



**भारतीय सूचना प्रौद्योगिकी संस्थान सोनीपत**  
**INDIAN INSTITUTE OF INFORMATION TECHNOLOGY SONEPAT**  
(An Autonomous Institute of National Importance under Act of Parliament)  
**SONEPAT-131029 (HARYANA)**

Ref. No IIITSNP/Tender/2023/01

Dated: - 27.09.2023

**TENDER NOTICE**

**CASHLESS MEDICAL INSURANCE SCHEME**

BID DOCUMENTS FOR INDIAN INSTITUTE OF INFORMATION TECHNOLOGY  
SONEPAT CASHLESS MEDICAL INSURANCE SCHEME

**METHOD OF SUBMISSION OF BID AND OTHER CONDITIONS:**

**The bids are to be submitted in two parts, in sealed covers.** Failure to do so would result in rejection of such bids. All bids shall be prepared in English language only. The proposal complete in all respects should reach the **Director, Indian Institute of Information Technology, Sonapat, I-TEC, Techno Park, Sonapat Campus, Plot # 4-B, Rajiv Gandhi Education City, Rai, Sonapat-131029, Haryana** on or before **18.10.2023** up to 5.00 PM.

The last date for receipt of the bids and time for opening of the Part-I of the bids in the presence of the officials/representatives of the Insurance Companies who may wish to be present to attend the bid opening is mentioned below. Part-II of the bid of the qualified Insurance Companies will be opened on **01.11.2023** at 11:00 AM. Incomplete bids shall be summarily rejected.

The Technical bids will be evaluated by the Committee duly constituted by IIIT Sonapat. Financial bids of only the technically accepted offers shall be opened before the successful bidders. Following schedule will be observed in this regards.

1. Request for participation in Pre-Bid meeting : **03.10.2023 (up to 5:00 PM)**  
(Through Email: **sonepatiiit@gmail.com**)
2. Pre bid meeting : **05.10.2023 (at 3.00 PM)**
3. Last date for Submission of Bid Documents : **18.10.2023 (at 5:00 PM)**
4. Opening date of Technical Bids (Qualifying Criteria): **27.10.2023 (at 11:00 AM)**
5. Opening & Evaluation of Financial Bids : **01.11.2023 (at 11:00 AM)**

The bids should be valid for at least 90 days from the last date of opening of technical bids.

## 1. Key Features

The Key features for health insurance plan includes:

- 1.1. Health Insurance Scheme would be required for about **24** employees (approximately) and all their dependents ( $\pm 10\%$  variation) and **800** students approximately ( $\pm 10\%$  variation).
- 1.2. Premiums for insurance coverage: IIIT Sonapat will pay a regular insurance premium for Health insurance during the coverage period.
- 1.3. Direct billing to service providers: The Insurer will ensure direct settlement of bills and claims with hospitals and medical service providers.
- 1.4. Accessibility to health insurance services: The administrative set-up should ensure access to health insurance information and services to all the beneficiaries of IIIT Sonapat.
- 1.5. The scheme: The scheme will include the participation of all public & private sector health service providers.
- 1.6. The Insurance Company must be in the Group Medical Insurance business in India at least for Ten years as on scheduled date of bid opening.

## 2. Terms and conditions

- 2.1. **Submission procedure:** Sealed envelope (as mentioned below) and super scribed as “**Bid for Group Health Insurance Policy for IIIT Sonapat**”.

The envelop should contain:

- i. Duly completed covering letter as per Annexure-II on official letter head
  - ii. Technical Bids as per Annexure-I, Annexure-III, Annexure-V and the terms & conditions duly signed
  - iii. Relevant supporting documents of technical bid, if any.
  - iv. The financial bid as per Annexure-IV and IV.
- 2.2. The sealed envelope should reach the office of **Director, IIIT Sonapat** by the deadline. Those who send the bid documents by Post / Courier have to ensure that the documents reach before the prescribed time and date. The Institute will not take any responsibility under any circumstances for courier / postal delays.
  - 2.3. One authorized representative of the bidder may be present while opening the Bid.
  - 2.4. Financial bids of technically qualified parties shall be opened as per schedule.
  - 2.5. The technical evaluation committee of the institute constituted for the said purpose shall assess the ability and credential of the service provider, before deciding on the Technical and financial documents will be issued to only those firms who will be recommended by the said committee for the said purpose.

