



**सिपेट मुख्यालय चेन्नई**  
**CIPET Head Office, Chennai**

**स्वैक्षिक सामूहिक चिकित्सा स्वास्थ्य बीमा पालिसी हेतु निविदा**  
**Tender for Voluntary Group Medical Health Insurance Policy**

**निविदा जमा करने की अंतिम तिथि: 04 मार्च 2025**  
**Last date for submission of the bid: 04<sup>th</sup> March 2025**

सिपेट मुख्यालय/ CIPET Head Office  
(रसायन एवं पेट्रोसायन विभाग, रसायन और उर्वरक मंत्रालय) /  
(Department of Chemicals & Petrochemicals, Ministry of Chemicals & Fertilizers)  
गिंडी, चेन्नई - 600032 / Guindy, Chennai - 600032  
फ़ोन/Phone: +91 44 22254780, Ext.802, 250

ई. मेल/Email: [cmpaf@cipet.gov.in](mailto:cmpaf@cipet.gov.in); वेबसाइट/Website: [www.cipet.gov.in](http://www.cipet.gov.in)

**SECTION: I****INTRODUCTION**

Central Institute of Petrochemicals Engineering & Technology (CIPET) formerly known as Central Institute of Plastics Engineering & Technology (CIPET) is an ISO 9001:2015 QMS, NABL, ISO/IEC 17025:2005 accredited premier National Institute devoted to Skill Development, Technology Support, Academic & Research (STAR) activities for the growth of petrochemicals & allied industries in the country. CIPET was established by Government of India in 1968 at Chennai.

Head Office of CIPET is in Chennai. Presently, CIPET has 46 Centres across the Country. Institute of Petrochemicals Technology (IPT) at Ahmedabad, Bhubaneswar, Chennai, Jaipur, Kochi, Lucknow & Raipur; Centre for Skilling & Technical Support (CSTS) at Ahmedabad, Agartala, Amritsar, Aurangabad, Baddi, Balasore, Bhopal, Bhubaneswar, Bhagalpur, Chandrapur, Chennai, Dehradun, Guwahati, PWMC-Guwahati, Gwalior, Hajipur, Haldia, Hyderabad, Imphal, Jaipur, Kochi, Korba, Lucknow, Madurai, Murthal, Mysore, Navsari, Sanad, Raipur, Ranchi, Valsad, Vijayawada, Varanasi; Sub-Centres at Pallakad, Paradeep & Tamot; School for Advanced Research in Polymers (SARP) at LARPM – Bhubaneswar; ARSTPS-Chennai, APDDRL-Bengaluru and upcoming Centres at Bihta, Ayodhya, Jammu, Nasik & others. The number of Centres likely to increase in near future.

All the state-of-the-art Centres are equipped with excellent infrastructure facilities in the areas of Design, CAD/CAM/CAE, Tooling & Mould Manufacturing, Plastics processing, Testing and Quality Assurance with plan fund support from Government of India. The infrastructure facilities in terms machinery, equipment and technology are continuously upgraded and modernized in tune with needs of plastics & allied industries.

CIPET renders Technology Support Service in the areas of design, tooling, plastics processing and testing and quality assurance in India and abroad. CIPET has been in the forefront of strengthening the technological capabilities and has been constantly building capacities and leveraging its expertise, calibre and skill sets to meet the emerging and evolving needs of the industries.

CIPET works in close liaison with industries to implement its initiatives in the areas of Polymer and allied industries in accordance with the environmental policies of the country. CIPET's sustained efforts in creating awareness on environmental issues towards plastics and plastics waste management has been very well received by the industry.

