

Queries			CARE India Response
<ol> <li>Group Mediclaim MIS in PDF format</li> <li>Expiry policy copy GMC/GPA/GTLI-</li> <li>GPA/ GTLI data with name, Gender, date of birth, designation, monthly salary (as sum insured are linked to salary) -</li> </ol>			<ol> <li>Already shared in Excel</li> <li>Policy cannot be provided</li> <li>Details have already been provided</li> <li>Can not be provided</li> </ol>
Year 2020-21 2019-20	Claim Type (Accidental death/ TTD/PPD )	Amount settled	<ul><li>5. Attached</li><li>6. Not Available</li><li>7. SI is 2 lakhs</li><li>8. Two times of CTC</li><li>9. Cannot Provide</li></ul>
2018-19			10.Not Available 11.Bharti Axa 12.Two times of CTC
5- GTLI poli	icy- last 3 years, if any we will require the following on clic i. cause of death ii. date of death iii. Sum assureds at per the coverage being sought	ent's email -	13. Inception data (No of employees-XXX/ No of Dependents-XXXX).
mapped in 7- Please als 8- For GTL 39- Detailed M	OVID Status of the employees – Active, recovered, Honexcel data. o share GMC data with Sum insured – Shared data doe Insurance:-Basis of Sum Insured – MIS of last 5 Years- on Details of each employee.		

11- For GPA Insurance :- Existing Insurer	
12- Basis of Sum Insured-	
13- For GMC Insurance :-	
a. No of Employee/Dependant at inception and expiring of the current policy	
RFP:Page 1/ Important Point /Point 7	
In case Insurance Company is not able to process timely payments, Broker needs to settle the same within the timeline (30 days).	The services of the broker is taken to ensure timely closure of cases hence any delay will needs to be taken care by the broker
Claim settlement is done by Insurance companies only. Brokers cannot be made responsible for settling claims, Request removal of the clause.	
RFP:Page 3/Technical Evaluation Criteria/Point 2/Subpoint 2	The term social sector refers to that part of social and economic activity done for the purpose of benefiting
Number of assignments I issuance of RFP. the social sector handled by the agency in last two year from the date of RFP.	society and which is funded, in part or whole, through charitable gifts.
Please Define Social Sector-	
Any Contract or Purchase Order that will be issued as a result of this RFP shall be subject to the General	
terms & Conditions attached hereto.	Terms & Condition will be discussed with finalized vendor at the time of awarding PO
Nature of Terms & Condition are not for Policy Solicitation Services. Please clarify the same.\	
Vendor will indemnify and hold harmless CARE India and its related CARE India entities from and against any claims, losses, damages, expenses, penalties, causes of action or liabilities arising from: (a) Vendor's breach by of any obligations or warranties hereunder, or violation of trade secrets, patent, trademark or other intellectual property rights, or (b) any other acts or omissions of Vendor, its agents, employees, subcontractors, or guests, relating to this Order. In no event shall CARE India be liable for	Terms & Condition will be discussed with finalized
Vendor's lost profits or consequential or incidental damages. Any Vendor action against CARE India arising in connection with this Order must be commenced within one (1) year after the cause of action accrued or shall be deemed waived.	vendor at the time of awarding PO
Request to limit Indemnity to amount of Brokerrage earned.	
INSPECTION AND ACCEPTANCE. All Goods/Services shall be subject to CARE India inspection and, if applicable, test at any time and place, including at place of manufacture. Vendor will make available to CARE India copies of applicable drawings, specifications, and processes and shall promptly provide	Terms & Condition will be discussed with finalized vendor at the time of awarding PO

