPA at the time of emergency (non-plan) admission should be within a reasonable period, say 6 (six) hours in normal working days and 12 (twelve) hours on Sundays and National Holidays.

V. Management Information System (MIS) Reports and Claim Dumps are to be furnished to WBMSCL on quarterly basis.

VI. In case of emergency hospitalization, the insured members can directly approach Hospital / Nursing Home with the Mediclaim ID card provided by the TPA.

VII. 24x7 Cashless Facility will be given to the Members for availing treatment from the network Hospitals / Nursing Homes.

VIII. The Mediclaim ID cards of the Insured Members should be issued by the TPA within 15 days after submission of details by WBMSCL.

IX. A Representative from the TPA must visit WBMSCL office at Kolkata once in a month for handling the grievances as a whole.

AWARD OF CONTRACT

The Contract will be awarded to the L1 Bidder with the lowest financial bid (inclusive of GST & other charges, if any) of Group Health Insurance Policy based on the General and Special Terms, specified at Part-I. WBMSCL reserves the right to accept, modify, expand, restrict, split, reject or cancel the tenders at any stage without assigning any reason and liability whatsoever and to re-invite tender at its sole discretion. The corrigendum, extension, cancellation of this NIT, if any, shall be given on the website 'www.wbtenders.gov.in' & 'www.wbmsc.gov.in' only. Intending bidders are requested to visit the websites regularly for this purpose.

FORCE MAJEURE

For the purposes of this Contract, 'Force Majeure' means any unforeseen event directly interfering with the services during the currency of the contract such as war, insurrection, restraint imposed by the Government, Act of Legislature or other authority, explosion, accident, strike, riot, locking, act of public enemy, act of God, sabotage which is beyond the reasonable control of a Party and which makes a Party's performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances.

The obligations of WBMSCL and the Insurance Company shall remain suspended if and to the extent that they are unable to carry out such obligations owing to force majeure or reasons beyond their control. The failure of a Party to fulfil any of its obligations under the contract shall not be considered to be a breach of or default under, this contract in-so-far-as such inability arises from an event of Force Majeure.

INDEMNITY

The Insurance Company hereby agrees to keep indemnified and shall keep indemnified and hold harmless WBMSCL and its Directors, Officers and personnel from and against all and any claims, demands, losses,

damages, penalties, expenses and proceedings connected with the implementation of this Contract or arising from any breach or non-compliance whatsoever by the Insurance Company.

OTHER TERMS AND CONDITIONS

Any changes in the terms and conditions of the document can only be made in writing and by mutual agreement. This contract, its meaning and interpretation, and the relation between the Parties shall be governed by the laws of India for the time being in force.

OBLIGATIONS OF THE INSURANCE COMPANY

The Insurance Company shall perform the services and carry out their obligations with all due diligence, efficiency and economy in accordance with generally accepted professional techniques and practices and shall observe sound management practices. The Insurance Company shall always act, in respect of any matter relating to this Contract or to the Services, as faithful advisors to WBMSCCL.

OBLIGATION OF WBMSCCL

WBMSCCL shall assist the Insurance Company as may be required from time to time in order to carry out the assignment.

ARBITRATION

In the event of any dispute arising amongst the Parties, the Parties agree to use their efforts to attempt to resolve all disputes in prompt, equitable manner and in good faith. In the event the Parties are unable to do so, then such dispute shall be finally resolved by arbitration. The arbitration shall be conducted in the English language and the venue of the arbitration shall be in Kolkata. The Sole Arbitrator will be appointed by the Managing Director, WBMSCCL, whose decision in this regard will be final and binding.

JURISDICTION

The parties hereby irrevocably consent to the sole jurisdiction of the Courts of Kolkata only in connection with any actions or proceedings arising out or in relation to this Tender.