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SECTION: II

**SCOPE OF THE WORK FOR GROUP MEDICAL HEALTH INSURANCE POLICY**

- (i) Policy will be known as **VOLUNTARY GROUP MEDICAL HEALTH INSURANCE POLICY** for CIPET employees.
- (ii) Medical Insurance Cover of Rs. 05 Lakh per family.
- (iii) Coverage of Non-admissible Medical expenses during the in-patient/hospitalization period to a maximum tune of Rs. 10,000/- per family per year.
- (iv) No age restriction for a member to join the Voluntary Group Medical Health Insurance Policy.
- (v) Family definition: Self, Spouse - 01, Children-02 (below 25 years) and Parents-02 (Self/Spouse) with the liberty to get the other member covered on payment of extra premium at the time of inception of the policy.
- (vi) No waiting period. Medical insurance coverage will commence from day one.
- (vii) Pre-existing diseases also to be covered.
- (viii) Maternity coverage for the maximum cap for Normal delivery - Rs. 40,000/- and for C-section (Cesarean) - Rs. 60,000/- per family per year.
- (ix) Policy will continue till the date of Relieving of employee from the services of CIPET on account of retirement/superannuation/VRS/resignation/CRS/other or may continue till the end of the policy on deposition of the entire premium amount in advance.
- (x) Flexibility w.r.t. entry/exit of the Policy holder during the currency of the policy period on payment/return of proportionate premium for the remaining period.
- (xi) Provision for Buffer limit of Rs. 10 Lakhs to meet the expenses of Critical ailment in the case emergency when the insurance amount get exhausted. Applicability of the maximum limit for individual will be decided by the Institute depending upon the exigency.
- (xii) Coverage of Dental treatment in the case of Accident.
- (xiii) Coverage of Eye Ailment diseases including spectacles to a maximum tune of Rs.25,000/- (cost of spectacles on actual basis capped to a maximum tune of Rs. 4000/-) per family per year.
- (xiv) Pre-hospitalization coverage - 30 days & post hospitalization/in-patient treatment coverage - 60 days from the date of discharge. During the said period, Consultation Fee, Medicine, Diagnosis/Lab tests will be reimbursed.
- (xv) Provision for transfer of policy to next of Kin/Spouse on demise of the Policy Holder till the expiry of the policy.
- (xvi) Grievance Redressal Mechanism to be specified.

## Section :2

**SCOPE OF THE WORK FORGROUP MEDICAL HEALTH INSURANCE POLICY**

- (xvii) Codified Checklist to be provided to the individual for claiming the reimbursement of Medical Expenses and others.
- (xviii) Coverage of Day Care treatment as per the IRDA guidelines.
- (xix) Room Rent (each room) per day by default 1% of sum insured. For ICU - room rent (per day) on actual basis capped to Maximum of 4% of sum insured.
- (xx) OPD not covered.
- (xxi) Internal & External congenital Disease covered under life threatening situation.
- (xxii) No hidden exception/exclusion and policy holder can avail the above mentioned services under all circumstances during the currency of the policy.
- (xxiii) All other terms and conditions shall be as per Standard Group Medclaim Policy.
- (xxiv) Age group wise tentative detail of the number of Regular Employees and their family members are given in below mentioned table:

Sl.no	Age group	No of employees	Spouse	Children	Parents
1	18 year to 25 year	0	0	0	0
2	26 year to 30 year	2	1	1	4
3	31 year to 35 year	24	19	13	48
4	36 year to 40 year	49	47	71	89
5	41 year to 45 year	57	55	146	98
6	46 year to 50 year	40	38	153	59
7	51 year to 55 year	20	19	96	28
8	56 year to 60 year	23	22	62	24
	Total	215	201	319	350

