Date: 30 July 2026

Request for Quotation (RFQ)

Corporate Group Health Insurance & Group Personal Accident Insurance Coverage

1. Background:

The Coalition for Disaster Resilient Infrastructure (CDRI) is a global coalition committed to strengthening infrastructure resilience against climate and disaster risks. With 58 member countries and 12 partner organizations, it includes national governments, international bodies, and businesses collaborating to exchange knowledge, drive research, and invest in disaster-resilient infrastructure. Members gain access to global expertise, funding, technical support, research opportunities, innovative solutions, and international best practices.

Headquartered in New Delhi, India, CDRI's Secretariat holds the status of an International Organization.

2. Purpose:

As part of CDRI's commitment to employee well-being and financial protection, we are seeking to engage a qualified insurance provider to offer the following:

- **Corporate Group Health Insurance Coverage**
- **Group Personal Accident Insurance Coverage**

The policy period shall commence from **15 September 2026 until 14 September 2027**. Vendors are required to submit separate quotations for Group Health Insurance (GHI) and Group Personal Accident (GPA) policies. **CDRI reserves the right to evaluate and award the contracts for GHI and GPA independently.**

IMPORTANT NOTE: ***The employee data, existing policy documents, and claims MIS will be shared only with interested bidders upon receipt of a request at***: tender.projects@cdri.world

3. Scope of Services:

A. Corporate Group Health Insurance

The insurance provider should provide a Corporate Group Health Insurance coverage, including but not limited to the following scope *(Offerors can also include additional benefits, wherever applicable)*:

The estimated number of covered lives during the policy period is approximately **250** employees and eligible dependents (self, spouse, and children).

The selected insurer will be required to:

a) In-patient Department (IPD)

1. Sum insured for all staff: INR 10,00,000 (Family floater). The family consists of Employee, Spouse and Children.

2. Corporate Buffer IPD: Corporate Buffer of overall **INR 30,00,000** (INR Thirty Lakhs only) Limit for IPD, which is to be utilized as buffer up to a maximum of three times the sum insured value. It should be applicable for all ailments; no sublimit on any ailment. The Corporate Buffer for IPD shall be available on a pooled basis for all insured members and shall be applicable for IPD claims collectively as per CDRI's authorization.

3. The Insurance Coverage should include the following but not limited to:

    a. **Room Rent:** No Capping on both normal and ICU hospitalization.

    b. Health cover from day one of the policy to all the insured.

    c. Coverage of pre-existing diseases from day one for all staff (existing members and new joiners).

    d. No waiting period of 30 days should be applied for existing and new joiners.

    e. First, second, third, and fourth-year exclusion conditions for specific diseases should be waived.

    f. **Maternity Benefits**: **INR 1,50,000 for Normal & INR 2,00,000 for C-Section per childbirth**: waiver of the waiting period of nine months for all new entrants. All kinds of pre-and post- natal expenses are covered under the maternity benefit limit and/or OPD cover. Medical Termination of Pregnancy (MTP), Miscarriage expenses, including day care expenses related to such treatments are covered under the maternity benefit limit.

    g. Newborn Baby wellness expenses (including but not limited to NICU expenses, mandatory child vaccination, etc) covered from the date of delivery to be covered from the sum insured.

    h. Pre & Post hospitalisation should be covered for a minimum of 30 days and 60 days respectively.

    i. Day Care & Domiciliary hospitalization is covered up to sum insured.

    j. Cashless hospitalization throughout the country.

    k. Terrorism risk coverage from Day One.

    l. Cataract treatment shall be covered.

m. Coverage for COVID-19 and other notified infectious diseases shall be available from Day One.

n. Coverage of Ambulance charges:

- Road Ambulance up to **INR 20,000/-** per incident, including multiple trips, including charges of doctor, medical professional, attendant, etc.
- Air Ambulance up to **INR 5,00,000/-** per incident, including multiple trips, including charges of doctor, medical professional, attendant, etc. This would also include hiring of ambulance service (Road and/or Air) for transportation of the repatriation of mortal remains.

b) Out-Patient Department (OPD)