- 2.6. The bidder should sign on each page of the document.
- 2.7. Bid which are not in conformity with the requirement of the institute shall be rejected, without assigning any reason whatsoever.
- 2.8. All the regular serving employees of IIIT Sonapat irrespective of their age shall be eligible to join the scheme.
- 2.9. The scheme should have provision for addition / deletion of employees to the employees throughout the year on prorata basis.
- 2.10. The qualified company/ service provider shall have at its own cost, comply with the provisions of orders & notifications issued by IRDA and Government, from time to time.
- 2.11. In case of any unsatisfactory service, suitable penalty as deemed fit to be decided by the competent authority of IIIT Sonapat shall be levied after issuing notice/ giving chance to the service provider for rectification.
- 2.12. In case of any failure for settlement of any claim as agreed upon by the service provider, within a reasonable time frame to be decided by the competent authority of IIIT Sonapat, suitable penalty shall be instituted.
- 2.13. The contract shall be initially for a period of 01 year which is further extendable for up to another 02 years on annual basis on the basis of satisfactory performance and on mutual agreement on same terms and conditions, which is also liable to be terminated in case of any unsatisfactory services or lapses of any kind, with one months' notice.
- 2.14. The Notification of award will be issued with the approval of the Competent Authority. The terms of Agreement will be discussed with the representatives of the successful Insurance Company and the Company is expected to furnish a duly signed Agreement proposed by IIIT Sonapat in duplicate within 3 days of the letter of intent (LOI), failing which the contract may be offered to the next bidder in order of merit. IIIT Sonapat reserves the right to modify/change/alter any terms and conditions prior to signing of the agreement.
- 2.15. The Insurance Company shall have to continue the policy till the policy completion date without asking any additional premium, except addition of members on pro rata basis.
- 2.16. The Institute shall not be responsible for any delay in submission of Bids. The Institute reserves the right to accept or reject any bid or cancel the bid without assigning any reason thereof. Institute's decision in this regard shall be treated as final. No correspondence in this regard will be entertained.
- 2.17. Conditional bids shall not be considered and will be rejected out rightly.

- 2.18. The Institute reserves the right to reject any or all the bids submitted by the bidders at any time or relax/withdraw/add any of the terms and conditions contained in the bid Documents without assigning any reason thereof.
- 2.19. Any subsequent Updates, Addendums, Corrigendum etc., if any, will be published only on the Institute website [www.iiitsonapat.ac.in](http://www.iiitsonapat.ac.in). All bidders are required to regularly check the websites for any update(s).
- 2.20. Any dispute or difference which may arise shall be resolved through conciliation and arbitration proceedings, the same shall be referred to the Director, IIIT Sonapat for settlement whose decision shall be final and binding.
- 2.21. Any dispute will be subject to Sonapat jurisdiction only.

### **3. Special terms and Conditions**

- 3.1. There shall be a dedicated helpline (24x7) from the TPA of Insurance Company available and the contact details including the name of contact person, contact numbers and postal/email address, shall be furnished in the Bid.
- 3.2. If there is any reimbursement to the employees/beneficiaries of the scheme, the same should be paid directly to the employees within 30 days on receipt of bills, the service provider shall be responsible for ensuring the smooth process. In case of delay of in the reimbursement of claims, the service provider will be liable to pay a penalty of **Rs. 100/-** per day.
- 3.3. The response time by the TPA at the time of admission and discharge shall be maximum up to 4 hours.
- 3.4. Reports including claim of the employees and the details of settlement are to be furnished to the institute on monthly basis or as and when required by the institute.
- 3.5. Cashless facility should be provided in at least 3 hospitals in Sonapat. Name of such hospitals to be provided.
- 3.6. The insurance company shall arrange to issue membership card to each insured person/family directly at their cost. The process can be facilitated by IIIT, Sonapat.
- 3.7. Bidder has to submit declaration along with the Technical Bid stating that they have not been Black-Listed/De-Listed or are put to any holiday by any Indian Institutional Agency/Government Department/Public Sector Undertaking in the last three years. In case of being Black listed by any of the Institutions, details of the same be furnished. Moreover, certification that no restraints order has been passed by the competent court of law may also be furnished.