**SECTION: III**

**GENERAL TERMS & CONDITIONS OF VOLUNTARY GROUP MEDICAL HEALTH INSURANCE POLICY**

- 1) Central Institute of Petrochemicals Engineering & Technology (CIPET), a premier institute in the field of Petrochemicals Engineering & Technology having pan India presence, invites E-tender from the reputed and registered Companies who are working/providing services in the field of Medical Health Insurance for availing their services for getting a comprehensive Voluntary Group Medical Health Insurance Policy for the employees of the Institute (CIPET).
- 2) **Number of minimum employees to be considered as 200.** The number of person willing to avail the benefit of the policy will be flexible depending the premium and benefit imparted by the Medical Health Insurance providing Company.
- 3) On finalization of the said tender for Voluntary Group Medical health Insurance Policy consent from the Contractual Employees shall also be obtained. Tentative detail w.r.t. age group wise employee and their family details is given in the Scope of Work. In this regard, **Section - II** of the Tender document may be referred.
- 4) On-line Tender is invited in two Bid systems i.e. Technical Bid and Financial/ Bid for continuation of the existing Group Medical health Insurance Policy as existing policy is effective till 29.03.2025 and due for renewal w.e.f. 30.03.2025. Tenderer/Bidders are required to submit the Technical Bid and Financial Bid separately.
- 5) Technical Bid should contain the desired information/documents as mentioned in Clause -15 including the information desired in **Section-IV** (Technical Bid).
- 6) Financial Bid should contain the premium amount only and the same need to be quoted in GeM portal only. For reference specimen copy is enclosed as **Section - V**.
- 7) Technical Bid should be submitted by the bidder strictly as per Bidder eligibility criteria with documentary evidence prescribed thereto (Section-IV). Each page of the tender documents should be signed and stamped by the authorized signatory of the Companies as a mark of acceptance of the Scope of work/services, and general terms and conditions of the tender under reference, which need to be uploaded on GeM portal.
- 8) CIPET reserves the right to modify/relax any of the terms & conditions of the tender at any point of time prior to the deadline for submission of bids, the Purchaser may, for any reason, whether at their own initiative or in response to a clarification requested by a prospective bidder, modify the Bidding Documents by amendment.
  - (i) In order to afford prospective Bidders reasonable time in which to take the amendment into account in preparing their bid, the Purchaser may, at their discretion, extend the deadline for submission of bids.
  - (ii) Amendments/corrigendum / addendum / clarification/latest updates, if any will be uploaded on CIPET website: [www.cipet.gov.in](http://www.cipet.gov.in) and on GeM portal.
  - (iii) It is the bidders responsibility to visit the CIPET website: [www.cipet.gov.in](http://www.cipet.gov.in) frequently to know the latest updates/ amendments/corrigendum / addendum / clarification if any.
- 9) No Bidder shall contact/correspond/communicate the Purchaser on any matter relating to submission of the Financial Bid at any time.

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- 10) The terms & conditions of the Technical Bid will also be the part of the agreement. The selected bidder shall undertake to abide by all rules, regulations and laws and shall agree to keep itself liable and responsible for any such violation directly before **Director General CIPET/power delegated to the Authority**.
- 11) Bids once submitted shall not be allowed to be withdrawn. Any default after acceptance of bid shall be deemed to be non-compliance of the terms of contract and would be liable to be forfeiture of EMD deposit and cancellation of contract.
- 12) **Technical Bid** of the on-line received Tender from the Bidders/Tenderer will be opened on the specified date as mentioned in the Tender Notice. If, the date of tender opening, by any chance happens to be a holiday, the tender will be opened on the next working day at the stipulated time. However, date of opening of the Financial Bid shall be intimated to the Technically Successful Bidder/Tenderer only.