1. The insurer shall provide an OPD benefit of **INR 50,000 per insured employee /family per policy year on a family floater basis within the overall OPD floater pool of INR 30,00,000**. The OPD coverage shall include, but not be limited to, the following expenses:

    a. Consultation fees of registered medical practitioners.

    b. Diagnostic investigations, laboratory tests, and imaging procedures.

    c. Prescribed medicines and treatment-related expenses.

    d. Certified AYUSH treatments, including Naturopathy, Ayurveda, Homoeopathy, and Unani, wherever provided by qualified practitioners.

    e. Physiotherapy, rehabilitation therapy, and prescribed physical rehabilitation sessions, including treatment advised by a registered medical practitioner.

    f. Accident-related OPD treatment expenses.

    g. Mental healthcare services, including but not limited to depression screening, family counselling, psychiatric consultation/evaluation, prescribed psychiatric medicines, and relevant diagnostic tests.

    h. Optical expenses, including prescription power glasses and frames, progressive glasses/lenses, and contact lenses.

    i. LASIK/refractive correction surgery, where the refractive error is above +6.5 dioptres or below -6.5 dioptres, subject to medical eligibility.

j. Complete dental OPD treatment, including but not limited to consultation, tooth extraction, Root Canal Treatment (RCT), scaling, cleaning, fillings, capping/crowns, and other dental procedures.

k. Preventive health check-ups without the requirement of a doctor's prescription, within the OPD limit.

2. **Corporate Buffer Pool Utilization for OPD:** The insured employee/ family shall have access to the Corporate Buffer pool of **INR 30,00,000** for eligible OPD expenses. Utilization of the Corporate Buffer for OPD claims beyond the **INR 50,000** upper limit per family shall be subject to prior approval/ authorization from CDRI.

c) Enhancement of Corporate Buffer and Additional Premium Impact

1. CDRI may request an enhancement of the Corporate Buffer (for both IPD & OPD, as may be required) during the policy period based on utilization, claims experience, or organizational requirements. The insurer shall indicate in its financial proposal:

    a. The percentage (%) increase in premium applicable for enhancement of the Corporate Buffer.

    b. The additional premium applicable for every incremental increase in the Corporate Buffer amount (for example, per INR 10,00,000 enhancement).

    c. The methodology or pricing basis used for calculating the additional premium for such enhancement.

    d. Any enhancement of the Corporate Buffer shall be subject to mutual agreement between CDRI and the insurer and shall become effective upon written approval by both parties.

    e. The quoted premium impact for Corporate Buffer enhancement shall remain valid throughout the policy period unless otherwise mutually agreed.

B. Corporate Group Personal Accident Insurance

The insurance provider should provide a **Corporate Group Personal Accident Insurance** Cover Including but not limited to the following scope (Offerors can also include additional benefits):

1. Estimated Group Size: Approx. **150 staff members**

2. Sum Insured- INR 1,00,00,000/- (Rupees One Crore only) per staff member

3. Death cover (100% of the sum insured in case of death)

4. Permanent Total Disability (PTD)-100% of the sum insured

5. Coverage of Permanent Partial Disability (PPD) -100% of the sum insured

6. Temporary Total Disability (Weekly benefit) - 1% of sum insured or INR 50,000/week or actual salary, whichever is less, for 104 weeks.

7. Coverage of Medical Expenses: Medical expenses shall be payable at 100% of the valid medical claim amount subject to a maximum of INR 10,00,000

8. Coverage of Child Education Allowance in case of death of insured member: INR 2,00,000/- per child, no capping on children, age of dependent child being up to 25 years, one-time lump sum amount payment.

9. Coverage of Ambulance charges: Road Ambulance- **up to INR 20,000/-** per incident, including multiple trips, including charges of doctor, medical professional, attendant, etc. Air Ambulance- up to INR 5,00,000/- per incident, multiple trips, including charges of doctor, medical professional, attendant, etc. This would also include hiring of ambulance service (Road and/or Air) for transportation of the repatriation of mortal remains.