**4. Documents to be furnished along with the Bid:-**

- 4.1. Certified copy of IRDA accreditation certificate.
- 4.2. Details of Third Party Administrators (TPA)
- 4.3. A draft copy of Group Health Insurance Policy.
- 4.4. List of Government / Semi-Government / Govt. of India Undertaking/ Autonomous Body or Private Body for which such Insurance Scheme has been provided along with the proof.

<u>Annexure I</u>			
Basic Technical Details			
1	Name of the Insurer:		
	Complete Address:		
	Phone No.		E-mail ID
2	Name of Contact Person/ Representative of		
	Insurer and Designation		
	Phone No.:	Mobile No.:	
3	Company Registration Details:		
	(a) Under Companies' Act/Partnership Act		
	(b) IRDA		
	(c) PAN No.		
	(d) GST Registration No.		
	(Enclose relevant documents)		
4	Details of TPA: (Enclose the relevant documents. E.g. Agreement, Terms of TPA with the Insurer, etc.)		
5	List of Network Hospitals:		
6	Names and Contact Details of two Clients/Organizations of repute against whom such a group insurance policies have been issued: (Enclose the relevant contract/policy documents)		
i)			
ii)			
7	Audited Annual Accounts of last three financial years (2020-21,2021-22, 2022-23)		
8	Insurer wishes to provide any other information in support of its credential may furnished separately		

Note: Please use separate sheets if the space is not sufficient and indicate the column number. Authenticated certificates are to be produced in support of respective items.

(To be printed on office letter head)

To

Director  
Indian Institute of Information Technology  
Sonapat – 131029 (Haryana)

**Subject: Offer of Bid for covering the Group Health Insurance Cover to Employees and Students of IIIT Sonapat.**

Dear Sir,

In reference to above, I/We enclose our irrevocable Bid documents for Group Health Insurance of IIIT Sonapat.

I/We hereby further declare that I/We have carefully read and understood the terms and conditions on account of above referred Bid document including instructions and all other related contents stated therein and accordingly we are submitting our bid for providing the said services.

Thanking you,

Yours sincerely

(Signature of Authorized Person)

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Contact/Mobile No. \_\_\_\_\_

Seal

**TECHNICAL BID FOR GROUP HEALTH INSURANCE POLICY FOR  
IIIT SONEPAT  
EMPLOYEES & THEIR FAMILY MEMBERS AND STUDENTS**

Technical Details				Remarks
Group Name	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY			
Location	Sonepat			
Commencement Date	As decided by Competent Authority	Period	One Year	
Insured Group Details				
Employee Strength As on	<b>20.09.2023</b>			
No. of Employees	<b>24 (Approx.)</b>			
No. of Dependents	<b>All dependents</b>			
Students	<b>800 (Approx.)</b>			
Family Definition	Employee, Spouse, parents, sisters, widowed sisters, widowed daughters, brothers, children, step children, divorced /separated daughter and step mother wholly dependent upon the employee and are normally residing with the employee.			In case of son, the coverage will be till he starts earning or he attains the age of 25 years, whichever is earlier. In case of daughter, the coverage will be till she starts earning or gets married, whichever is earlier irrespective of the age. Dependency and other criteria to be decided as per Government of India Medical attendance rules.
Maximum Age	Not Applicable			
Sum Insured bands	Rs. 10.00 Lakh (Per Employee) Rs. 1.00 Lakh (Per Student)			Student avail the basic insurance cover and not eligible for the buffer
<b>Corporate Buffer</b>	Rs. 50,00,000/-			



**INDIAN INSTITUTE OF INFORMATION TECHNOLOGY SONEPAT  
FINANCIAL BID  
FOR  
GROUP HEALTH INSURANCE POLICY FOR IIIT SONEPAT  
EMPLOYEES & THEIR FAMILY MEMBERS  
AND  
STUDENTS' CASHLESS MEDICAL INSURANCE  
SCHEME**

**OPTION-1**

Sr. No.	Particulars	Total Premium
1	Premium for coverage of Rs.10.00 Lakh per family for a period of one year	
2	GST	
Total in Figures		
Total in Words		

**OPTION-2**

Sr. No.	Particulars	Total Premium
1	Premium for coverage of Rs.1.00 Lakh per student for a period of one year	
2	GST	
Total in Figures		
Total in Words		

Note:

1. All terms & conditions as stated in the bid Document.
2. Conditional bids are not acceptable.
3. Bids submitted in the above format is only acceptable

**Name and Signature of Authorized Person**


Seal

Annexure-V  
TERMS OF REFERENCE

Terms of Policy Execution:		
	Item	Yes /No (with remarks, if No)
1.1	Third Party Administrator (TPA)	
1.1.1	Mandatory TPA: An agency licensed by Insurance Regulatory and Development Authority (IRDA) must be engaged by the Insurer as TPA for providing Cashless facility and reimbursement of claims to insured persons under this policy.	
1.1.2	Helpdesk at IIITSONEPAT: For smooth processing of claims, a staff of TPA must be stationed at IIITSONEPAT on a regular basis, at least twice in a week on Tuesday and Friday, during office hours. For this purpose, unless otherwise decided by IIITSONEPAT, a seating place/room with a table and chair shall be provided by IIITSONEPAT during the policy period. The help desk must provide the necessary list of documents well in advance to the employees. A timeline for the payment should be followed if all the documents are in order. Starting from the day the documents are accepted by the insurance provider, the reimbursement must be made within a defined period. Beyond which, a penalty @ Rs.500/- per day shall be imposed on the bidder. The penalty amount shall be forfeited from the performance bank guarantee submitted by the bidder.	
1.2	Cashless Treatment	
1.2.1	Network Hospitals: TPA must provide list of its Network Hospitals in Sonepat city and rest of India. L1 bidder must have reputed hospital in their network. The committee constitute in this regard may evaluate the bid on the basis of better coverage of hospital in the network of the bidder.	
1.2.2	Insurer must provide Cashless facility through its TPA, which will help the insured to avail hospitalization benefits without any advance payment. Cashless treatment means a facility whereby the TPA agrees, on the insured's request, to settle the admissible claim directly with the network hospital. Any expense in excess of the admissible claim amount will, however, be borne by the insured himself/herself.	

1.2.3	<p>Mode of Cashless Treatment: Claims in respect of Cashless access services will be through the agreed list of networks of hospitals / nursing homes provided by the Insurer/TPA. The TPA shall, upon getting requisition in writing or verbal (by toll free number 24x7 for cash less), as applicable, from the individual insured under this policy, will issue a pre-authorization letter / guarantee of payment letter to the hospital /nursing home mentioning the sum guaranteed as payable and also the ailment for which the person is seeking to be admitted as a patient. If cashless service is not received in any of the hospitals in the network of the, a penalty @ Rs. 50,000/- shall be imposed on the bidder. The penalty amount shall be forfeited from the performance bank guarantee submitted by the bidder.</p>	
1.2.4	<p>In case an insured does not avail the cashless scheme, her claim is to be reimbursed as per rules.</p>	
1.3	<p><b>Non-Network Hospitals or Non- Cashless Treatment:</b>  In case of non-cashless treatment, as per the conditions of the policy, reimbursement shall be made by the Insurer/TPA. In such cases, the insured individuals shall intimate to TPA prior to treatment. In case of emergency, the intimation in the form of email/SMS/phone shall be made within 24 hours of hospitalization. Reimbursement against such treatment will be made within 30 (thirty) days from the date of discharge from the Hospital. Documents to be provided will be specified by the TPA.</p>	
1.4	<p><b>ID Card:</b> Identity Cards/Health Cards shall be issued by the Insurer/TPA to all the persons covered under the policy within a week from the date of commencement of policy. In case of employees, a separate Identity Cards/Health Cards card must be issued to each member of the family within 30 days from the date of issuance of Letter of Award. If there is a delay in the issuance of ID Card by the Insurer/TPA, the ID card issued by IITSONEPAT to its employees must be honored in all the Network hospitals. In case of family members of IITSONEPAT employees, any ID Card such as Driving License, Voter ID, PAN Card, Passport, Student ID Card, accompanied by the employee's ID Card should be honored.</p> <p>The health card for family/dependent is mandatory. If not issued within the defined time limit, a penalty @Rs. 500/- per day shall be imposed on the bidder.</p>	