**13) EARNEST MONEY DEPOSIT (EMD):**

- (i) Earnest Money Deposit (EMD) of Rs. 50,000/- (Rs. Fifty Thousand Only) to be deposited in the form of Demand Draft drawn on any scheduled bank in favour of "CIPET Head Office" payable at "Chennai". However, scanned copy of the same to be uploaded along with the copy of the Technical Bid document. Original DD to be deposited in the office of the Principal Director (Admin), Admin Department, CIPET Head Office, Guidy, Chennai - 600032 maximum within 03 of the Last Date of submission of bid on GeM portal. CIPET will not be responsible for postal delay, if any.
- (ii) Bid received without EMD in the specified mode or without valid documents w.r.t. exemption related to deposition of EMD, will not be considered.
- (iii) Bidder claiming the exemption w.r.t. non-submission of EMD should submit the valid document issued by the Authorized/Competent Government Body.
- (iv) EMD of the unsuccessful parties will be returned within a specified period on completion of the tender process and on receipt of a written request from the parties/bidder in this regard.
- (v) Bidders registered with the Central Purchase Organization, National Small Industries Corporation (NSIC), MSME, other Statutory body are exempted from paying the EMD subject to production of the valid documents.
- (vi) Withdrawal is not allowed after submission of tender. EMD of the successful bidders who fail to honor the acceptance of Letter of Intent/Work order with prescribed terms & conditions shall stand forfeited. No representation in this regard shall be entertained by this Institute.
- (vii) EMD will not earn any interest during its pendency with CIPET Head Office-Chennai. EMD of the successful bidder will be returned on execution of the agreement with CIPET for the said policy.

- 14) Duly attested and scanned copy of the below mentioned essential documents need to be uploaded on GeM portal along with the Tender documents of Technical Bid:
- (i) Copy of the IRDA License along with renewal receipt.
  - (ii) PAN Card of the agency
  - (iii) GST No Registration copy
  - (iv) Copy of Authorization letter for signing the Tender Document
  - (v) Documents related to Minimum 05 years' experience in the related field.
  - (vi) State wise list of the empanelled hospitals & diagnostic Centres.
  - (vii) Turnover should not be less than 10 Crore in each Financial Year of the last three years i.e. 2021-22, 2022-23 & 2023-24 (each). To substantiate the claim company is required to enclose the audited copy of the Balance Sheet.
  - (viii) Income Tax Return filed for the Financial Year 2021-22, 2022-23 & 2023-24.
  - (ix) Separate sheet to be enclosed for specific Grievance Redressal Mechanism related to reimbursement of the claim & others.
  - (x) Undertaking, on Non-judicial Stamp paper of Rs. 100/- (duly notarized) that "The Company has not been blacklisted by any of the departments/organizations of the Government of India/ State Government Departments/ Autonomous body/ Public Sector Undertaking/ Co-operative Societies/ Society registered under prevailing Society Act of the India & Major/reputed Private Organization running his/her/their business in Indian Territory.
  - (xi) Further, it is stated that neither any criminal/fraud case is pending/contemplated nor convicted in any Criminal/fraud case by the Court of Law.
  - (xii) Duly signed Copy of the Tender document including Scope of Work as a mark of acceptance of the Terms and Conditions of the Tender.
  - (xiii) Enclose Checklist w.r.t. to the documents needed for reimbursement of Medical Expenses & others.
- 15) Tender Form without EMD will not be accepted. Tenderer claiming exemption should submit valid documents regarding exemption from deposition of EMD as mentioned in Clause-14. Failing which tender/bid is liable to be rejected.
- 16) Payment of premium amount on Yearly basis.
- 17) For acceptance of the Terms and Conditions of the Tender Bidders/Tenderer are required to sign on all pages of the Tender documents and documents enclosed thereto.
- 18) If needed and demanded by CIPET, L-1 (lowest bidder) is required to provide the employee wise premium rate.

- 19) Attempt to bring outside influence during pre-tender process/currency of the Tender will lead to cancellation of the Bid/Tender.
- 20) For Scope of the Work w.r.t. Voluntary Group Medical Health Insurance Policy for CIPET Employees may refer Section - II of the Tender document.
- 21) CIPET reserves the right to cancel the tender fully/in part at any time during the tender process/after award of the contract at its own discretion.
- 22) Last date of receipt of the E-tender/document is **04.03.2025**. CIPET will not be responsible for none uploading the On-line tender on GeM Portal before the Last Date of filling of the tender due to technical reason/other reason.
- 23) Initially the period of Policy will be for a period of one years from the date of issue which may extended for a period of 01 (one) years with mutual consent of both the parties with same terms & conditions of coverage. Decision with regard to extension of the Policy period will depend upon the satisfactory services being provided by the Insurance Company during the policy period. The decision of CIPET in this regard will be final.
- 24) Voluntary Group Medical Health Insurance Policy (GMHIP) will automatically end on completion of the 01 (one) year if, no written communication w.r.t. extension of Policy period made by CIPET. No further communication in this regard will be entertained.
- 25) In the case of any dispute or differences arising between the institute and Insurance Company relating to any matter arising out or connected with this agreement, such dispute or differences shall be referred within the Jurisdiction of Court, Chennai (Tamil Nadu) only.