Sd/-
Debashis Bose
Managing Director, WBMSCCL
& Secretary, H&FWD

"SECTION-B"

SECTION-B
ANNEXURE – I
FORM-I

Details of the Bidder _____

1. Name of the Insurance Company.....:
2. Detailed Address of the Company.....:
3. Telephone Number:
Land Line/Fax Number.....:
Mobile Number.....:
4. PAN (Enclose Copy).....:
5. GST Registration (Enclose Copy).....:
6. Licence No. / Registration No. with IRDA or central legislation & Valid date:.....
7. Date of incorporation of the company:.....
8. **Brief profile of the Insurance company :**

Name of the cities where the company has operations:
Details of any tie up:
State wise list of network Hospitals/ Nursing Homes with cashless facility:

This is to certify that the information furnished above by me / us is true and correct. I / We also certify that I/We have carefully read and understood the terms and conditions of the tender document and undertake to abide by them in the event of being awarded the contract.

Date:.....
Place:.....

Signature of the bidder with Seal

FORM- II

Declaration to the effect in form of affidavit that the tenderer has not been blacklisted or barred by IRDA or any Government organization including PSUs in the last three years or is not under investigation by any law enforcement agency

(To be furnished on non-judicial stamp paper of Rs. 10/-)

Date:

Bid Reference No:

To,
Managing Director
West Bengal Medical Services Corporation Limited
Swasthya Sathi Building,
GN-29, Sector-V, Salt Lake,
Kolkata-91

Sir,

I/We, the undersigned hereby accept all the terms and conditions of the Bid Reference No:

dated _____ and its amendments and addendum thereto are read and accepted without any modification or conditions(s).

We certify that we have never been blacklisted or banned by IRDA or any Government Organization including PSUs in India during the last 3(three) years or is not under investigation by any law enforcing agency.

Office seal / stamp

(Signature of the authorized signatory)

FORM-III
DECLARATION BY THE TENDERER

I / We hereby declare that the information submitted hereby is correct to the best of my / our knowledge and belief. In case of any information / documents found to be false, fake or incorrect, WBMSCL is free to take action against my / our Insurance Company as deemed fit by them.

I / we _____ do also hereby declare that I / we are not engaged in any activity, which conflicts directly or indirectly with the proposed assignment. I / we further declare that during the currency of the contract, I/we will not engage in any such conflicting activity.

(Signature of Authorised person with seal)

Note : A signed copy of the tender documents as acceptance of all terms and conditions of the tender is to be enclosed along with technical proposal.

ANNEXURE-II
(to be submitted on letterhead of the Insurance Company)

To

The Managing Director
West Bengal Medical Services Corporation Limited
Swasthya Sathi, GN – 29, Sector – V, Salt Lake
Kolkata 700 091.

Dear Sir,

Sub: Group Health Insurance Policy for the employees of West Bengal Medical Services Corporation Limited.

I / we, hereby submit our financial offer for the captioned subject, if the work is awarded to us.

Premium to be charged for one year effective 01-01-2019	Total Heads	Coverage	Amount of Premium (Rs.)	Goods and Services Tax (Rs)	Other charges, if any (Rs)	Total Amount (Rs)
<u>Beneficiaries:</u>						
i) Employee - 77		Rs.5 (five) lac per employee family				
ii) Spouse - 46		+				
iii) Children - 20	255	Rs.10 (ten) lac as Corporate Buffer				
iv) Parents - 112						

The offer will remain valid for 60 days from the date of opening of this bid.

This offer is made after taking into consideration of the age band and details of employees (totalling to 255 lives) provided in the Tender document vide Annexure – III, and understanding all the terms and conditions stated in the tender documents and agreeing to the same.

Office seal / stamp

(Signature of the authorized signatory)

(Name of the Authorised signatory)

Date :

Place :

Note: Bid evaluation will be based on the basis of total amount (inclusive of GST and other charges, if any) offered. Above mentioned Annexure-II should be filled and submitted at financial folder only. Total amount of Annexure-II inclusive of all taxes and duties should be quoted in BOQ.

Annexure - III

Age Band of Insured Persons as on 01-01-2019

Category of Insured	Age Band (in years)									Total Number
	0.01-10	11-20	21-30	31-40	41-50	51-60	61-70	71-80	81-90	
Employee	-	-	33	41	2	1	-	-	-	77
Spouse	-	-	28	15	2	1	-	-	-	46
Children	03	1	-	-	-	-	-	-	-	20
Parents	-	-	-	-	8	49	41	12	2	112
Total number of Insured person (as on 01st January 2019)										255