1.5	Customary & Reasonable Charge: Rate of reimbursement under this policy shall be the rate which is consistent with the prevailing rate in an area or charged in a certain geographical area for identical or similar services without any upper cap in TPA's Network Hospitals.	
1.6	Sum Assured	
1.6.1	Basic Sum Insured: Basic sum insured for employees' policy is Rs. 1000000/- (Rupees Ten Lakhs) per family.	
1.6.2	Top-up Sum Insured: This shall be allowed for the employees' policy. An employee may opt for top-up in blocks of Rs. 1 Lakhs, over and above the basic sum insured.	
1.6.3	Floater Sum Insured: Under the employees' policy, the total sum insurance (basic + top-up) of an individual family shall be utilized on family floater basis. This means the sum insured is available for any one or all members of the employee's family.	
2. Coverage		
Subject to the terms/conditions, coverage, exclusions and definitions contained herein or endorsed, the Insurer shall undertake that if during the period of contract or during the continuance of this policy by renewal any Insured Person shall contract any disease or suffer from		
any illness or sustain any bodily injury through accident, the Insurer will pay for all such expenses as mentioned in the agreement to the hospital / nursing home or the insured person through the TPA.		
2.1	<b>Persons Covered:</b>	
2.1.1	Employee and Family: The policy is based on principle of Floater Sum Insured. Employee under this policy means both the current employees and their respective families as recorded in the personnel file of the employee of IITSONEPAT. In Annexure IV, age-wise statistics of employees and their dependents are provided.	
2.1.2	Inclusion of new employee: Subject to payment of pro-rata premium, coverage should be provided to newly appointed employees and their families. The terms and conditions for these members shall be the same with other members of the policy. The premium for a new employee shall be fixed at the quoted rate.	
2.1.3	<b>Ex-Students and Ex-employees:</b> In case an employee leaves the Institution before retirement, the policy shall continue to be in force till the end of the current policy period or utilization of sum insured, whichever is earlier. In case, the policy is renewed for further periods, these members will not be included in the policy.	