**26) ARBITRATION:**

If any dispute(s) or difference(s) of any kind whatsoever arise between the Parties hereto in connection with or arising out of this Contract, the Parties hereto shall negotiate with a view to its amicable resolution and settlement. In the event no amicable resolution or settlement is reached within a period of thirty (30) days from the date on which the dispute(s) or difference(s) arose, such dispute(s) or differences shall have the exclusive jurisdiction of the Chennai Court of Law. The arbitration shall be conducted in accordance with the Arbitration and Conciliation Act, 1996 and the Venue of arbitration shall be in Chennai Jurisdiction of dispute. The existence of any dispute(s) or difference(s) or the initiation or continuance of the arbitration proceedings shall not permit the Parties to postpone or delay the performance by the parties of their respective obligations pursuant to this Contract.

**28. CIPET reserves the right to:**

- a. Accept / Reject any of the bid in full or part thereof.
- b. Reject any or all the bid tender in part or full without assigning any reason thereof.

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**SECTION:IV****TECHNICAL BID**

**DESCRIPTION:** Providing Voluntary Group Medical Health Insurance Policy for CIPET employees.

Sl. No.	Particulars of the information/Documents provided	
1.	Name of the Company	
2.	Postal address	
3.	Telephone No. with STD code	
4.	Copy of the Authorization letter for signing the Tender documents	
5.	Contact Person Mobile No./E-mail	
6.	Undertaking, on Non-judicial Stamp paper of Rs. 100/- (duly notarized) regarding non-blacklisting of the Company (Clause - 15 (x))	
7.	Copy of the IRDA License along with renewal receipt	
8.	Copy of PAN (Permanent Account Number)	
9.	Copy of GST No. Registration	
01	Document Related to 05 (five) years experience in the field of Medical Health Insurance experience in the field of Medical	
11.	Copy of Balance Sheet for the Annual Turnover 10 Crore/ more during the FY 2021-22,2022-23 & 2023-24	
12.	Copy of Income Tax Return for the last 03 (three) years	
13.	State wise list of the Empanelled hospitals & diagnostics Centres.	

14.	Copy of the Specific Grievance Redressal Mechanism	
15.	Copy of Checklist regarding Reimbursement Claim	
16.	Copy of the duly signed copy of the Tender Form	
18.	Demand Draft No. & Date for EMD of <b>Rs. 50,000/-</b>	
19.	Validity of offer	120 days

**DECLARATION**

I \_\_\_\_\_ son/daughter/wife of Shri/Smt.-----  
--Proprietor/Director/Authorised signatory of the agency mentioned above is competent to sign this declaration and execute this tender document

I have carefully read and understood all the terms and conditions laid down in the tender and undertake to abide by them.

The information/documents furnished along with the above bid/application are true and authentic to the best of my knowledge and belief. I am well aware of the fact that furnishing of any false information/fabricated document would lead to rejection of my tender/bid at any stage besides liabilities towards prosecution under appropriate law.

**Date:**  
**Place:**

**Signature of the Tenderer**

**SECTION:V**

**SPECIMAN COPY**

(However rate to be quoted in the specified column of Financial Bid at GeM portal only)

<b>Premium rate to be quoted in Indian Rupees for each individual family</b>		
<b>Type of Premium</b>	<b>Amount to be quoted in figure(in Rupees)</b>	<b>Amount to be quoted in words (in Rupees)</b>
<b>Annually</b>	xxxx	xxxx