

**TENDER FOR WEST BENGAL POLICE  
GROUP PERSONAL ACCIDENT  
INSURANCE POLICY FOR THE PERIOD  
FROM 21/09/2022 TO 20/09/2023.**

**WEST BENGAL POLICE**

**TENDER NOTICE No.WBPGPAP-01/ 2022-2023**

Sealed Tender is invited from the reputed **Public Sector General Insurance Companies**, having at least five years of experience and handling Group Personal Accident Insurance of 72,000 or more persons for one year during last five years for West Bengal Police Group Personal Accident Policy for the period from **21/09/2022 to 20/09/2023** covering Police Personnel, Ministerial Staff and Retired Personnel in West Bengal Police.

**The main features of West Bengal Police Group Personal Accident Policy for 2022-2023 are as follows:**

1. The Scheme will cover all ranks of the West Bengal Police from the rank of DG & IGP, WB to Group 'D' Staffs and Retired Persons.
2. Total Number of membership of the scheme will be around 72,000.
3. i) Coverage of capital sum-insured - Rs. 7,00,000/- (Rupees Seven Lakhs) for Primary Members as per the following table:

Sl. No	Nature of Accident	Benefit
a.	Death due to accident	100% of sum insured.
b.	Loss of two limbs / two eyes	100% of sum insured.
c.	Loss of one limb / one eye	50% of sum insured.
d.	Permanent total disablement	100% of sum insured.
e.	Partial Disablement	Proportionate to disability percentage.

ii) Additional benefits under the above Policy (in addition to capital sum insured) in case of accident:

Sl. No	Description	Benefit
i.	Transportation cost for carriage of dead body to home including funeral charges	10% of Capital Sum Insured
ii.	Ambulance charges for transportation of insured person to Hospital following accident.	Rs. 3000/-
iii.	<b>Education Fund:</b> In the event of death /permanent total disablement of insured person due to accident, Education fund for up to two dependent children (up to 23 years) of the insured person (for one time).	10% of capital Sum Insured
iv.	Medical expenses arising out of an accident.	10% of capital Sum Insured

4. The said Policy will be started from the midnight 00.01 hrs. of 21.09.2022 and will remain valid till 23.59 hrs. of 20.09.2023 and cover the lives insured all the time whether on government duty or otherwise.
5. Accident, Death or disability as the case may be, has to be reported to the Insurance Company within 60 days, except in exceptional cases.

6. The claim will be submitted within 180 days from the incident. In exceptional cases, relaxation may be considered by the Insurance Company on reasonable ground.
7. Subject to submission of required papers, the Insurance Company should settle the claim within 30 days. Query or objection if any, should be conveyed to this office within 15 days of submission of the claim. If there is further delay without sufficient reasons and justification, the West Bengal Police will be at liberty to claim additional 1% of claimed amount per month.

Following papers / documents will be considered for settlement of the Personal Accident Insurance claim in case of accidental death:

- i. Claim Form of Insurance Company (duly filled in).
  - ii. Original application of the Legal heir.
  - iii. Attested copy of FIR / GDE.
  - iv. Copy of Investigation Report.
  - v. Copy of Incident Report.
  - vi. Photo copy of Police Identity Card or Employee certificate.
  - vii. Copy of Address Proof (Aadhaar / Voter ID Card/Passport etc.)
  - viii. Attested copy of Death Certificate.
  - ix. Attested Copy of Post Mortem Report.
8. If Assignment / Nomination form is not available, the legal heir certificate is to be issued by the Head of Unit and 'no objection' certificate of other legal heirs is to be affirmed before the Notary Public in case of the accidental death claim is to be given to one heir.
  9. If there are more than one claimant and others do not give "No objection certificate" in favour of any one of them, the death claim amount will be given as per rules.
  10. In case of claim for disability, a disability certificate issued by a Medical Board of a Government Hospital will be required.
  11. Claims for medical treatment shall be admissible on the hospitalization on account of accident. Relevant documents related to medical treatment have to be submitted.
  12. The primary members of this Personal Accident Insurance Policy for the year 2022-2023 will be counted in numbers.
  13. These are only broad features of the policy required and not an exhaustive description of the policy. West Bengal Police Directorate reserves the right to negotiate the same.