2.2	<b>Expenses Covered</b>	
2.2.1	Treatment system will cover only Allopathic treatment.	
2.2.2	Upper limit on reimbursements: Unless it is stated otherwise in any of the following clauses, the reimbursements shall be made as per actuals without any upper limit up to the sum insured of the individuals.	
2.2.3	Pre-existing diseases: All pre-existing conditions must be included.	
2.2.4	Doctors' fee: Surgeon, Anesthetist, Medical Practitioner, Consultants' Specialist fees, and any such fee paid to the doctor shall be reimbursed as per actuals	
2.2.5	Investigation, Treatment, Drugs, etc. charges: MRI, ECG/EEG, Endoscopy, gastro, PET Scan, CT scan, Endoscopy, Ultra sound, Anesthesia, Dialysis Chemotherapy, Radiotherapy, Arteritis, blood sugar, BP, cardiac disease, glaucoma ,cataract, anxiety/depression, lump/cancer and related disease, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials, X- ray, Cost of Prosthetic devices implanted during surgical procedure, relevant Laboratory/ Diagnostic tests, X-Ray and any such medical expenses related to the treatment shall be reimbursed as per actuals.	
2.2.6	Cost of artificial appliances: Cost of artificial appliances including hearing aid, artificial joints, pace maker, artificial limbs, etc. shall be reimbursed as per actuals.	
2.2.7	Room & Other Charges: (a) Room: Room expenses as provided by the Hospital/nursing home not exceeding Rs. 10,000/- per day (Max) or actuals, whichever is less. (b) Nursing: 10% of room rent or actual whichever is less. (c) Dressing: 10% of room rent or actual whichever is less. (d) Service Fee: 10% of room rent or actual whichever is less.	
2.2.8	Intensive Care Unit (ICU): Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses not exceeding Rs. 20,000/- per day, or actuals, whichever is less.	
2.2.9	Pre-hospitalization: Pre-hospitalization medical charges up to 30 days period immediately before the insured's admission to hospital for that illness shall be covered	
2.2.10	Post hospitalization: Post hospitalization medical charges up to 180 days period immediately after the insured's discharge from a hospital shall be covered.	

2.2.11	Day Care Treatment: Surgery (such as laparoscopy, lithotripsy, tonsillectomy, dental surgery, prostate, etc.), OPD fee and related expenses such as ( cost of medicines/test) upto 60 days, and other procedures (intravenous medication, blood transfusion, haemo dialysis, etc.) which do not require booking a hospital room will also be covered.	
2.2.12	Domiciliary hospitalization is included as defined below.	
2.2.13	Maternity (a) Maternity Benefit: Reimbursable up to Rs. 1,00,000/- per case. (b) New born babies shall be covered from the day 1.	
2.2.14	Ambulance service: Ambulance service @ 2% of the sum insured or actual, whichever is less, for every shifting of a patient from residence to hospital vice-versa or from one Hospital/Nursing Home to another Hospital/Nursing Home in connection to hospitalization must be allowed.	
2.2.15	Hospitalization of Organ donor: Hospitalization expenses incurred on the donor (not the cost of organ) during the course of organ transplant to the insured person shall be covered.	
2.2.16	Insurer's Liability: The Insurer's liability in respect of all claims admitted during the period of Insurance shall not exceed the sum insured.	
3.0	<b>Exclusions</b>	
3.1	Permanent Exclusions: Any medical expenses incurred for or arising out of:	
3.1.1	War invasion etc.: War invasion, Act of foreign enemy, War like operations, Nuclear weapons, ionizing radiation, contamination by radio activity, by any nuclear fuel or nuclear waste or from the combustion of nuclear fuel.	
3.1.2	Cosmetic etc.: Cosmetic or aesthetic treatment devices, circumcision without disease or emergency e.g. in pediatric patient, plastic surgery unless required to treat injury, illness or burnt cases	
3.1.3	Cost of braces etc.: Cost of braces, equipment or external prosthetic, non-durable implants, eyeglasses, Cost of spectacles and contact lenses, and durable medical equipment.	
3.1.4	Deliberate exposure to danger etc.: Bodily injury or sickness due to willful or deliberate exposure to danger (except in an attempt to save human life), intentional self-inflicted injury, attempted suicide, arising out of non-adherence to medical advice. This condition, however, shall not be applicable to patient undergoing psychiatric treatment.	

3.1.5	Injury due to hazardous sports: Treatment of any Bodily injury sustained whilst or as a result of active participation in any hazardous sports of any kind excluding normal IITSONEPAT's sports activities.	
3.1.6	Sexually transmitted diseases: Sexually transmitted diseases, any condition directly or indirectly caused due to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB-III) or lymphotopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.	
3.1.7	Vitamins etc.: Vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.	
3.1.8	Instrument used in treatment of Sleep Apnea Syndrome (C.P.A.P.) and Oxygen Concentrator for Bronchial Asthmatic condition.	
3.1.9	Stem cell implantation	
3.1.10	Outside India: Treatment undertaken outside India.	
3.1.11	Experimental treatment: Unproven treatment (not recognized by Indian Medical Council).	
3.1.12	Convenience items: All non-medical expenses including convenience items for personal comfort such as telephone, television, Ayah, Private Nursing / Barber or beauty services, diet charges, baby food, cosmetics, tissue paper, diapers, sanitary pads, toiletry items, etc.	
	Any Other: Please list.	
4	<b>Definitions</b>	
4.1	Pre-existing Disease/Condition: It means any sickness/illness, which existed prior to the effective date of this insurance, whether or not the insured person had any knowledge of symptoms related to the sickness/illness. Complications arising from a pre-existing condition will also be considered as a part of that pre-existing condition.	
4.2	Hospital/Nursing Home means any institution in India established for indoor care and treatment of sickness and injuries and which has been registered either as a hospital or nursing home with the local authorities and is under the supervision of a registered and qualified medical practitioner. For the purpose of this definition the term Hospital/Nursing Home/Day Care Center shall not include an establishment, which is a place of rest, a place for the aged, a place for drug addicts or place for alcoholics, a hotel or any other like place.	

4.3	<p>Domiciliary hospitalization means Medical treatment for a period exceeding three days. For such illness/disease/injury which in the normal course would require care and treatment at a hospital nursing home as in-patient but actually taken whilst confined at home in India under any of the following circumstances namely:</p> <p>i. The condition of the patient is such that he/she cannot be moved to the Hospital/Nursing Home</p> <p>OR</p> <p>ii. The patient cannot be moved to Hospital/Nursing home due to lack of accommodation in any hospital in that city / town / village.</p>	
4.4	<p>Network Hospital and Non Network Hospital: Network Hospital shall mean the hospital, day care center, nursing home or such other medical aid provider that has agreed with the TPA to provide cashless access services to policyholders. Non-network Hospital, on the other hand, means any other hospital/nursing home/day care center, or such other medical aid provider, who has not agreed to provide cashless access services but gives treatment.</p>	
4.5	<p>Doctor/Medical Practitioner means a person who holds a degree/diploma of a recognized institution and is registered by Medical Council of respective State of India.</p>	
4.6	<p>Surgical Operation means manual and/or operative procedures for correction of deformities/ defects, repair of injuries, cure of diseases, relief of suffering and prolongation of life.</p>	
4.7	<p>Hospitalization shall mean admission in any Hospital/Nursing Home in India upon the written advice of a Medical Practitioner for a minimum period of 24 consecutive hours. (The time limit of 24 hours will not be applicable for surgeries which require less than 24 hours hospitalization due to advancement in Medical Technology- minor surgery &amp; Day care surgery).</p>	
5.0	<b>Corporate Buffer</b>	Rs. 50,00,000/-



**Cost Proposal Format****Annexure - VI**

Premiums for both the policies shall be quoted by the insurer in the following format. Please indicate the taxes, if any, separately.

Policy for Teaching, Non-Teaching along with their family members and students.

(A) Premium must be quoted for basic coverage of Rs. 10,00,000/- (Rupees Ten Lakhs only) per family on family floater basis and basic coverage of Rs. 1,00,000/- (Rupees One Lakhs only) for per student.

Sl No.	Category of Families	Annual Premium per family	No. of Families	Total annual Premium for annual coverage of Rs. 10 lakhs per family (in Rs)	Tax	Total (including taxes)
		A	B	C = A*B	D	C+D
1	Employees					
2	Students					

B) Additional premium per family for top-up optional coverage in various blocks.

Sl. No.	Top-Up Coverage (over and above the basic coverage of Rs. 10 lakh)	Extra Premium per family (in Rs.) (including taxes)
1	Rs. 1 lakhs	
2	Rs. 2 lakhs	
3	Rs. 3 lakhs	
4	Rs. 4 lakhs	
5	Rs. 5 lakhs	

Note\*The total premium of employees will be considered to arrive at the L1 bidder.