

Request for Proposal (RFP)

For Selection of Insurance Company to Provide Group Mediclaim Insurance (GMI) Coverage and Group Personal Accident Policy (GPA) for Employees and Their Family Members

1. Background

TB ALERT India is a not-for-profit organization working across multiple states in India, implementing various donor-funded projects. We are seeking to engage a reputed insurance company or its authorized agent to provide **Group Mediclaim Insurance (GMI)** coverage and **Group Personal Accident Policy (GPA)** for our staff and their family members, effective from **7th July 2025**

2. Scope of Work

The selected firm will be required to:

- Provide **Group Mediclaim Insurance** coverage for approximately **55** employees under Global Fund support project **(IMPACF India)** and their eligible family members.
- Ensure **cashless hospitalization** facilities in a wide network of hospitals across India.
- Manage the policy administration, endorsement handling, and claim processing efficiently.
- Provide **dedicated support personnel/contact point** for coordination and grievance redressal.
- Conduct an **awareness session** on policy benefits and claims process post-issuance.

3. Eligibility Criteria

Interested Insurance Companies/Agents must:

- Be registered with Insurance Regulatory and Development Authority of India (IRDAI).
- Have a minimum of **5 years' experience** in managing group health insurance policies and personal accident policies.
- Have experience in servicing **NGOs, corporates or donor-funded organizations**.
- Have a **PAN India hospital network**.
- Be capable of covering employees located in various states.

4. Key Coverage Requirements

The policy should, at a minimum, cover the following:

- **Sum Insured for Group Mediclaim: Rs.5 lakhs** per person including family member on a floater basis
- **Sum Insured for Personal Accident: Rs. 10 lakhs** per employee.
- **Coverage:** Employee, Spouse, and up to two children for **55 Employee**
- **Pre-Existing Diseases:** Covered from Day 1
- **Maternity Benefits:** Including newborn coverage for one maternity

- **Daycare Procedures:** All included
- **Room Rent Limit:** 2 % for Normal Room & 4 % of sum insured for ICU
- **Cashless Network:** Wide network across states of operation
- **No Co-payment or Sub-limits,** wherever possible
- **COVID-19 and other communicable diseases:** Covered

5. Proposal Submission Requirements

The proposal should include:

1. **Technical Proposal:** Technical proposal shall submit in Annex - 1 format by duly filling the following information.

Requirements	Details to be mentioned	List of documents to be attached
Company Profile	Date of registration	Registration Certificate to be attached
Experience of the Company	No. of years	NA
Details of hospital network in PAN India	No. of Hospitals in the Network	List of hospitals network in PAN India
Claim settlement process and turnaround time	Specify the no. of days	NA
List of existing NGO/corporate clients (if any)	No. of existing clients (NGO/Corporate)	List of existing NGO/corporate clients (if any)
Team details	No. of Employees to be supported for the policy matters	List of the employees with name and designation
Escalation matrix	Minimum no. of days required for escalating things	Detailed Escalation matrix to be attached

2. **Financial Proposal:** Finance proposal shall submit in annex-II format with following details.

- Premium amount per employee with family
- GST and other applicable taxes
- Add-on benefit costs (if any)

Note: Financial Proposal must be submitted in a separate, password-protected file. The password will be requested at the time of evaluation.

6. Important Dates

- RFP Release Date: 27th June 2025
- Last Date for Submission: 7th July 2025
- Evaluation Committee Meeting: 9th July 2025
- Policy Effective Date: 3rd week of July 2025

7. Submission Process

Proposals should be submitted via email to: procurement@tbalertindia.org.in
Subject line: *Proposal for Group Mediclaim Insurance & Group Personal Accident Policy – [Your Organization Name]*

8. Evaluation Process

The proposals will be evaluated by a committee constituted by TB ALERT India, based on the following criteria:

- Compliance with coverage specifications
- Experience and hospital network
- Cost effectiveness
- Service support and claims handling process
- In case of a tie in the final score, preference will be given to the bidder with the higher technical score

9. Terms and Conditions

- TB ALERT India reserves the right to accept or reject any proposal without assigning any reason.
- Only complete proposals submitted before the deadline will be considered.
- The final decision of the committee will be binding.

For any queries, please write to procurement@tbalertindia.org.in by 30th June 2025.