CARE India any resulting inspection certificates. Further, all Goods/Services are subject to final inspection and acceptance at the Destination notwithstanding any payment or other prior inspections. CARE India may reject and hold at Vendor's expense, subject to Vendor's disposal, all Goods not conforming to this Order or other applicable specifications, drawings, samples, or descriptions.	
Clause is not applicable in case of brokers. Please remove clause.	
DEFECTIVE WORK. If any Goods/Services are defective in material or workmanship or otherwise do not conform to this Order, CARE India may: (a) require Vendor to repair or replace at Vendor's cost any such nonconforming Goods/Services within 30 days of notification for the same. (b) require Vendor to refund the price of any such Goods/Services within 30days of notification for the same. or (c) elect to retain and correct any such Goods/Services with an appropriate price reduction to offset CARE India's costs of making correction(s). Nothing, including any final inspection, shall relieve Vendor from its responsibility to correct or replace Goods/Services defective as a result of fraud, recklessness or latent defects. All these are without prejudice to any other remedies available to CARE India under the law	Terms & Condition will be discussed with finalized vendor at the time of awarding PO
Clause is not applicable in case of brokers. Please remove clause.	
Now a days most of the state depts., State PSUs, Government dept. are taking the broker engaging the	
services of insurance intermediaries.	
To make this point more significant/relevant in yours selection process, we would urge you to kindly replace the captioned point with the below mentioned to get the more participation.  Number of assignments in the Government dept/PSU / State PSUs handled by the agency in last two year	We can not change Technical evaluation or any other criteria
from the date of	
issuance of RFP.	
Years of experience in managing social sector	
assignment.	
1 Years ? 2 mark	
2 Years ? 4 marks	We say not shape Tooknigs! sustantian an arrest to
3 Years ? 6 marks	We can not change Technical evaluation or any other criteria
4+ Years ? 10 marks	Cincila
To make this point more significant/relevant in yours selection process, we would urge you to kindly replace the captioned point with the below mentioned to get the more participation.	

Years of experience in managing PSUs client for Employee Benefit Portfolio.  1 Years ? 2 mark  2 Years ? 4 marks  3 Years ? 6 marks  4+ Years ? 10 marks  Experience of person heading the Insurance claim wing as on date ending last day of the month previous to the Bid submission date.	
Upto 5 years ? 3 Marks More than 5 years upto 10 years - 5 Marks More than 10 years upto 15 years ? 7 Marks Above 15 years ? 10 Marks	We can not change Technical evaluation or any other criteria
Experienced people, having worked in Nationalized Insurance PSU companies (at the level of Divisional Manager and above) on Regular rolls of Bidder as on date ending last day of the month previous to the Bid submission date:  3-7 ? 3 Marks 7 and above - 5 Marks	We cannot change Technical evaluation or any other criteria
<ol> <li>In point No. 1 (Sr. No. 1), do the references have to be companies/organizations to whom we have provided all the three policies i.e. GMC, GTLI &amp; GPA. or even single Policy reference would also be acceptable?</li> <li>In the "Documents to be Submitted" section, what all documents will be considered in "Any other Documents"? Will the self declaration or letter on letter head of the company or an official Email suffice?</li> <li>Other Queries:</li> <li>Although day care procedures are covered, please confirm if the expiring policy is covering "less than 24 hr hospitalisation" - excluding the day care procedures?</li> <li>Please confirm if the current policy is covering OPD including day care as a separate policy? or this coverage is being sought for the first time?</li> <li>Please share the expiring policy copies for GMC, GPA, GTLI and renewal date for GTLI &amp; GPA.</li> <li>Please share the Increase/Decrease in the number of employees &amp; No. of lives - From the start of the policies till date.</li> </ol>	1. At least the two polies (GMC & any one of two) 2. Any other Documents mean which proof and certify the assigned task. 3. Day care is not a part of the current policy 4. First Time 5. cannot provide the policy document. Renewal date is 31st Aug 2021 6. 1868 employee & total 7913 lives. Current details have already been there

## 1. For GMC:

- b. What is the current amount under corporate buffer amongst the 3 options mentioned/required for corporate buffer?
- 2. Please confirm the basis of Sum Insured Limits for GPA and GLT whether it is based on Salary or Grade/Designation. Please share the salary details along with the SUM Insured for GMC & GPA Policies.
- 3. For GPA:
  - c. GPA Active data with Sum Insured, Designation & Gender of the employees who needs to be covered in the policy.
- 4. For GTL:
  - a. Existing Sum Insured option in the expiring policy amongst the 3 options mentioned-
  - b. Whether the employees are currently working from home or attending offices on regular/roaster basis.-
- 5. Policy period in SOW is mentioned as 31st Aug 21 to 31st March 22- Kindly clarify.
- 1. Need expiring scan policy copy for GMC, GPA and GTLI. (This will help us to get the information about the number of lives covered at inception of the expiring policy and lives during the policy period) Also (Expiring terms and condition of the policy).
- 2. In case of GPA and GTLI we need the CTC details so that we can give the best quotation on various option.

- 1. 50 lakhs corporate buffer in GMC only
- 2. Two times of CTC
- 3. Active data has already been shared with Gender.
- 4. (a) Two times of CTC(b)Currently WFH but may start on Roster basis
- 5. The premium of the policy may be done in two parts. The 1<sup>st</sup> installment will be released at the inception and the end installment will be released on 1<sup>st</sup> April for the remaining part of the policy.

- 1. 1868 employee & total 7913 lives
- 2. Salary Slabs are attached