10. House/Vehicle Modification allowance- In case of Permanent Total Disability or Permanent Partial Disability: **Vehicle Modification-** reimbursement for modification of the vehicle of the insured member, limit capped up to 1% of the sum insured or actual, whichever is less. **House Modification-** Reimbursement for modification of the house of the insured member, limit capped up to 1% of the sum insured or actual, whichever is less.

11. Coverage of Funeral/Last Rites Expenses: Covered up to **INR 5,000/**-.

12. Terrorism, war and suicide exclusion clause - waived for all.

13. Coverage for all staff members by CDRI, including foreign nationals legally residing in India and/or abroad.

14. CDRI staff are inclusive of both Indian & foreign national citizens. The corporate policy should cover all staff, irrespective of their citizenship and Job location.

15. Worldwide coverage, ensuring benefits are payable irrespective of the geographic location where the accident and/or death occurs.

16. No exclusions based on nationality or extended overseas travel.

17. 24/7 risk coverage, including while travelling for Business Travel or Personal Travel.

4. Highlight of Additional Benefits (if any):

Offerors are encouraged to highlight any additional benefits, enhanced coverage features, value-added services, wellness initiatives, preventive healthcare programs, digital health solutions, offered beyond the minimum requirements specified herein. Such additional benefits may include, but are not limited to:

- Annual health check-ups for insured employees and/or eligible dependents.
- Preventive healthcare and wellness programs.
- Health risk assessments and lifestyle management programs.
- Telemedicine and virtual consultation services.
- Health awareness sessions, webinars, and employee wellness initiatives.
- Mental health and employee assistance programs.
- Additional digital health support services.

5. Terms and Conditions of Proposal(s):

- CDRI Employees are inclusive of both Indian & foreign national citizens. The corporate policy should cover all staff, irrespective of their citizenship.
- Proposals must be valid through the effective date of the contract.
- The policy period for all the proposed policies will be from 15 September 2026 to 14 September 2027.
- Offer support in the claims process, especially for:
    - Accidents and/or deaths occurring outside India, including guidance on required documentation (apostille, consulate verification, translations, etc.).
    - Provide a dedicated relationship manager for policy administration, claims coordination, and employee communication, including multilingual support.
- Assist with annual policy renewals and employee additions/deletions during the coverage period.
- Proposals must indicate any exceptions or deviations from the RFQ Terms of Reference (ToR).

- Any amendments to the terms of reference will be made in writing and agreed upon by both parties.

- CDRI is under no obligation to award this contract to the offeror offering the lowest rates. Contract awards will be based on price, breadth of coverage, claims servicing capability, financial strength, claim settlement ratio, turnaround time, and overall responsiveness.

- All additions and deletions of members shall be done on a pro-rata basis unless otherwise agreed.

- CDRI will follow the **Single-Stage: One-Envelope Bidding Procedure** to select the agency. The contract is awarded to the bidder whose bid has been determined to be the **least costly, technically acceptable offer methodology.**

- CDRI reserves the right to invite shortlisted bidders to submit a Best and Final Offer (BAFO).

6. Submission of Proposal:

Interested vendors are requested to submit their proposal in a **PASSWORD-PROTECTED PDF file** through email to tender.projects@cdri.world **by 23:59 hrs (IST) on 17 August 2026**.

The financial proposal must clearly separate pricing for Group Health Insurance (GHI) and Group Personal Accident Insurance (GPA)

Section A: Financial Proposal for Group Health Insurance (GHI)

- Vendors to quote premiums per family unit (floater)
- Include OPD riders and applicable GST clearly

Section B: Financial Proposal for Group Personal Accident (GPA)

- Vendors to quote a premium per staff
- Include GST separately

Each section should specify the applicable premium structure, relevant taxes, and any add-on or optional coverage separately

Note: The PDF must be password-protected. Under no circumstances should the password be shared at the time of submission. It will be requested separately after the RFQ submission deadline has passed.

Please ensure that your proposal is sent ONLY to tender.projects@cdri.world before the submission deadline. Proposals submitted after the deadline or sent to any other email address shall be rejected without further consideration.