14. **Premium rates should be quoted per employee including all taxes (GST):**

Schedule of Tender procedure:

Sl. No.	Items	Scheduled time & date(s)
1.	Starting of submission of sealed Tender in the drop box kept in the Mediclaim Cell, WBPD, Ground Floor, Bhabani Bhawan, Kolkata-700027.	28/06/2022 from 11:00 hrs.
2.	Closing date of submission of Tender	19/07/2022 at 16:00 hrs.
3.	Opening of the Technical Bid.	20/07/2022 at 15:00 hrs.
4.	Opening of the Financial Bid.	22/07/2022 at 15:00 hrs

❖ **CONDITIONS TO BE FOLLOWED IN SUBMITTING TENDERS:**

The following conditions should strictly be followed in submitting tenders:

- i. The Tender-participant should be a Public Sector General Insurance Company authorized to conduct business of Group Personal Accident Insurance by the "IRDA" (Insurance Regulatory and Development Authority).
- ii. The Insurance Company should have experience of handling Group Personal Accident Insurance of 72,000 or more persons for one year during last five years.
- iii. The insurance company should have Head Quarters or Regional Office in or around Kolkata, West Bengal.
- iv. The Insurance Company should strictly follow the Insurance Coverage as mentioned in the tender notice.
- v. The primary members of the policy should be counted on the number of Police Employees, ministerial staff and retired person of West Bengal Police.
- vi. The policy will be open for continuous as well as periodical review.
- vii. A MOU will be prepared in two copies within 15 days on accepting the tender which will be valid for 01 (one) year i.e. from 21/09/2022 to 20/09/2023. One copy will be retained by the L1 (lowest) bidder and the other copy will be kept in West Bengal Police Directorate. This MOU will form part of the policy.
- viii. The Policy cannot be withdrawn unilaterally by the Insurance Company in Midterm. If any discrepancy/dispute arises to settle any claim or any dispute or disagreement between the parties to the MOU, the same will be settled by mutual discussion. If the dispute is not resolved, the same shall be referred to the arbitrators in writing and arbitration shall be conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996. 03 Arbitrators will be appointed, 01 (one) from the West Bengal Police Directorate, 01 (one) from the (L1 bidder) Insurance Company and 01 (one) the neutral mutually agreed upon person, all having experience of dealing with insurance.

- ix. The Insurance Company will submit the following documents along with sealed Tender:
- a) Experience certificate: at least of five years.
  - b) IRDA Licence to conduct Group Personal Accident Insurance Business attested by a Gazetted Govt. Officer.
  - c) Solvency certificate as fixed or recommended by IRDA. All documents/any of the documents so deposited can be called for any time at any stage from the Tender-participants in original copies. Any discrepancy / divergence in the documents will lead to rejection of such Tender submitted by the concerned Insurance Company.
- x. Notice inviting tender can be downloaded from the west Bengal Police website: **www.policewb.gov.in**. Hard copies of the tender related documents may be obtained by printing these documents from the aforesaid website.
- xi. The tender is to be submitted in Tender Box to be kept in Mediclaim Section, WBPD, Ground Floor, Bhabani Bhawan, Kolkata 700027.
- xii. Time schedules for the tender should be followed as mentioned in the tender notice.
- xiii. The Tender Accepting Authority of West Bengal Police Directorate reserves the right to negotiate with the lowest bidder (L1 Bidder).
- xiv. All the information as mentioned in it should be quoted. Tender Accepting Authority is not bound to accept the lowest rate of premium quoted by the bidder. In that case Tender Accepting Authority will explain the reason of non- acceptance of the rate of the premium to the said bidder.
- xv. The Tender Accepting Authority of West Bengal Police Directorate reserves the right to accept or reject any bid or cancel the tender process and rejects all bids at any time without assigning any reason prior to the award of contract, without thereby incurring any liability to the bidders after putting up a notice in the website: **www.policewb.gov.in**.
- xvi. During the scrutiny, if it comes to the notice of tender inviting authority that the credential or any other documents found incorrect / manufactured / fabricated, that bidder would not be allowed to participate in the tender and that application will be out-rightly rejected without any prejudice. It may also attract penal action as per law of the land.

**B. Documents to be submitted in Technical Bid:**

- i. Experience Certificate: Proof of covering a minimum 72,000 persons under Group Personal Accident Insurance in any one year during last five years.
- ii. GST Registration Certificate duly attested.
- iii. The bid should be accompanied with solvency certificate as fixed or recommended by the IRDA for a minimum period of 01 (one) year of the respective Insurance Company.
- iv. IRDA license to conduct Group Personal Accident Insurance business duly attested by a Gazetted Govt. Officer.
- v. Annexure-A: As per prescribed format.
- vi. Annexure-B: As per prescribed format.
- vii. Annexure-C: As per prescribed format.

**15. Financial Bid:**

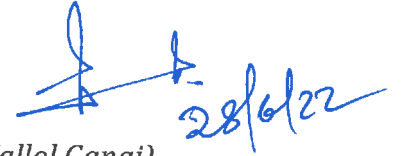
The scheme will provide insurance coverage to 72,000 Number of Police Employees (approx) for the period from **21/09/2022 to 20/09/2023**.