Technical and Financial Evaluation

Technical Evaluation				
S.no.	Evaluation Criteria	Scoring Methodology	Supporting Documents	Maximum Score
1	Registration: Is the firm registered with IRDA (Insurance Regulatory and Development Authority of India)	<ul style="list-style-type: none"> • If Yes – 20 • If No - 0 	<ul style="list-style-type: none"> • Form R2 issued by IRDAI along with R1 approval 	20
2	Experience: Is the firm having minimum 5 years of experience in managing Group Health Insurance policies and Group Personal Accident policies	<ul style="list-style-type: none"> • More than or equal to 5 years – 20 • Less than 5 years - 10 	<ul style="list-style-type: none"> • Firm/Company Registration certificate & • GST certificate 	20
3	Turnover: Average turnover above INR 10,00,000 for FY 2022-23 or FY 2023-24.	<ul style="list-style-type: none"> • Above INR 10 lakhs: 20 • Below INR 10 lakhs: 10 	<ul style="list-style-type: none"> • Audit Reports (Balance sheet for the FY 2022-23 or FY 2023-24) 	20
4	Experience: Is the firm having experience in servicing NGOs or Corporates or Donor funded organizations	<ul style="list-style-type: none"> • If Yes – 20 • If No - 0 	<ul style="list-style-type: none"> • Experience certificate or • Agreements/MoUs with the NGOs/Corporates/Any agency 	20
5	Network: Is the firm having PAN India hospital network	<ul style="list-style-type: none"> • If Yes across India – 20 • If Yes only in Telangana, Haryana and Punjab – 10 • If No - 0 	<ul style="list-style-type: none"> • Proof of Hospital Network across India or specific States 	20

Financial Evaluation = $\frac{\text{Lowest Quote (INR)}}{\text{Quote being scored (INR)}} \times 100 \text{ (Maximum score)}$

Total score = 50% Technical score + 50% Financial score

The total score: The total score for each proposal will be the weighted sum of the technical score and the final score. The maximum total score is 100.

The final score will be calculated using a weighted method: 50% Technical Score + 50% Financial Score

NOTE: Agencies which have qualified the technical bit will be eligible for opening of the financial bid. An agency should score at the least **60%** score to be deemed eligible for opening the financial bid. Finally, the after combining both scores bidder should get **60%** to be considered for evaluation.

Quotation Submission Guidelines:

- Bids should adhere to the specifications provided in Annexures 1 and II.
- Price quotations must include all local taxes, GST, duties.
- The quotation should remain valid for 3 months from the date of submission.

Note: Financial Proposal (**Annex – II**) will be opened after technical evaluation (**Annex-I**) and the required documents are to be provided in hard and soft copy. The financial quotation should be submitted with Password and the password will be asked separately.

Annexure-1
Technical Proposal

1. Eligibility Criteria:

S No	Eligibility Criteria	Yes/No	If Yes, Please specify	Remarks
1	Is the Firm registered with IRDA			Mention the IRDA registration number
2	Is the firm having minimum 5 years of experience in managing Group Health Insurance policies and Group Personal Accident policies			Mention the Company Registration number
3	Is the firm registered with Goods and Service Tax Authorities (GST) and should be operating for the last 3 years?			Mention the GST number
4	Is average turnover above INR 10,00,000 (in Mar 23 or Mar 24)			Mention the Turnover of in FY 2023-24
5	Does the firm have prior relevant experience of providing Insurance coverage for NGOs/Corporate Clients			Mention the no. of NGOs/Corporate clients
6	Does the firm have Hospital Network across India			Mention the no. of Hospitals in the network across India.

2. Organization Details

1.	Name of Organization	
2.	Address of the Registered office	
3.	Telephone	
4.	Website	
5.	Name of the Primary contact	
6.	Designation	
7.	Email	
8.	Mobile Number	
9.	Name of the Alternate contact	
10.	Designation	
11.	Email	
12.	Mobile Number	

13.	Date of Establishment			
14.	Annual turnover for the last three financial years	S No	FY Year	Turnover

3. Documents to be submitted

S No	Document	Remarks	Page number
1	Copy of certificate of incorporation issued by relevant authority.		
2	Copy of Form R2 issued by IRDAI to the firm		
3	Copy of GST registration number		
4	Copy of PAN and TAN number		
5	Statutory Auditor's Certificate and financial statements for the Last three financial years/ Self-certification by the authorized signatory of the RFP mentioning the Annual Turnover for the last three y e a r s supported by financial statements or Annual Auditor Reports		
6	Copy of Contracts/MoUs/Agreements entered with NGOs/Corporate Clients		
7	List of Hospital Network across India		
8	A note on Team details and Escalation Matrix		
9	A note on Claim settlement process and turnaround time		

Annexure II
Finance Proposal

To,
Purchase Committee
TB Alert India
Flat No.301, H.No.10-2-191,
Binjrajka Residency,
West Marredpally,
Secunderabad
TELANGANA

Sir/Madam,

We are submitting the below quotation after fully understanding the requirement of the organization and other terms and conditions related to the Insurance Policy (Group Mede claim and Personal Accident policy) coverage in the Bid document.

S.No	Particulars	No. of Employee	Unit Cost per Employee	GST	Total Cost (Including GST)
I	Group Mede claim Policy coverage with Family, Spouse, and up to two children for each Employee (Sum insured Rs.5 lakhs per person including family member)	55			

Required Benefits

S.no.	Group Health Insurance Policy	Yes/No
1	Sum Insured on floater basis - 5 Lakhs	
2	Family Size - Self + Spouse + 2 Dependent Children	
3	Age Limit: Child age upto 25 years and parents age upto 80 Years	
4	Pre-Existing Diseases covered from Day 1	
5	30 Days Waiting Period Waiver for all	
6	1st; 2nd; 3rd; and 4th Year exclusion waiver	
7	Pre & Post Hospitalization is covered for 30 days and 60 days respectively	
8	Maternity Benefit (up to 2 living child) – Rs.50,000 for Normal & Rs.50,000 for C-Section	
9	9 month waiting period in respect of maternity claims waived for all	
10	Pre-Post Natal Expenses to the limit of Rs 5,000 is covered Within Maternity Limit	
11	New Born Baby covered from day one within family floater Sum Insured	
12	Room Rent Restriction - 2 % for Normal Room & 4 % of sum insured for ICU	
13	Day Care Treatment Covered	
14	Congenital Disease (Internal Covered)	
15	No Disease Wise Capping	
16	No Co-payment	
17	Reasonable and Customary Clause Applicable	
18	Ambulance charges payable up to a maximum amount of 1000 per claim	
19	Cashless Facility	

20	Claim intimation time within 7 days from the date of hospitalisation	
21	Claims document submission time within 30 Days from discharge	
22	Cover for new employee from date of joining	
23	Addition / Deletion on Pro Rata Basis subject to sufficient CD balance	
24	Midterm Inclusion of Dependents allowed in case of new born baby and newly wed spouse effectively from Birth Date / Marriage Date respectively.	
25	Midterm Increase in Sum Insured allowed because of promotion	
26	Lasik Surgery is covered if correction index is +/- 6.5 D, Air Ambulance is covered upto Rs 1,00,000 or family sum insured whichever is less. Lucentis is covered upto Rs 50,000 Per family within the Sum Insured, 50% Co-Pay for cyber knife treatment/Stem Cell Transplantation. Cochlear Implant treatment shall be restricted to 50% of the SI. Terrorism is covered	

S.No.	Particulars	No. of Employee	Unit Cost per Employee	GST	Total Cost (Including GST)
II	Group Personal Accident Policy for Employee (Sum insured Rs.10 lakhs per employee)	55			
	Total				

Required Benefits

S.no.	Group Personal Accident Policy	Yes/No
1	Accidental Death (AD)	
2	Permanent Total Disablement (PTD)	
3	Permanent Partial Disablement (PPD)	
4	Temporary Total Disablement (TTD) weekly benefit @1% of the Sum Insured Or Rs. 5,000/- Whichever is Less per week for Max. 104 Weeks)	
5	Medical Extension Cover up to 10% of the CSI or 40% of Claim Amt. or Actual whichever is lower.	
6	Ambulance charges payable upto Rs 2,000 or actual whichever is less	
7	Children Education Welfare Fund for dependent children incase of Death of Employee upto 10,000/ per child (Restricted to 2 children)	
8	Funeral Expenses - 1% of capital sum insured or 5000/-	
9	Cover From Date of Joining	
10	Addition / Deletion on Pro Rata Basis subject to sufficient CD balance	
11	Terrorism	
12	All other terms & conditions as standard	
13	Carriage of Dead Body 2% of SI subject to max to Rs 2500, Broken Bone expenses payable upto Rs 15,000 or actual whichever is less, Burn expenses payable upto Rs 15,000 or actual whichever is less, Repatriation of mortal remains expenses payable upto Rs 5,000 or actual whichever is less, Animal/Snake/Insect bite covered except mosquito bite	

Particulars	Requirements	Yes	No	If No, please specify requirements/offer
Quotation Validity	3 Months			
Bank Account details				
Account number				
IFSC code				
Name of the Bank				
Branch Name				

We are keen to associate ourselves with your insurance program and are sure that given an opportunity, we can add value and give a fresh perspective to your insurance needs.

We are looking forward to your positive reply and a personal meeting to discuss the report in detail.

Authorised Signatory

Date:

Address with Stamp/Seal