<b>Particulars</b>	
<b>Name &amp; address of the Insurance Company</b>	
<b>Premium per Employee (Including all taxes / GST)</b>	Amount in numbers:
	Amount in words:

16. **All the applicable taxes / GST should be included in premium quoted.**
17. The details of the financial bid shall be furnished in the above mentioned format.
18. This will be a direct policy between the Insurance Company and West Bengal Police Directorate and there will be no agent or intermediary or branch.

19. Information relating to the examination, clarification, evaluation, comparison of bids and recommendations for the award of contract shall not be disclosed to bidders or to any other persons not officially concerned with such process until the letter of Award/MOU is issued.
20. If any information is required to submit the tender, the bidder may contact the Deputy Inspector General of Police (Planning & Welfare), West Bengal having office at West Bengal Police Directorate, Bhawani Bhawan, Ground Floor, Alipore, Kolkata-700027 during office hours except holidays.

Kolkata,  
The 28<sup>th</sup> June, 2022.



(Kallol Ganai)  
Inspector General of Police  
Welfare, West Bengal  
&  
Chairman of the Tender Committee

ANNEXURE-A

PRE-QUALIFICATION APPLICATION

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To  
The Director General & Inspector General of Police,  
West Bengal,  
BhabaniBhawan, Alipore,  
Kolkata - 27.

Ref : TENDER FOR WEST BENGAL POLICE GROUP PERSONAL ACCIDENT INSURANCE POLICY FOR THE PERIOD FROM 21/09/2022 TO 20/09/2023 VIDE TENDER NOTICE NO.WBPD/GPAIP/NIT-01/2022-2023.

Dear Sir,

Having examined the Statutory, Non-statutory & N.I.T. documents, I / we hereby submit all the necessary information and relevant documents for evaluation.

The application is made by me / us on behalf of .....  
.....in the capacity .....  
..... duly authorized to submit the order.

The necessary evidence admissible by law in respect of authority assigned to us on behalf of the group of firms for Application and for completion of the contract document is attached herewith.

We are interested in submitting Tender for the Insurance given in Enclosure to this latter.

We understand that:

- 1) Tender Inviting & Accepting Authority reserves the right to reject any application without assigning any reason.

**Enclosure(s): Filling:**

- 2) Statutory Documents.
- 3) Non Statutory Documents.

Date: .....

.....

Signature of applicant including title and capacity in which application is made.



**ANNEXURE-B**  
**AFFIDAVIT**

**TO BE FURNISHED IN A NON-JUDICIAL STAMP PAPER OF APPROPRIATE VALUE DULY NOTARIZED**

1. I, the under-signed do certify that all the statements made in the attached documents are true and correct. In case of any information submitted proved to be false or concealed, the application may be rejected and no objection/claim will be raised by the under-signed.
2. The under-signed also hereby certifies that neither our firm M/S ..... nor any of constituent partner had been debarred to participate in tender by the West Bengal Police Department or any State Government /Central Government or disqualified in participating in the Government schemes as per IRDA guidelines during the last 5 (five) years prior to the date of this N.I.T.
3. The under-signed would authorize and request any Bank, person, Firm or Corporation to furnish pertinent information as deemed necessary and/or as requested by the Department to verify this statement.
4. The under-signed understands that further qualifying information may be requested and agrees to furnish any such information at the request of the Department.
5. Certified that I/we have applied in the tender in the capacity of individual/ as a partner of a firm / office bearer and I have not applied severally for the same job.
6. Certified that I/we have submitted the bid as a single entity only and have not formed a Consortium for the scheme.
7. Certified that our organization has experience of covering minimum 50,000 persons under Group Personal Accident Insurance in any 1 year during last (05) five years.

Certified that I/we the undersigned have read and understood the entire tender documents and terms and conditions. I/we will abide by the same and thereafter I/we submit all the necessary information and relevant documents for evaluation.

Signed by an authorized officer of the Insurance Company

Name & Designation of the officer

Name of the Insurance Company with Seal

Date:

ANNEXURE-C

**STRUCTURE AND ORGANISATION**

1. Name of Applicant : \_\_\_\_\_

2. Office Address : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Telephone No. : \_\_\_\_\_

Fax No. : \_\_\_\_\_

3. Name(s) and Address(es) of Principal Financers : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4) PAN/ TAN No. \_\_\_\_\_

5) GST Registration No. \_\_\_\_\_

6) IRDA Registration No. with validity period \_\_\_\_\_

7. Please attach an organisational Chart of the company along with the names, designations, office address and brief bio-data of the key officials of the registered headquarters and the office to deal with this policy.

Signed by an authorized officer of the Insurance Company

Name & Designation of the officer

Name of the Insurance Company with Seal

Date: